



ICA ROAP



Asia-Pacific Conference on Gender Planning in Co-operatives

ICA, SCC, JCCU 1-6 March, 1993, Tokyo



# Gender Planning in Co-operatives

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**Report of the  
ICA Womens' Committee/ICA ROAP/SCC/JCCU  
Asia-Pacific Conference  
on Gender Planning in Co-operatives  
Tokyo, Japan  
01-06 March, 1993**

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## FOREWORD

The global socio-economic environment which influences the gender issues has changed considerably since 1985. Many international conferences starting from the UN Conference in Nairobi have highlighted the necessity to search for new strategies to deal with new situations arising out of these changes.

Many positive steps have been taken by governments to create legal and institutional environment for mobilising women as a resource for development in par with men. But many practical issues needs to be resolved. Without this, the policy changes would have limited effect. The co-operative movements in the Region have also taken many steps and have been able to create mechanisms to bring women members as an active force. But the impact of these efforts is not that satisfactory. Still the participation rate of women in leadership positions in co-operatives remain below 10% even though the lower level participation has increased. Japan has shown remarkable increase of women membership whereas other countries in the region lag behind below 15% of the total membership.

In co-operatives, their actual strength lies with the human resources. Equal participation by all adds to the productivity and output of co-operatives. In agricultural economies, women play a vital role. Even though unpaid, their participation is no less than men and often higher than men. Still the inheritance laws and traditions as well as financial institutions' regulations have prevented women access to services such as credit.

Some may argue that the changes in gender perspectives in co-operatives would go along with the changes in the socio-economic environment. But experiences have shown that initiatives taken by women in co-operatives do accelerate the overall change and the progress of their socio-economic situation. Grameen banks in Bangladesh and SEWA in India are clear examples. There is no doubt that the women's groups in co-operatives in Japan had tremendous impact in the socio-economic and political scene in Japan.

However, isolated success stories alone would not change the overall situations in the co-operative environment. Therefore, we may need to take a wider and

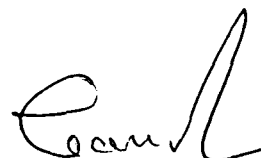
wholistic approach to gender planning in co-operatives. In keeping with the global changes, even the concepts and strategies of gender integration in the development process have changed considerably since 1985. Many countries still follow the welfare strategies introduced during the women's decade. Therefore policy approaches need to focus upon the empowerment of women to become a dynamic force rather than receiving welfare packages.

The ICA ROAP is in the process of reviving the gender component in the regional office on the request of many member organizations and women's committees. From Japan- JCCU will not only provide financial support for the programme but also provide a women consultant in the future. This will benefit many developing countries.

The Regional Conference on Gender Planning in Co-operatives, held in Tokyo, is a landmark of the gender programme of the ICA ROAP. The Conference highlighted the current gender planning issues and provided guidelines to evolve a regional strategy as well as country strategies for the next decade, based on the realities. The statement calling for action reflect the commitment and the motivation the participants had. The event is also unique due to the fact that many ICA partners, such as SCC & CCA as well as ILO, FAO participated in the exercise.

I would like to thank the host organisation - the Japanese Consumers Co-operative Union, who supported the conference organisationally and financially. The ICA ROAP HRD project staff and country researchers did an excellent technical job through research studies. Finally, my appreciation goes to all those who made it a success through participation and deliberations.

New Delhi  
May 31, 1993



**G.K.Sharma**  
Regional Director

## **PREFACE**

The Regional Conference on Gender Planning in Co-operatives, held in Tokyo, during the spring of 1993 is a landmark on the regional co-operative gender programme. The event culminated the research programme on gender issues in co-operatives in the Region, initiated in 1991. It is also the beginning of a new phase of gender planning in co-operatives in the Region.

The response we have received for the study from co-operatives as well as other NGOs and international agencies was very encouraging. The member organisations have started a new dialogue in gender planning. They have started questioning the validity of the hitherto followed women's programmes. The discussion and perceptions on the concept of gender and gender needs in relation to co-operatives will be the immediate agenda for the next few years.

The ICA Regional Office for Asia and the Pacific was struggling to find resources to complete the gender planning exercise, when the SCC, JCCU and the CCA came to support the gender conference. The most satisfying reward was the agreement on the part of the JCCU and the SCC to support a gender programme for the next 3 years. We from the ICA appreciate their support very much.

The Conference report compiled by the ICA ROAP will serve as a working document for future national and regional planning on co-operative gender issues. The delegates who came from different continents and different organisations contributed towards one goal: more productivity in co-operatives through gender equality.

With the growing enthusiasm on gender programmes by many national and international agencies, much awareness is being created. Consolidation of all these efforts to become a well coordinated gender programme in the Region is a future task of the ICA ROAP while supporting its members' initiatives.

If the gender equality is to be realized, the current gender stereo-typing needs to be eliminated. It is a result of attitudes and values passed from generation to generation. Redefinition of gender roles would eventually empower the women in the

traditional society. It is again a painful process of unlearning and re-learning for many of us. The process should begin from the individuals, extending to communities.

The co-operatives in the Region need to take a critical view about their own women's activities, which normally reinforce male domination over the co-operative decision making. They would achieve more in terms of members' services and social justice, when women participate in decision making. Towards such a goal, the future gender programme should strive.

The members, leaders and authorities of co-operatives should equally participate in such a process of reflection, action and reflection.

New Delhi  
May 31, 1993



**W.U. Herath**

Advisor

Human Resource Development

**ICA Womens' Committee/ICA ROAP/SCC/JCCU  
Asia-Pacific Conference  
on Gender Planning in Co-operatives**

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**PART I**

**STATEMENT**  
**AND**  
**CALL FOR ACTION**

## STATEMENT ON GENDER INTEGRATION IN CO-OPERATIVES AND CALL FOR ACTION

Participants from Asia-Pacific countries met in Tokyo during 01-06 March, 1993, under the sponsorship of ICA ROAP/JCCU/SCC/ICA Women's Committee to deliberate gender integration in co-operative development and to find more effective methods and strategies which will enable women to have equal opportunities as man to participate actively at all levels in co-operatives.

### THE CONFERENCE,

- \* **Realising** that women have a vital role to play in all socio-economic spheres of life: in the family, the community, the nation and the world, and therefore, women's skills, energy and values must be utilised,
- \* **Understanding** that while sex is a biological factor determined at birth, gender describes a social relationship between women and men, which can be changed,
- \* **Recognising** that women constitute half of the population of the world, they should become equal partners in social and economic development to achieve a better quality of life,
- \* **Taking into account** the UN Declaration on the Elimination of All Forms of Discrimination Against Women, and that discrimination against women is incompatible with human dignity, preventing women's participation on equal terms with men in co-operatives is a negation of the spirit of the declaration as well as belief of the principle of democracy of co-operatives,

- \* **Acknowledging** that customs, traditions, legislation as well as lack of education and training can be obstacles for women to develop and utilise their potential,
- \* **Understanding** that a growing number of women are suffering from poverty, starvation and war, and recognising the obligations on the part of the co-operatives to meet the needs of such groups of women in accordance with the basic co-operative values,

### **THE CONFERENCE CONCLUDES:**

- \* It is imperative that co-operatives at all levels formulate policies of gender integration for sound co-operative development, thus contributing to peace, social justice and a sustainable Earth. It is vital that co-operatives in every country promote affirmative actions to achieve gender integration.

### **CALL FOR ACTION**

- Set up an information system to collect and disseminate gender statistics and other related information.
- Make women and men aware of practical and strategic needs.
- Provide informal and formal vocational training which widens the choice of women and men.
- Create and utilise networks among segregated and mixed co-operatives in primary, secondary, national and global levels.
- Organise national and international co-operative markets for co-operatives' products and handicrafts, especially among co-operatives.
- Encourage entrepreneurship by providing access to other services through co-operatives.
- Mobilise international support for technical and financial resources for achieving gender integration.

- Each co-operative develops a co-operative Master Plan for gender integration within a certain time frame to reach a realistic and measurable goal.
- Introduce better-living programmes such as health awareness, child care, and nutrition, to help women become active participants in co-operative development.
- Expose co-operative leaders to values such as concern for eradication of poverty, work for peace and sustainable environment.
- Establish a regional human resource pool of volunteers and officials for providing experiences and training
- Set up committees committed to gender issues at all levels - vertical and horizontal.
- Organise segregated women co-operatives in the instances of customs, traditions and religious constraint.
- Undertake affirmative actions to ensure and support women's active and effective participation in the decision-making of their co-operatives.

- 
- \* Practical Needs: Practical gender interests for survival which are formulated in response to immediate problems or needs as perceived by women themselves (e.g. health, food, water, etc.)
  - \*\* Strategic Needs: Needs identified from the analysis of women subordination to men which are aimed at satisfactory organisation of a society better than at present in terms of both the structure and nature of relationships between men and women.
  - \*\*\* Gender Relationship between men and women as social constructs.

# **PART II**

## **PROCEEDINGS**

**INTRODUCTION TO GENDER ISSUES**

**GROUP REPORTS**

**COUNTRY ACTION PLANS**



Gender Conference proceeds .



Ejvind Mogensen - Regional Cooperative Advisor, ILO making a point



Alexandra Stephens - FAO making a presentation



G.K.Sharma, Regional Director, ICA ROAP,  
speaking at the inauguration

Isao Takamura, President, JCCU speaking at the  
inauguration



Kawamura, Director of Community Welfare of the  
Government of Japan speaks



Mitsuko Horiuchi,  
Director, Women's  
Affairs at the Prime  
Minister's Office at  
the inauguration



Katarina Apelquist, Chairperson, ICA Women's  
Committee speaks at the inauguration



**ICA WOMEN'S COMMITTEE/ICA ROAP/SCC/JCCU CONFERENCE  
ON GENDER PLANNING IN CO-OPERATIVES**

**01-06 March, 1993 - Tokyo, Japan**

**PROCEEDINGS**

**Background**

One of the important global issues at present is to create a congenial atmosphere in the countries for the development of men and women on the basis of equality of opportunities and equal access to resources and technology. Emergence of increasing number of women in the work force of the countries, especially of the developing ones necessitates their integration in the process of development as equal partners. Therefore, the thrust of UN development policies have shifted from isolated "women in development" approach to integrated "gender and development" approach. Many of the national governments have taken measures in this direction but the effects accrued so far are not tangible. The major constraint in such programmes is the lack of people's awareness and participation. Co-operatives, being people's organisations, are potential for removing the constraint by providing equal opportunities to men and women in rural and urban areas for their socio-economic development. But the co-operative movements in Asia and the Pacific Region, when reviewed in terms of member participation, indicate a lopsided participation of male members only. In majority of the co-operative institutions in the region, with the exception of Japanese Consumer Co-operatives, women participation in the membership and decision making is negligible. This, on the one hand, makes their socio-economic contributions in co-operatives invisible and on the other hand, keeps them deprived of the privileges of participation as members and decision makers and their direct accessibility to the services of the co-operatives.

In view of this, the International Co-operative Alliance (ICA) - a catalyst for co-operative development- has made some efforts for gender integration in co-operatives. ICA Women's Committee has pronounced a policy guidelines in this direction. In pursuance of this, the ICA Regional Office for Asia and the Pacific (ROAP) had conducted a survey/study on gender integration in co-operatives in 14 countries of the Region. The study made by country researchers revealed that there was a growing gap between men and women in the utilization of their potentials for development. The co-operatives, so far, have done very little in bridging this gap.

During April-May, 1992, ICA ROAP organised a Regional Consultation on Gender Integration in Co-operatives, in Colombo (Sri Lanka) with 38 participants comprising gender researchers, male and female co-operative leaders, representatives of development partners from the region and outside.

The objective was to discuss the modern concepts of development and strategies in the light of the country survey reports. The recommendations and conclusions of the Consultation were related to future strategies for creating gender awareness and introducing realistic gender planning strategies in the Asia-Pacific region.

The present Conference on gender planning in co-operatives is the outcome of the Colombo Consultation. Supporting the ideas of the Consultation, the ICA ROAP decided to facilitate the process of gender planning in co-operatives on a country-specific basis. It was considered appropriate to select Tokyo (Japan) as the venue of the Conference due to the fact that there was a perfect blending of men and women participation in the Japanese Consumer Co-operative movement under the leadership and guidance of the Japanese Consumers Co-operative Union (JCCU). The JCCU had hosted the Conference, at the Metropolitan Holiday Inn Crowne Plaza, Ikebukuro, Tokyo from 01-06 March, 1993.

### **Objectives**

- To agree on specific definitions and concepts of gender participation in co-operatives for future use in training and development programmes.
- To prepare strategic plans for gender integration in co-operatives in the Region.
- To identify the role of ICA and other international agencies in supporting such gender programmes.
- To provide a forum for exchange of experiences and lessons from participating countries and continents.

### **Participants**

- Women leaders nominated by member co-operative organisations of the ICA ROAP.
- Researchers who have conducted country studies on gender issues in co-operatives.
- Co-operative leaders from the member co-operative organisations of the ICA ROAP.
- Representatives of the UN agencies dealing with gender issues, and
- Representatives from the co-operative organisations promoting gender programmes.

## **Strategies**

- Presentation and group work on gender concepts and planning perspectives.
- Presentation and exchange of experiences of participating countries and international agencies.
- Action planning workshop
- Field studies on gender participation in co-operatives of Japan.

## **Organizers**

1. ICA Women's Committee
2. Swedish Co-operative Centre
3. Japanese Consumers' Co-operative Union
4. ICA Regional Office for Asia and the Pacific

## **Host**

Japanese Consumers Co-operative Union (JCCU)

## **INAUGURAL SESSION**

### ***Opening Remarks by Mr. Isao Takamura, President, JCCU***

The Conference was inaugurated on 01 March 1993 at 10.00 a.m. with the opening remarks of the Chairman of Japanese Consumers Co-operative Union, Mr. Isao Takamura. He expressed a deep sense of pride and glory in inaugurating the Conference on Gender Planning in Tokyo. He was grateful to the delegates of the Conference coming from abroad and special guests from the Japanese government for gracing the occasion.

Referring to the 30th ICA Congress, 1992, held in Tokyo, Mr. Takamura mentioned that its main emphasis was on the application of basic co-operative values by the members at all levels and the promotion of a region-based co-operative development programmes. In response, JCCU had already taken initiative in promoting new activities as well as building up solidarity in the region. In keeping to this, a fund for Asia solidarity had been established with the objective of organizing training and exchange programmes for co-operative personnel within the region and finally establishing an Asian Co-operative Solidarity Organisation by 1995.

He further added that in the current global situation with a recessive trend all over, JCCU's efforts would be to reorganize the co-operative management making it more democratic and closer to people.

Stressing on the need for women's involvement in the co-operatives, Mr. Takamura mentioned that the Japanese Consumers co-operative movement owed its

strength largely to the socio-economic contributions of women members. Their participation had also been instrumental in bringing about improvement in their own living situation. JCCU would certainly make further efforts in encouraging their participation. He also mentioned about the elevated status of the Women's Advisory Council of JCCU, which would handle the gender issues in the consumer movement. Women should not be considered as hidden resources; an atmosphere within the movement should be created congenial for the manifestation of their talents and skill. He hoped that the deliberations of the conference would stimulate the thinking process and generate new ideas.

### ***Remarks by Guests of Honour***

#### **Ms.Mitsuko Horiuchi, Director, Women Affairs in the Office of the Prime Minister of Japan**

Ms.Mitsuko Horiuchi had pointed that the goal of the Conference and the goal of the Government Policy in Japan coincided with each other; the crux being joint participation and gender integration on equal footing. She further explained that the thrust of Japanese National Action Plan was on advancement of women and creation of a society where men and women would enjoy equal rights. The conference was also deliberating on the same issues, which would help in fulfilling the plan objectives. Therefore, she was happy to be present on the occasion. She further highlighted the active participation of women at the grassroots level consumer co-operatives.

As a part of official policy, efforts were being made to promote women participation at the decision making levels. At the government's initiative, an advisory council for the members had been set up. It was expected that 50% of the council membership would be of women by 1995.

#### **Mr.Kawamura, Director, Community Welfare Services**

Mr.Kawamura happily recollected that the 30th ICA Congress for the first time in its history of 150 years, was held in Japan, which was a sure indication of the growth and development of Co-operatives in Asia-Pacific region. Again the holding of the conference on Gender Planning in Co-operatives in Tokyo was a sure indication that Japan had to take a vital role in this direction in the Asia-Pacific region. He further added that the consumer co-operatives in Japan, initially started as voluntary mutual help organisations in 1948 under the Consumer Co-operative Law, had greatly contributed in strengthening consumer economy and raising the standard of living of common people.

While referring to the goal of Asia-Pacific Conference on Gender Planning, Mr. Kawamura expected that the Conference would suggest ways and means for the promotion of gender integrated participation in the co-operatives. He further added

that his Ministry, since 1986, had taken measures for integrating the women/housewives into the main stream of consumer co-operative movement as they were the real users and household managers. In 21st Century, Japan would be a distinctive society due to its achievement of highest average life expectancy of 80 years. This called for stronger and more responsive co-operative organisations, with gender integrated participation. He hoped that this conference would pave the path for individualization of gender integration as the basis of co-operative development. He assured that his Ministry would extend all support for developing a common understanding and sound co-operative development.

***Remarks by Mr. G.K.Sharma, ICA Regional Director for Asia and the Pacific***

Mr. G.K.Sharma, initially, conveyed the greetings of the President of ICA, Mr. Lars Marcus and Director General, Mr. Bruce Thordarson to this important Conference on Gender Planning in Co-operatives. Mr. Sharma expressed his hope that the Conference would create a landmark in the gender programme of ICA ROAP by providing guidelines for future activities. He mentioned about the implementation of active gender programmes in the region earlier which came to an end after the termination of its women's section in 1985.

In the present context of changing global situation and also the emergence of new approaches on gender issues, ICA ROAP was making efforts to revive the gender-based activities with the active support of Swedish Co-operative Centre and the Japanese Consumers Co-operative Union. Mr. Sharma further added that since the Nairobi Conference, many of the countries in the world had introduced positive measures for the development and empowerment of women at par with men. The co-operative movements had also taken steps in this direction. Yet women's participation in the mainstream of the movement remained at a lower key.

He laid stress on women's increased participation in the co-operatives which would add to productivity and business turnover of the institutions. For this, adoption of a holistic approach in gender planning in co-operatives was necessary. The main focus of planning should be empowerment of women to become a dynamic and active force rather than passive recipients of welfare packages. He hoped that the conference would help in the formulation of action oriented plans for gender integration. He expressed his thanks to all participants and resource persons from ILO and FAO for support and participation and especially to SCC and JCCU - a strong force supporting the conference and the programme.

***Remarks by Ms. Katarina Apelqvist, Chairperson of ICA Women's Committee***

Ms. Katarina Apelqvist addressed the conference by kindling a candle. The flame, according to her, symbolized warmth, energy, radiance and commitment of women;

a vision to establish a comprehensive gender programme and an indication of slow but steady increase in the number of men realising and promoting the understanding of the value of the equality between women and men. She appreciated the efforts of ICA ROAP in reviving the programme after a gap of 6 years, through the research studies of country situations on gender issues. She also expressed her commendation for the research scholars, for whom it was a hard task in the absence of gender statistics, especially in the co-operative movements.

Ms. Apelqvist stressed on the need of maintaining gender statistics on each co-operative institution for measuring the outcome of gender activities. Quoting from the general statistics, she said that 56% of gainfully employed women of the world lived in Asia, however, this excluded those who were engaged in household jobs only which remained unremunerative. She added that women's skills and aptitude were under-utilized in the co-operatives, largely due to gender stereotype roles putting women in subordinate positions. Ms. Apelqvist emphatically said that there was a need for a break-through in the gender stereo-types for gaining equality between women and men. The major thrust of the ICA Women's Committee policy had been on self-empowerment and empowerment of women. Self-empowerment indicated, generation of self-respect and confidence, while empowerment meant, creation of understanding among men about the values and utility of equality between women and men at every level of co-operative organisations.

She further suggested that affirmative actions relating to gender analysis training for women and men; joint campaigns for women's rights; occupational training for women and household training for men was needed for achieving the goal. The conference would examine the concepts of gender awareness, gender planning and gender integration for the promotion of gender equality. The identification of goals and sub-goals, practical strategies and their applicability in different socio-cultural context would promote gender integration in co-operative movements thus fulfill the vision and the goal of ICA Women's committee. The flame of the candle would spread warmth and light for both women and men.

## **BUSINESS SESSIONS**

### ***First Session***

The Business session of the conference was started on 01 March at 11.15 a.m. with Ms. Katarina Apelqvist as the chairperson. The delegates introduced themselves with short remarks relating to their personal particulars and their experience in gender issues. The session continued till lunch break at 12.15 noon.

The post lunch session was resumed at 1.15 p.m. with Mr. W.U. Herath, Advisor, Human Resource Development, introducing his Japanese counterparts in JCCU,

Mr. Kurimoto from the International Relations Department, Ms. Akiko Yamauchi, gender officer, and Ms. Kanako Miyazawa, International Department, who were actively associated with the organization of the Conference in Tokyo.

He also introduced Mr. Nair from the ICA ROAP who was associated with the programme and the conference since the beginning. Followed by this, Mr. Herath briefly explained the objectives of the conference, its methodology and the expected output.

The specific outputs of the conference included (i) action plans from 12 countries and (ii) a statement on gender integration in co-operatives, along with a Call for Action. This was followed by Ms. Kanako Miyazawa's explanatory remarks on physical arrangements, study visits, etc.

### ***Second Session***

During this session, presentations were made by the delegates representing the international agencies. Gists of the presentations are given in the following paragraphs. The original papers appear as annexes.

#### ***ICA Policy on Women in Co-operative Development by Mr. Jan-Eirik Imbsen, HRD Director, ICA Geneva***

Mr. Imbsen mentioned that ICA had taken steps to organise gender activities in different regions by appointing exclusive gender officers in its regional offices. He was grateful to JCCU for extending financial and other support to ICA Regional Office for Asia and the Pacific for gender programmes. He further stated that ICA with the tradition of advocating women's causes aimed at reinforcing provisions for women ensuring their effective participation and full integration at all levels of co-operatives.

In order to bring a change in the co-operative policies of different countries, ICA considered gender training and awareness generation as an essential component for the co-operative members, leaders, policy makers and women groups. Additionally, there should also be institutional networking, as Mr. Lars Marcus, President of the ICA, had observed in the Tokyo Congress, as a source of support generation internally from the member organisations as well as externally from the development partners.

#### ***An Introduction to Gender Issues for Consideration in Country Action Planning by Ms. Evy Messel, WID Programme Officer, ILO, Geneva***

In the beginning, Ms. Evy Messel defined the concept of gender which referred to differences between men and women as influenced by the society and culture. Based on the socio-cultural values, men and women had different roles which could be changed subject to the changes in their understanding and attitudes. The gender analysis or planning would indicate a logical framework of activities for promoting

equality of opportunities for men and women. Referring about the multiple role of women, Ms. Messel mentioned that skill training and technological improvements were needed for protecting their mental and physical health. She also defined the practical gender needs related to an immediate perceived need in a special context and the strategic gender needs referred to long-term equality issues enabling women's equal access, with men, in training, employment, equal remuneration and also equal sharing in co-operative development. The three ways for creating the accessibility included women's specific programmes/projects, women component in a programme/project, and integrated programmes/projects for men and women. She further explained the advantages and disadvantages of all the three ways. The basic stages of gender planning were making gender awareness mandatory; formulating specific policy on gender; designing a plan of operation; building administrative structure; networking and evaluating on gender specific terms.

In the end, Ms. Messel emphasized on integration of women in all programmes in co-operatives and organization of gender awareness training for men and women relating to potentials of women in co-operatives, their practical and strategic gender needs. Additionally, women committees in co-operatives could be constituted or women could be inducted in all the committees of the co-operatives, depending on the local situation.

### ***Comments of participants***

In between the presentation of Ms. Evy Messel, there was a spate of comments from the participants. Ms. Rahaiah Baharen (Malaysia) and Ms. Soejatni (Indonesia) mentioned their experiences that women did not like to share responsibilities in co-operatives because of the lack of confidence and burden of household responsibilities. Ms. Marilou Parina (Philippines) referred to a irrigator's association, where women participation in management was by proxy only in the absence of their husbands while in the labour force they participate equally. Ms. Julie Tan (Singapore) said that women did not want to undergo training as they were over-burdened with multiple responsibilities and long training hours did not suit to their convenience. Hence the training programmes should be chalked out suiting to their need, level and convenient timings.

Ms. Katarina Apelqvist (Chairperson) commented that training curricula were planned on the basis of male needs and hence women did not participate. Ms. Ela Bhatt (India) suggested that on-the-spot training should be provided and benefits accruing out of training should be clearly explained to the target groups. Ms. Bernadette Wanyonyi (Kenya) stressed on gender sensitization training for men. Ms. Alexandria Stephens (FAO) pointed out the need for participatory research for the promotion of gender integration in the households. Mr. Upali Herath (ICA ROAP) added that men and women had imbalances in terms of family culture. Hence there



should be training for women for their empowerment and for men to make them realize women as human beings. Ms. Leila Bokaie (Iran) narrated her experience of organising a common training for men and women of a village, which proved so useful that at a later stage men did not allow women to join the same for depriving them getting the benefits.

Dr. Gurveen Rikhy (India) mentioned that the different social roles of men and women were reflected on their roles in the economic activities. Ms. Katarina Apelqvist (Chairperson) summed up the discussions by commenting that the roles of women and men needed tremendous change.

### ***Third Session***

#### ***Policies and Programmes of ILO on Gender Issues by Ms. Evy Messel and Mr. Ejvind Mogensson***

Followed by the earlier presentation on gender concepts, Ms. Evy Messel presented the ILO policy on gender issues which was based on the principle of equal treatment and equal opportunities for women workers as embodied in the ILO Constitution. She stated that ILO was currently mobilizing the governments, employers and workers to promote and protect equality of opportunity for men and women in the work force. The main thrust was on equal participation in the decision making. This was being carried out through the incorporation of gender concerns on the objectives and programmes of ILO.

Mr. Ejvind Mogensson narrated the ILO programmes on women in the Asia-Pacific region. There were three projects on women involvement - in Mongolia, Indonesia and Nepal. The Mongolian project was of short duration, funded by UNIFEM for preparing training material based on MATCOM material for savings/credit activity among women groups. The details of Indonesian project would be presented by Ms. Soejatni from Indonesia. The Nepal project was started in 1984 and continued upto 1992. The women component in the project was added in 1988 at the initiative of the Government which had already promoted three co-operatives for women and not necessarily with women. The objective of this addition was to make these co-operatives function in a better way and to find common interests and needs for promoting new groups. The identified commonality was interest in having own funds and need for dissemination of information. Through project intervention, 200 small savings and credit groups were organised and a system of simple accountancy and record keeping was developed. Simultaneously these groups were linked with government departments and agencies for skill training, adult literacy, awareness, child care, nutrition, health, family planning, etc. Mr. Mogensson inferred that a mobile team of extension workers and giving free hand to women groups in choosing their activities would be of great utility in the process of development.

***Gender Planning in Co-operatives - The FAO Experience by Ms. Alexandra Stephens, FAO Regional Office for Asia and the Pacific***

Ms. Alexandra Stephens, while explaining different global situations in agriculture mentioned that in majority of the developing countries, agriculture was not a profitable enterprise as income accruing out of it was lowest compared to that of other sectors. However, in these countries with no arable land left, the pressure of population on land had been increasing with the population growth, leading to fragmentation of small land holdings. The migration of male population to urban areas in search of lucrative job opportunities was a common feature. This had resulted into feminization of agriculture bringing more women into farming. This has also led to pauperization of female rural population as income from agriculture was unremunerative.

The feminization of agriculture could not create a berth for women in agriculture co-operatives as the land holding was with men only. Of the agriculture extension workers in these countries, a very limited percentage was of women. Due to socio-cultural systems, the women in many of these countries could not make use of technical extension and farm guidance services of the governments. Compound to this, there were other factors such as lower female literacy, drudgery of domestic chores and long working hours, etc., deprived women from the benefits of the services. Thus women were mostly concentrating in low level agricultural activities with lower end of wage scale. FAO, as a policy decision, had been making efforts to associate men and women, both in agriculture development and co-operatives, by promoting pre-cooperative groups. These were small size, informal groups where women and men participate on equal footing. These projects were implemented in 9 countries which had proved most effective and successful in generating equal participation. The major thrust of any project or action should be on increasing productivity of women through science and technology, reducing drudgery and protecting their leisure hours. She further laid emphasis on changing concept of education and training. A holistic approach with focus on non-farm activities would be essential for the development of men and women. A long term view suited to local situations should be adopted.

***Gender Aspects in Co-operative Development - The SCC Case, by Ms. Birgitta S. Thackray, Programme Officer, Swedish Co-operative Centre***

The concept of gender planning was introduced in the development organizations in Sweden and the guidelines for integration of women into co-operative development was formulated by SCC in 1989. Prior to this the Swedish Cooperative Centre had collaborated with its development partners and the International Co-operative Alliance in the implementation of the projects exclusively for women. The experiences had shown that there was always a risk of marginalisation of women than

integration in such projects. Hence the thrust of SCC policy was shifted to integration of women into co-operative development through gender integrated projects rather exclusive women projects. However the project planning should be made in consideration to the limitations and interests of local male and female population. SCC with its long history of co-operation with its development partners looked forward to include local persons having knowledge and experience of the areas into its project teams.

#### ***Fourth Session***

##### ***Gender Policies and Programmes of Canadian Co-operative Association (CCA) by Ms.Lota Bertulfo***

Ms Lota Bertulfo briefly presented CCA's gender policy with special reference to its two major divisions relating to domestic affairs and international affairs. As an integral part of the policy, CCA had been ensuring incorporation of the components-women and environment in all its projects and programmes. In the domestic forum the important step taken was induction of women membership in CCA board. Among the staff members considerably high percentage of women were employed. The staff leaders had attended many workshops on gender issues. A task force on gender and development was set up with volunteers from staff to handle the gender issues. In the overseas development programme, CCA had a number of projects, in Asia, Africa and Latin America regions. It has a catalytic role in promoting gender integration in these regions.

##### ***The Experience of the Asean Women in Development Co-operative Forum - A Profile - presented by Ms.Lota Bertulfo, Coordinator***

The AWCF was promoted in January, 1990 aiming to set up an informal collaborative forum of national co-operative organizations in Asia. The forum covered Thailand, Malaysia, Indonesia and the Philippines. The major task was to identify common gender needs/issues and address these issues through the existing co-operative infrastructure by generating gender sensitivity. The activities of AWCF consist of institutional capacity building on gender issues, leadership development, enterprise development and advocacy and support services.

### **GROUP FORMATION**

On completion of the presentations, the participants were divided into 4 groups for holding group discussions on 4 different aspects of gender issues and planning. It was expected that the group representatives would present their reports on the following day.

With group formation, the session concluded.

### ***Fifth Session (02 March 93)***

The session started at 09.00 hrs with Ms. Katarina Apelqvist in the Chair. The group reports were presented. The composition of groups and reports appear as annexes. The gist of the presentations are as follows:

#### ***Group 1***

- Subject: a) How can one ensure that gender consideration cut across the organisational structure of a co-operative and its activities?
- b) What strategy would you apply to ensure that co-operative leaders understand the implications of integrating gender concerns into all its programmes and policies?

Ms. Lota Bertulfo presented the views of the group. She mentioned that there was a need to spell out a gender policy in the co-operatives along with the identified strategies for gender integration in all the programmes and projects of the institutions. For making the co-operative leadership committed towards policy and actual implementation of the policy-based strategic activities, sensitization and lobbying would be necessary. Side by side the women groups should also be sensitized and strengthened.

#### ***Group 2***

Subject: What can be the advantages and potential disadvantages of setting up a Women's Committee within a co-operative and its activities?

Mr. R.K. Dhami, while presenting the report stated views of all the members. The members felt that there were advantages and disadvantages of setting up exclusive women committees in co-operatives. The advantages would be: a forum for the expression of views or sorting out the issues; closer ties with management committees and opportunities for women leadership development. However, the disadvantages as pointed out included the isolation from sharing equal status in the management and decision making levels as well as in bearing the responsibilities and sharing the services on equal footing.

#### ***Group 3***

Subject: Give an example of a training activity which would address practical gender needs for women in a co-operative. Give also an example of activities that addresses women's strategic gender needs. Why is it useful to make such a distinction?

Ms. Nipa Suwatee presented the report. The group had mentioned a few examples of practical needs and strategic needs of women. Awareness about co-operative

principles and skill development were the practical needs of women groups, which should be addressed by organizing co-operative educational activities and skill development training. Practical needs differed from group to group and area to area. The strategic needs were related to wider issues like co-operative policy, training policy, legal measures, etc. Training for women leadership development, training on gender analysis, incorporating legal provisions for induction of women membership in co-operatives were the instances given for addressing the strategic gender needs. The group was of the opinion that distinction between the two needs was necessary for defining short-term and long-term goals of gender planning and drafting strategies and phases of implementation accordingly.

#### ***Group 4***

Subject: What are some of the advantages and disadvantages of launching women-specific programmes?

Ms. Marilou Parina, presented the report and highlighted the advantages and disadvantages of exclusive women programmes and projects in co-operatives. Promotion of women leadership, full participation in activities without any inhibition, opportunity of learning the democratic process of control and management were some of the advantages of exclusive women co-operative projects. But in such projects, women would get isolated, lesser chances of integration in the mainstream of co-operative development, no breakthrough in the stereo-typed gender roles, etc. There should be a balancing between men and women participation in the co-operatives; hence the projects and programmes should aim at integration of women and not their segregation in the co-operatives, the group concluded.

#### ***Discussion on Group Reports***

Following the presentation of group reports, an in-depth discussion was held on the basics of gender planning-its need-objectives and strategies. Ms. Julie Tan (Singapore) raised the question of relevance of gender planning and the feasibility of women integration in the Asian situation. She expressed the view that integration of men in the committees of women-specific co-operatives would be more feasible and practical. Dr. Gurveen Rikhy (India) stressed on the need of sensitization of male leaders on the utility of gender integration.

Additionally, women should also be trained and motivated in this direction. In a mixed gender strategy, 50% of the membership of co-operative would be of women and these women members should act as trainers/motivators for women groups. For motivating men, there should be male trainers. Ms. Lota Bertulfo (AWCF) was skeptical of the need for gender policy in a women-specific approach. Ms. Marilou Parina (Philippines) expressed that under women-specific approach, the focus would be on women, which certainly did not mean negation of men.

Mr. Upali Herath (ICA ROAP) clarified that the theme of the conference was gender integration in co-operatives which implied ensuring the integration of men and women in the process of co-operative development and exploring the possibility of increased efficiency, productivity and serviceability of co-operatives. The strategies might vary from country to country, depending on the local situation.

Mr. G.K. Sharma (ICA ROAP) said that in the women-specific or men-specific co-operatives, the participation of member groups in the respective co-operatives was perfect. In the co-operatives with family membership, women were obscure. The gender integration would aim at promoting women's participation in the management of these societies as well as in the higher tiers of co-operatives. In this case, there would be a need for gender policy and plan interventions.

Mr. Ratu (Fiji) agreeing to the above idea, said that women participation in the management at all levels would be necessary. Ms. Rahiah Baharen (Malaysia) narrated her experience of Malaysian co-operatives and remarked that there was no representation of women members from mixed gender co-operatives in ANGKASA, although they comprised 30% of membership; while the women-specific co-operatives 2% of the total co-operative institutions were represented. Hence there was need for gender policy and planning.

Mr. Pradit Machima (ICA ROAP) stated that gender integration was needed but its method may vary from country to country. Citing the example of Bangladesh, he said that female illiteracy was the greatest hurdle for participation, hence the plan should include adult literacy programme for women members. Dr. Gurveen Rikhy (India) affirmed that gender policy was necessary for the upliftment of women as well as their integration in co-operatives irrespective of integrated or segregated approaches. Ms. Lota Bertulfo (AWCF) felt that gender integration was a goal and also a strategy. For bringing men and women in co-operatives, it would be necessary to add gender perspective in all the programmes and projects of co-operatives with focus on women.

Mr. G.K. Sharma (ICA ROAP) reiterating the need for gender planning in removing the anomalies, said that co-operatives should be managed by the users which was not being practiced. He gave the example of consumer co-operatives in which women were the users. But these co-operatives were managed by men; women did not have a say in the management.

Ms. Ela Bhatt (India) stressed that women-specific co-operatives/groups should be the strategy at grassroots level, whereas in the higher tiers they should be integrated in the membership and management. Ms. Leila Bokaie (Iran) shared her experiences and said that steps were being taken in Iran to bring larger number of women in the fold of co-operatives through joint participation in voting and decision-making levels. Mr. Jan-Eirik Imbsen (ICA HQ) remarked that empowerment of women would be

necessary enabling them to participate in the management. Mr. Dami (India) also expressed the same opinion.

Mr. Masao Ohya (JCCU) expressed the opinion that for realizing the goal, it would be necessary to analyse the country situation. There might be different reasons such as education, poverty or men's prejudices, etc. which had barred women's equal participation. In Japan, in consumer co-operatives at primary level, women had outnumbered men; hence men should be integrated. In the management of higher level co-operatives, women participation was at a low key; hence women should be integrated. Thus the strategies would differ according to the local situation. Ms. Alexandra Stephens (FAO) emphasized on the need for developing a data base for on-going monitoring and evaluation of gender-based programmes.

Ms. Bernadette Wanyonyi (Kenya) remarked that problems were the same in African countries also. There had always remained a group left out of the focus of co-operative development. Women were less fortunate in being with the co-operative movement; thus their potentials remained unutilized in the process. They were deprived of the opportunities of co-operative services, training and education benefits as women were not the members, although they contributed greatly in co-operative activities. Hence it would be necessary to have a co-operative gender policy for women and men both and women should be included at par in the activities. Ms. Julie Tan (Singapore) stated that upliftment of the poor had been an objective of co-operatives. The women being the poorest of the poor, should be integrated into co-operatives. In the end, Ms. Katarina Apelqvist summing up the discussions said that gender integration would be a common goal for gender activities with certain sub-goals. The sub-goals would be different, depending on the prevailing social and cultural environment in the countries. Women and men would make a dynamic force in the co-operatives.

### ***Sixth to Eighth Session***

#### ***Country papers on Gender Integration and Grass Roots level Experiences***

In the sixth and seventh session, the country papers were presented by Ms. Ana R. Naqiri (Fiji), Dr. Gurveen Rikhy (India), Ms. Soejatni (Indonesia), Ms. Leila Bokate (Iran), Ms. Natsuko Yuasa and Ms. Momoe Tatsukawa (Japan), Ms. Rahaiah Baharen (Malaysia), Ms. Nargis Rashid (Pakistan), Ms. Marilour Parina (Philippines), Ms. Julie Tan (Singapore), Ms. Chandra Rupasinghe (Sri Lanka), Ms. Nipa Suwatee and Ms. Juthatip Patrawart (Thailand). The papers appear as Annexes.

In the eighth session, the grassroots level experiences were presented by Ms. Ela Bhatt (SEWA, India), Ms. Bernadette Wanyonyi (GIS, Kenya), Mr. R.K. Dhani (IFFCO, India), Ms. Marilou Parina (NATCCO, Philippines). These papers also appear as annexes.

At the end of the presentations of the grassroots level experiences, the chairperson of the conference remarked that the presentations had shown variety of experiences; how the primary women co-operatives were made effective by SEWA in India; how the women co-operatives faced problems when grown up due to lack of managerial skill of the women members in Kenya; how the urban women co-operative banks were operating successfully in India and how women participation could be promoted in the co-operative organisations through the organisation of self-help groups in Philippines. These experiences would be useful in preparing the action plan.

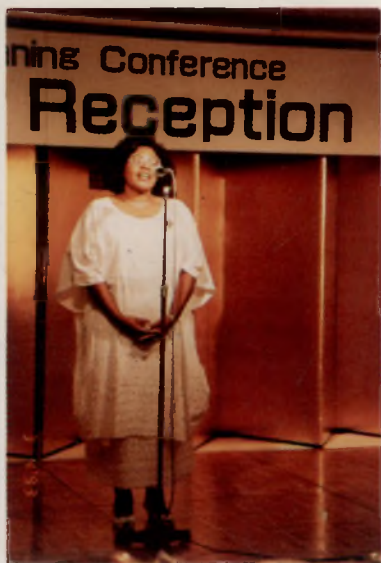
Mr. Upali Herath explained the reasons for including the grassroots level experiences in the agenda, which was based on the discussions of Colombo consultation on integrated and segregated approaches. There was an in-depth discussion on the grassroots level experiences and many clarifications were asked for. In reply to a question, Ms. Lota Bertulfo (AWCF) explained that gender integration in co-operatives in Philippines was being promoted by organizing the women into self-help groups initially with their own economic activity relating to the umbrella co-operative society and enrolling them as members at a later stage. In all women exclusive co-operatives, male members were integrated when these societies expanded the area of operation and business.

In a reply to a question relating to SEWA's effectiveness in changing the gender stereo-typing in the households and also in meeting the strategic gender needs, Ms. Ela Bhatt (SEWA) stated that she did not have a specific reply for this. This was a long drawn process and required to develop self-confidence among the women. She narrated her experience starting from the state of 'non-identity' of women to the state of 'self-management and self-reliance'. Many of the women co-operatives under the umbrella of SEWA were functioning effectively and earning profits; men volunteered to join these societies, especially the dairy co-operatives, but women members would not allow. Regarding the involvement of new generation women in SEWA activities, Ms. Bhat informed that young women were participating in SEWA co-operatives as members as well as professionals and many of them belong to the families of the old members.

At the close of the discussions, Mr. Upali Herath gave the guidelines and points regarding the formulation of action plans at country level. A format for action plan was also distributed. The plan should give broad outline of activities which would meet the strategic gender needs. The goal of the programme should be related to the findings of country reports; the strategies with alternatives; the input required and expected outputs should be mentioned. The activities should be prioritized and also the indicators for evaluation should be evolved.

With this explanation, the session closed.





Voice of Africa . . .  
Bernadetta Wanyonyi



Coop. Womens'  
Leaders farewell  
dance to the guests



A farewell song by Japanese hosts, among them :  
Masao Ohya, Executive Director JCCU, Momoe  
Tatsukawa, chairperson Women's Council



Song of harmony by  
ICA and ILO



A song from Fiji at the  
Reception



Finale of the Conference . . . song of solidarity and  
cooperation by all



Greetings from the SCC...  
Birgitta Thackray

Group discussions on gender issues



“But organise you must. There is no short-cut to organisation”. Ela Bhatt - Leader of SEWA-India.

**03 March, 1993**

The delegates were busy in formulating the country action plans throughout the day. The resource persons from ILO, SCC, AWCF and ICA provided guidance whenever there was a need.

**04 March, 1993**

### ***Ninth to Eleventh Sessions***

#### ***Presentation of Country Action Plans***

The sessions were chaired by Ms. Katarina Apelqvist. The action plans were presented by Dr. Gurveen Rikhy (India); Ms. Fatema Kabir (Bangladesh); Ms. Nipa Suwatee and Ms. Juthathip Patrawart (Thailand); Ms. Chandra Rupasinghe (Sri Lanka); Ms. Leila Bokaie (Iran); Ms. Rahaiah Baharen (Malaysia); Ms. Marilou Parina (Philippines); Ms. Lota Bertulfo (AWCF); Ms. Nargis Rashid (Pakistan); Ms. Nubuko Hiwasa (Japan); and Ms. Soejatni (Indonesia).

No action plans were made by Fiji and Singapore.

At the end of the presentations, Mr. Upali Herath (ICA ROAP) congratulated the participants for the formulation of country action plans. These plans would enable the delegates to hold discussions with national or sectoral organizations to give it a final form. On behalf of ICA ROAP, he assured full support and would look forward to work together in some common areas in the countries of the Region.

## **CONCLUDING SESSION**

### **Adoption of the 'Statement on Gender Integration in Co-operatives' and CALL FOR ACTION.**

The statement (draft), prepared by the drafting committee with Ms. Rahaiah Baharen-Chairperson, Ms. Julie Tan, Secretary, and few other delegates as members, was circulated and read by Ms. Katarina Apelqvist, the chairperson of the conference. The delegates expressed their views and suggestions on the contents and wordings of the statement, based on which further additions and alterations were made. Finally, the statement was adopted by the Conference unanimously. The statement has been incorporated in Part I of this report.

### ***Concluding Remarks by Ms. Birgitta Thackray, Swedish Co-operative Centre***

At the outset, Ms. Thackray expressed her gratitude to all for enabling her to participate in the Conference which had enriched her knowledge and experience on women's problems as well as men-women relationship in different countries. As the problems differed from country to country, such exchange of views, ideas and

information would be of great help to her for planning and programming. Referring to the gender activities of the SCC, Ms. Thackray said, "we concentrate our efforts on women and co-operatives with integrated approach. So while planning all our projects and programmes, we do take into account, the women's situation and their problems, which differ from country to country .

We have a small budget for specific gender issues which is of overall nature. For the next year, we are planning to do a couple of studies for our own understanding as to how best we can help women within the co-operatives and to achieve the goal of equal opportunities as mentioned in the Statement. One of these studies concern legal constraints, bye-laws, traditions and attitudes in the interpretation of law which may be a hindrance to women's active participation in co-operatives; try to find out some solution.

In the Statement, there is a mention of women- specific co-operative, which is very important because at some places, the situation may be such that women and men cannot be in the same organization. May be after many years, there will be joint co-operatives."....."The other area is credit, how do we best design a system which really will help women." She further added that SCC having a wide range of experiences in the area, needed consolidation for which some special country studies would be made.

She made an appeal to all for help by giving suggestions and new ideas in this regard. Specifying that the development programmes would be within the framework of SCC's normal co-operative development programme in various countries, she said that programme implementation would be done "through ICA Regional Offices which are coordinated by ICA Head Office at Geneva. We do not work through women's committee, agricultural committee or any other committee but through organisations and give support to those organizations which can implement programmes in the country or region."

Lastly she mentioned that lot of sensitization would have to be done in the region for which a committee with reference group of people working for HRD or Women issues would be an important vehicle rather than to have a regional women's committee. The committee could be a sub-committee attached to the HRD Committee of ICA ROAP.

***Mr. Ejvind Mogenson, ILO, Bangkok***

Mr. Mogenson said that the services of ILO could be made available whenever needed, depending on the situation. Financial assistance for bigger projects were generally extended either by UNDP or by donor country on 50:50 ratio. However, ILO could provide some assistance to smaller projects like the organization of a

conference, subject to the budgetary provisions and availability of funds. In the end, he remarked that "it has been a good spark of meeting and ILO regional office and Geneva office would be eagerly looking forward to see the real action in the countries."

***Ms. Katarina Apelqvist, Chairperson of ICA Women's Committee and the Conference***

Ms. Apelqvist said, "It is a pleasure for me as Chairperson of this Conference to say 'thank you' to all for your attention, patience, energy and contributions. I wish good luck to you all when you get back home and the real hard work starts. I know how frustrating it can be but step by step, we achieve the goal. As I said in my inaugural address, I am fully convinced that we will achieve gender integration within a foreseeable future. As the chairperson of the ICA Women's Committee, I thank you all once again."

***Closing Address***

In the closing address, Ms. Momoe Tatsukawa, Chairperson, Women's Council of JCCU said "In concluding this conference, it is a great honour for me to make the closing address. It has been a great pleasure for us to host this Asia-Pacific Conference, to be able to meet you all and successfully conclude the meeting. The Conference was rich in content and that was because of the efforts of Ms. Katarina Apelqvist. I express my gratitude to Ms. Katarina Apelqvist, the ICA Women's Committee, ICA ROAP, representatives of SCC, ILO, FAO and all the delegates for their participation." "The conference", Ms. Tatsukawa added, "was successful in creating the understanding of each other's country situations; carrying on fruitful discussions, formulating action plans and adopting a Statement with valuable substance." Mentioning about the usefulness of the Conference, she said, "we were able to increase the understanding on gender integration, clarify the goals and formulate action programmes to head towards the objectives. From now on, we will go back to our respective countries and implement the plans. Whenever we are discouraged, we will recall the 'flame' presented to us by Ms. Katarina Apelqvist and make best efforts to move forward." Regarding the arrangements for the stay, which was the responsibility of JCCU, she urged the forgiveness of delegates if there was any inconvenience during their stay in Japan. She once again expressed her gratitude to all, especially to the interpreters who made it possible for them to participate in the conference. With these words, she declared the conference closed.

***Vote of Thanks***

On behalf of the ICA ROAP, Mr. Herath extended a warm vote of thanks to all who were associated with the programme. While recalling the background of gender programme, he mentioned that since 1989, it was a persistent struggle for the revival of the programme in the regional office, which was lost for quite some time. There

were many problems - financial, organizational and many others - which could be overcome with the help of some individuals and some institutions. The strategy worked out for the revival was gender based situation study in the countries in the first stage, planning for those countries in the second stage and taking off for activities in the third stage. The first two stages containing preparatory work were almost over and the third stage would begin.

At this juncture, Mr. Herath said, "I would like to put on record the organisations and individuals who have helped in the process of revival. First, I would put on record the hard work done by the country researchers, particularly in the absence of available data and the organisations for sparing their services to us. The remuneration paid to them was marginal but the documents prepared were in-depth and technical." He referred about the consultation on gender integration in co-operatives held in Colombo in 1992, which had set the path for the current conference, in terms of programme and agenda.

He expressed his gratitude to the participants of the consultation, whose deliberations were of immense value and guiding force. He further added, "I would like to put on record the support of two organisations-SCC and JCCU- despite many of their constraints. SCC initially had assisted the situation study in the countries, later JCCU came up with long-term assistance. Simultaneously the SCC will also assist on long-term basis. This is encouraging for us in carrying over the activities.

The participation of ILO, FAO regional offices, specially the participation of Ms. Evy Messel of ILO Geneva had enriched the conference with new thoughts and experiences." He expressed gratitude to them. He was specially grateful to Ms. Katarina, the Chairperson of the Conference who was a dynamic force behind. He also thanked Ms. Bernadette Wanyonyi, a pioneer of gender activities in Kenya, Mr. Jan-Eirik Imbsen, HRD Director, ICA Geneva, Mr. Pradit Machima, Consumer Advisor, ICA ROAP, who could make it possible to attend the conference and contribute in a big way. Lastly, he thanked Mr. Kurimoto and his team of officers from JCCU and the interpreters who under the stewardship of Mr. Ohya, did a marvelous job in making excellent arrangements to make the conference a success.

On behalf of the delegates, Ms. Ela Bhatt expressed her gratitude for organising the conference. "The time has come to depart. In Asia, we don't use the word 'depart', but we say 'meet again' or 'come again'. The Asia-Pacific Conference on Gender Planning in Co-operatives concluded today with the result to initiate new ventures and strengthen the existing programmes. We go back more enlightened and more encouraged. There is always a strength when we are together. There has been a rich harvest of our deliberations and we are closer to each other. Thanks to Evy for clearly explaining the gender terminologies."

Ms. Bhatt felt that co-operative movement was the best forum for women, based on social justice. Gender integration in co-operatives would be the goal, and sub-goals be identified, based on country situations. She expressed thanks to the JCCU, especially to Mr. Takamura, Mr. Ohya and all others for the excellent arrangements and warm hospitality. She was thankful to the ICA and especially to Ms. Katarina Apelqvist, whose careful handling of the Conference encouraged all to participate.

She said that Mr. G.K. Sharma's positive and encouraging approach would bring all the delegates closer to ICA. She also thanked Mr. Herath, the spirit behind, and his fellow colleagues, Mr. Machima, Mr. Jan-Eirik, and the representatives of ILO and FAO. She was specially grateful to SCC and Birgitta for the strong and steady support. "I pray to God to give us strength to improve the conditions of our fellow-sisters in our countries."

## STUDY VISITS

The Conference participants were divided into two groups (A & B) and were taken on study visits to co-operatives in and around Tokyo. on the 6th March, 1993.

Group A were taken to Chiba Consumer Co-operative in the Chiba prefecture to observe the activities of the co-operatives and specially the women's activities. At the office of the co-operative, the participants were further divided into groups and were taken to observe specific activities like 'home delivery' of member orders, weekly ordering system, store management and Han leaders' meeting. Later the participants in the group were also taken to a Medical Co-operative orthopaedic hospital, where they were shown the facilities the hospital has and also the procedure of becoming a member of the co-operative, of getting treatment and admission, etc.

Group B were taken to Seikatsu Club Consumers' Co-operative (the Co-operative for Total Living) where they observed the functioning of the new model of co-operative. They were then taken to a workers' co-operative too.

The participants were impressed by the organisation and functioning of the co-operatives visited, and especially the involvement of women in the activities of their co-operatives.

# **An Introduction to Gender Issues for Consideration in Country Action Planning : A Few Definitions and Points for Discussion by Ms. Evy Messel, International Labour Office, Geneva**

## ***Preface***

This paper briefly introduces in Section I, the gender concept and how it is related to promoting equality of opportunity between women and men in co-operative development. It provides a few definitions on what is meant by gender and gender planning, and how one needs to distinguish between practical and strategic gender needs. Moreover a list of points for discussion suggests how gender concepts should be considered in co-operatives.

Section II provides an outline of three different ways to reach women in programme planning by setting up gender-specific activities or by using an integration approach. In Section III, an attempt has been made to present a step-by-step strategy to apply when planning for gender integration in co-operatives.

Hopefully this paper will serve as a useful input to the discussion, followed by the designing of a number of gender sensitive country action plans in co-operatives in Asia and the Pacific.

## ***I. An Introduction to Gender Concepts : A few Definitions***

### ***Gender***

Refers to the differences between men and women that are influenced by society and culture.

Men and women learn to follow certain roles which are determined by social and cultural factors such as age, ethnicity, economic class, religion, political ideologies and regional origin.

A person's gender role can change over time, unlike their biological sex, which is determined at birth.

### ***Gender Planning***

- \* Describes a systematic effort to ensure that development interventions take into account gender variables in such a way that equality of opportunity between men and women is promoted.
- \* Takes into account that men and women play different roles in society and therefore often have different needs.
- \* Usually requires a focus on women.



Means understanding of women's triple roles, as :

- a reproductive worker (child rearing and household responsibilities)
- a productive worker (in the formal and informal labour force)
- a community worker (usually voluntary, unpaid work)

### *Practical and Strategic Gender Needs*

The distinction between practical and strategic gender needs, as well as the recognition of women's triple roles, may provide useful methodological tools for planning.

Depending on the various roles men and women play in their societies, their needs may be similar or different.

#### **Practical Gender Needs:**

Refer to an immediate perceived necessity within a specific context. The concept maintains the status quo in terms of men and women's roles in a given environment, for example, in a co-operative society. In other words, a practical gender needs strategy tries to improve women's living conditions within a given gender division of labour.

#### **Strategic Gender Needs:**

Refer to the equality issue, i.e. enabling women to have equal access with men to job opportunities and training, equal pay for work of equal value, equal access to co-operative development at all levels, etc. Women's participation as decision makers in determining development priorities is the key in this concept.

This strategy often has a goal to change the existing social structure if it reflects inequality. This implies to aim at the abolition of a traditional gender division of labour, the alleviation of the burden of domestic labour, the removal of legal discrimination such as the right to own land or access to credit, etc.

### ***How to Integrate the Gender Concepts into Co-operative Development***

**It means:**

- To consider women's roles as participants and beneficiaries in the overall co-operative policies, strategies and programmes designed.

**It means:**

- To ensure that all members (including the leadership) in the co-operative understand the implications of integrating gender concepts into co-operative development.
- This may require initial gender-awareness training.

It means:

- To identify women's present and potential roles in co-operatives.

It means:

- To identify women's practical and strategic gender needs within the co-operative.

It means:

- To create or strengthen a women's committee within the co-operative (or within the HRD Committee).

It means:

- To identify when to promote a women-only co-operative, a women-specific training programme or project.

It means:

- To identify when and how to promote mixed co-operative activities.

It means:

- To develop a good networking with other co-operative organizations, women NGOs, development agencies, etc.

## ***II. An Outline of Three Different Ways to Reach Women in Programme Planning***

This section includes definitions and a few observations on some advantages and some disadvantages of the three following approaches:

- Women-specific programmes/projects;
- A women's component in a programme/project;
- Integrated programmes/projects for men and women.

### ***Women Specific Programming***

Definition:

Women are the primary target population and the main participants in a women-specific programme/project.

The advantages include:

The strengthening of already established women's groups.

Remedial training to women lacking sufficient formal training

Increased responsiveness to women's needs, especially when their capacity to express their own needs is inhibited by cultural factors.

Provides more opportunities for women in decision-making and leadership, resulting in increased self-esteem.

Opportunities for women to undertake initiatives conventionally seen as outside their domain.

Increased support to women's institutions.

The disadvantages include:

- A risk of continued isolation of women from mainstream development activities.
- A danger of tokenism resulting from a lack of policy commitment.
- A tendency to incorporate a strong welfare orientation in the programme/project activities.

### *A Women's Component in an Integrated/Mixed Programme*

Definition:

A women's component is incorporated as a separate set of activities for women within a larger programme. They may resemble women-specific activities, yet are intended to bring women one step closer to joining the main programme.

The advantages include:

- It guarantees access by women to the programme's resources.
- It opens up, in principle, women's access to the main programme activities.
- It increases the likeliness that planners and decision-makers pay more attention to gender concerns.

The disadvantages include:

- Poor design or management may lead to marginalization of the women's component from the main programme.
- The women's component may not be offered the same human and financial resources as the main project, perhaps because it was included to satisfy a national plan or development agency.

### *Integrated Programmes for Men and Women*

Definition:

The integrated approach aims to give equal opportunities to men and women as participants and beneficiaries.

The advantages include:

- Both men and women have been identified as programme participants on an equal basis.
- The social norms encourage women and men to share responsibilities.
- Equal access to influence and decision-making.

The disadvantages include:

- Women may not in reality be able to participate on an equal footing with men, due to the lack of information about their employment and training opportunities.
- Women may be excluded due to difficult location, timing or choice of activities.

### ***III. Planning for Gender Integration in Co-operatives***

There are at least six basic stages that need to be addressed when planning for gender integration in co-operatives. These are:

1. Putting gender awareness into the mandate,
2. Choosing a policy approach,
3. Designing an operational plan,
5. Networking,
6. Evaluating in gender-specific terms.

#### *Putting Gender Awareness into the Mandate*

One sign of success is that a clear signal be sent out that the gender issue is a concern at the highest levels of the co-operative political and administrative decision-making.

The co-operative legislation should promote co-operative laws and by-laws encouraging women's entitlement to membership, in societies and in management committees. In addition, changes in other laws such as labour and property laws having impact on women who are in co-operatives should be examined.

The co-operative movement should state in its mandate how it will ensure the full participation of women in all activities. An example of what the mandate would state could be:

- "the co-operative aims at paying particular attention to access of women to land, labour, credit, and appropriate technology;
- the co-operative will provide easier access by women to leadership positions and general training in its development programmes."

#### *Choosing a Policy Approach*

A realistic starting point is the recognition of women's triple roles and of the distinction between women's practical and strategic gender needs. (See pages 1 and 2 of this paper). In formulating the policy approach, the planners should be aware of the effects of the alternative strategies. The challenge here lies in creating and designing a programme that meet both the practical and strategic gender needs of women co-operative members. This often means to define:

- how women will be seen as participants and beneficiaries in the co-operative organization at all levels; and

how special education, awareness and mobilization programmes for women will be launched.

### *Designing an Operational Structure*

Generally an organization tends to follow their recognition of women's role with the drawing up of an action plan or a set of guiding principles. The aim of the basic document is to provide priorities and to set strategies for a step-by-step integration of gender concerns into policies, programmes and projects. Good documents establish bench-marks, time-tables and indicators for monitoring and evaluations.

Some organizations chose to have a separate gender-specific action plan, others will incorporate the gender aspect into the mainstream programmes, for example, into the Human Resource Development activities. In both cases, it is important to note that gender considerations cut across the organizational structure and all its activities. Success at this stage depends not only on the policy approach, but the organization's willingness to invest inputting the people, funding and staff-time where they are needed.

### *Building the Administrative Structure*

#### Training on Gender Awareness:

Ideally, gender-awareness training in a co-operative organization will enable the members at the different administrative levels to assume knowledge on how to deal with the gender concept in their daily work. However, to achieve this, one has to develop training material that correspond to the policy and programme of the co-operative, as well as to tailor-make the training material to the different audiences.

#### Setting-up Women/Gender Committees-Focal Points:

Some organizations decide to set up a special unit which is responsible to ensure the implementation of the policies related to gender issues. Others opt for integrating the task into other technical units' work, arguing that this is a more effective way of helping women. By setting up a special unit or programme, one risks to marginalize women's present and potential role in the organization, both as members and staff. Therefore, if a Women Focal Point is created, it is imperative that it is adequately staffed, has access to the decision-makers and has financial resources to implement its mandate.

#### Special Budget for Gender Planning:

Once the organization has decided upon the number and the ranking of the staff, it wishes to assign to gender-awareness activities, it must choose how it will finance their activities. Mostly two methods are used: an integrated funding through the normal budget lines or specific funds for women's programmes.

The key objective is to ensure the integrated funding as it meets the fundamental aim of incorporating gender concerns into all programmes and activities. Specific funds can be used as supplements to normal budget lines, but it should never replace the integrated funding.

Many donors are in a position to provide supplementary 'women allocations', provided the recipient organization shows how the additional activities later will be built into its main programme.

#### Networking:

It goes without saying that one crucial and effective way of strengthening an organization's efforts in becoming gender-sensitive in all its work, is to develop a good network with other co-operative organizations, development agencies, women NGOs, women research centres, etc. The purpose would be to share experiences and lessons learnt when applying different strategies, by using different training methods and materials and when implementing different women-specific programmes. The WID Focal Points also often realize that good networking provide moral support when confronted with various obstacles in implementing their mandate within their own structure.

#### Evaluating in Gender Specific Terms:

All co-operative programmes and projects should regularly be evaluated by the women who are involved. For participants, this kind of inquiry can crystalize the meaning of their own experiences in the project activity and can consolidate the group dynamic. Additionally, such feedback can help the co-operative organization to better understand the weaknesses and strengths of the applied methodologies. The collection of separate data on men and women is essential for more formal evaluations. One should establish indicators from the start of the project and monitor them throughout its duration. This will make it possible to conduct a more comprehensive evaluation. Feedback can be used to recommend improvements so that lessons learnt from the past can be used in the future.

#### ***Conclusion***

When planning for gender integration in co-operatives, one opens the doors of increased opportunities for women to define their own roles as co-operative members, decision makers, mothers, wives, daughters, workers and contributors to the economic and social well-being of their community and country.

By taking gender concerns into consideration in all co-operative activities, one increases the chances of successfully implementing its objectives.

## GROUP REPORTS

### Group 1

#### *Questions:*

- 1(a). How can one ensure that gender considerations cut across the organisational structure of a co-operative and its activities?
- 1(b). What strategy would you apply to ensure that co-operative leaders understand the implications of integrating gender concerns into all its policies and programmes?

#### *Group members:*

1. Ms. Ela Bhatt
2. Dr. Gurveen Rikhy
3. Ms. Julie Tan
4. Ms. Maryam K. Saleh
5. Ms. Lota Bertulfo

#### *Responses*

##### **1.(a)**

1. \* Formulate and establish a gender policy that states the co-operative's commitment to address gender issues and undertake activities that will result in the equality of women and men in the co-operatives and in the society;  
\* This policy is what will sustain the organisation's efforts in addressing gender issues.
2. Sensitize all persons (leaders, staff and members) in the co-operative on gender issues.
3. Strengthen women's groups (if there are any) and they will act as pressure groups for the co-operative to address gender issues.
4. Lobby for a representative leadership where the leadership is proportionate to the distribution of women and men in the membership.
5. Focus on addressing gender issues in the primary co-operative level which will eventually affect the federation and apex organisations.

## **1(b)**

1. See the hot and cold strategy or use subtle and gentle means in convincing the predominantly male co-operative leadership; when necessary use the confrontational approach.
2. Enhance the productivity of women members to convince leaders who insist on the commonly designed bottom-line, the economic benefits which co-operatives get from addressing the gender issues.
3. Sensitize the male leaders because, based on experience, the lack of understanding and even suspicion towards gender issues stem from the lack of information given to men.
4. Aim at making men as allies to the cause of gender issues.
5. Take up common issues (to women and men) for men to feel involved in addressing gender issues.
6. Engage in constant dialogue with men to negotiate for women.

## **Group 2**

### *Question:*

What can be the advantages and potential disadvantages of setting up a women's committee within a co-operative and its activities?

### *Group Members*

1. Ms. Fatema Kabir
2. Ms. Lela Bokaie
3. Ms. Shanti Prima Sooriyarachchi
4. Mr. R.K.Dhami
5. Ms. Soejatni
6. Ms. Ana Romano Naqiri
7. Ms. Marilou Parina
7. Mr. Yoshiaki Saitoh

The group met in Jupiter Room (25F) at 17:00 hrs and unanimously decided the name of Fatema Kabir as the Chairperson of the group and Mr.Dhami as the secretary and started the discussion on the question assigned to the group.

Ms.Leila Bokaie of Iran submitted that looking to the present status of women, under prevailing social, cultural and other conditions, to have a women's committee within a co-operative shall provide a platform to women for getting together which ultimately can be resulted to ask for participation and share in the decision-making and better participation.



Ms. Soejatni submitted that at lower levels, there is an exclusive type of societies for males and females but at higher levels, there are societies of mixed membership of both the genders. In mixed membership societies, there is no say for women. Ms. Shanti Prima submitted that in Sri Lanka, in primary co-operative societies, the government has provided a women advisory committee. This women's committee elects its chairperson and she becomes ex-officio member of the managing committee of the society. Here also she is being allowed to play only a marginal role. However, both suggested to have a women's committee. Ms. Ana Romanu of Fiji opined to have a women's committee.

Mr. Yoshiaki Saitoh of Japan gave a brief report on women's participation in JCCU. He pointed out that in mixed societies, there is a large number of women in elected managing committee or board while in JCCU, there is a separate women committee but the representation of women on Board is only 2 females. However, he suggested for separate committees of women.

Mr. R.K. Dhami submitted that officially and legally, there is no bar for women in becoming the members of the co-operative societies but the female membership is at very low level and the representation on Board or managing committee is almost zero. In exclusive societies of women, they are doing wonderfully well in management as well as in decision making. Separate women's committee without any legal power will enlighten the process of coming in to the mainstream. However, at the last resort and when something is better than nothing, such committee is suggested for the time being. However, such committees, with legal power to take certain type of decisions, is highly suggested.

The chairperson, Ms. Fatema Kabir of Bangladesh observed that in mixed co-operatives either they have no voice or they are only passive members, except in Japan. In separate co-operatives, women play an active role and they are more loyal to their societies than men. However, by looking into the present position of women in co-operatives of Asia-Pacific region, such separate committee is desirable.

#### *Advantages*

- i. Platform for women to get together, to discuss, to identify problems and to ask for more participation.
- ii. It will give some opportunity for women to cultivate leadership.
- iii. It will influence and will be able to draw the attention of the male members of the managing committee towards their problems.
- iv. In separate committees, women will be able to become more vocal and will try to unite. Will be able to cultivate the art of discussion and elaboration which will create confidence in themselves.
- v. It will accelerate the process of gender integration.

### *Disadvantages*

- i. It will delay the empowerment of women
- ii. It denies the principle of equality between men and women.
- iii. Such committees will have a very limited scope of activities.
- iv. Such committees may be used by men for their limited purposes, i.e. sharing in responsibilities but not sharing in rights, etc.

### **Group 3**

#### *Question:*

Give an example of a training activity, which would address a practical gender need for women in a co-operative. Give also an example of activities that addresses women's strategic gender needs. Why is it useful to make such a distinction?

#### *1. Examples of Training Activities for Addressing Practical needs of women*

- i. Organizing the training and education courses, seminars, workshop, etc. for women.
- ii. Education on co-operative principles.
- iii. Training on women on income-generating skills and related managerial techniques, such as handicrafts, modern methods of agriculture, accountancy, etc.

#### *2. Activities for Strategic gender needs*

- i. To train women leadership so that they can be the decision-makers in the co-operatives which were once predominantly managed by men.
- ii. To orient policy makers on the need of quota allocation for women and men representation in the board of directors by percentage or number of seats.
- iii. Increase the skill training and practice for improving the qualities of products on wider scale.
- iv. Gender analysis training to educate male/female management about gender issues in co-operative policy.

#### *3. Reasons why the distinction is made between Practical gender needs and Strategic gender needs*

- i. Enables long-term and short-term plans to be made.
- ii. Helps in setting priorities for training and other activities.
- iii. Practical needs do not involve men while strategic needs involve both men and women in the co-operative system.

- iv. Practical needs do not challenge the existing structure, so may not help in addressing women's needs in wider perspective, while addressing the strategic gender needs help in ensuring more equality between men and women.
- v. Practical needs can be tackled immediately. Strategic needs are long-drawn and must be thought out (conceptualised) carefully as they will affect every one.

*Group members:*

1. Ms.Nargis Rashid
2. Ms.Sarla Ray
3. Ms.Nipa Suwatee
4. Ms.Rahaiah Baharan
5. Mr.Lionel Samarasinghe
6. Ms.Iranganee Palipana
7. Ms.Momoe Tatsukawa
4. *Remarks*

- Resource persons:
- i. Ms. Sandy Stephen, FAO
  - ii. Ms. Evy Messel, ILO
  - iii. Ms. Rahaiah Baharen, Chairman
  - iv. Ms. Nipa Suwattee

**Group 4**

*Question*

What are some of the advantages and disadvantages of launching women-specific programmes and projects in co-operative?

*Group Members:*

1. Ms. Nasrin Kosary
2. Mr. Ratu Isefo Iloilovatu
3. Ms. Marilou Parina
4. Ms. Juthatip Patrawart
5. Ms. Natsuko Yuasa
6. Ms. Nobuko Hiwasa

The group made an indepth discussion over the subject and identified the positive and negative aspects of women-specific co-operatives/projects. Such projects are more effective in promoting women exclusive co-operatives which encourages them to:

- \* participate in the management and business of the institutions with confidence and without any inhibitions;
- \* build-up leadership through leadership development programmes.

- \* learn democratic process of decision-making.
- \* raise level of general awareness/education and gender roles and responsibilities.

However, this type of exclusive projects and institutions have certain limitations such as:

- \* women are closeted as exclusive target group which limits the chances of penetrating into the main stream of development as equal partners;
- \* in the existing social system, women exclusive programmes are considered as less important and secondary, compared to men's programmes/projects.

The group felt the need for adopting gender integrated approach in co-operative development, where men and women get equal opportunities of learning and earning. Hence integration of male-female membership and not segregation should be the goal of co-operative institutions.

## COUNTRY ACTION PLANS

### **Country Action Plan for Gender Integration in Cooperatives in Bangladesh, by Ms.Fatema Kabir**

#### *1. Design of the Action Plan*

- To promote equal opportunities between men and women in co-operative development as well as in national development.
- To ensure equal gender integration in all activities of co-operatives, especially at decision-making level.

#### *2. Main Problems that Hinder Gender Integration in Co-operatives in Bangladesh*

- Socio-cultural traditions, especially 'purdah' and the code of 'proper' behaviour laid down by the male-dominated social leadership are the major impediments that hinder women's participation in developmental work outside their homes.
- Only 16 per cent of women and 31% of men in Bangladesh are literate. This has been identified by many researchers as the main problem that limited women's role in co-operative movement as well as national development.
- Socio-cultural and religious traditions emphasize only women's reproductive and domestic roles. Most of their productive working hours (89%) are spent on unpaid household work. A rural woman with her 4.8 fertility rate, gets no time for income-earning activities or working for her own co-operative.
- In Bangladesh context, 'gendering' means traditional subordination and submissiveness to the male. With lack of knowledge, skill and due to less access to resources, women feel their position vulnerable in the family as well as in the co-operatives. Because of that they take passive roles in decision-making matters in co-operatives.
- Government is the main agency that organise co-operatives in Bangladesh. NGO's effort is supplementary. Due to set-up rules and hierarchial bureaucratic attitude of the organisers, participatory approach and devotion is missing there. On the other hand, as only 0.1 per cent women are holding managerial and administrative positions in the public sector, women's strategic gender needs (SGN) are often side-tracked in government planning.

### *3. Possible Ways of Addressing These Problems*

Keeping gender concerns in consideration, two-tier co-operative programmes in one co-operative organisation may be a possible way of addressing these problems.

- a. The first tier : to organise separate nucleus groups at the grassroots level to address men-women specific gender needs (PGN).
- b. The second tier : to organise the main co-operative with equal number of men and women from its nucleus groups. According to the need of the members, segregated or integrated projects shall be selected and implemented by themselves.

### *4. Most Vital Problems*

- \* Widespread illiteracy and lack of knowledge.
- \* Poverty-especially affecting women at grassroots level.
- \* Unequal human rights for men and women.
- \* Inadequate funding for disadvantaged groups.

On the basis of these problems, the title of the proposed project is 'Committee of Human Equality for Social Transformation and Advancement.' The abbreviation is 'CHESTA'. In Bengali, CHESTA means trying. Let me try to prepare an action plan for the project.

### *5. Overall objective of the Action Plan*

- \* Equality between men and women in all aspects of life.
- \* Creating systematic effort to change existing social and cultural factors which determine women's subordinate role.
- \* Planning programmes based on gender concept for men and women.
- \* Creating awareness in poor men and women about their rights and privileges and organising them for appropriate amendment in civil laws/cooperative laws and enactment of new laws.
- \* Special focus on women for understanding and evaluating their triple role - reproductive, productive and community management.

### *6. Expected Output at the end of the Project*

- Financial strength for men and women on the basis of equal wages.
- Social and mental co-operation between men and women on the basis of gender respect.
- Increase in literacy rate and strengthening of information base.

- Development of management and leadership capabilities of the people and community.

#### 7. *Possible Activities involved in the Plan*

- Organisation of a mixed co-operative with small nucleous groups separately for men and women.
- Mobilisation of local resources and motivation of the people and community.
- Organisation of literacy classes and non-formal education centre for male and female.
- Credit input shall be provided on simple terms.
- Training on management, skill development, organisation building, etc.
- Advocacy and awareness creation about gender roles of male and female in a society.
- Special emphasis on child and mother care. Community based child care centre shall be developed.
- Full institutional and legal support.

#### 8. *Expected Output from the Project*

An economically solvent and educated community who are conscious about their new gender roles and truly loyal to their co-operatives.

#### 9. *Important Strategy and Time Schedule*

##### Target Group:

Poor and disadvantaged families in a rural community, with 1000 adult male and female.

##### Strategy of Important Module:

- Seperate men and women groups consisting of 5 members shall be formed. Total number of groups in a selected area will be 200 which will be federated into a cooperative society at a later stage.
- Five groups together shall select their leaders (male for male group and female for female group).
- If male and femal groups are equal, then 20 male and 20 female members shall be selected as community (of 1000) organisers or leaders.
- Promotional organisation, Government or NGO, shall impart training to them. Special training moduls shall be developed to ensure that all members understand the implications of integrating gender concepts in co-operative development.

- v. These trainees shall impart training to the grassroots members as community trainers.
- vi. Credit facilities and recovery shall be the responsibility of each group.
- vii. Equal number of men and women shall form the management committee of the cooperative and in this way, they will reach upto national level.
- viii. Children may also be organised as auxiliary member groups under this co-operative, so that they can change attitudes from early childhood.

#### *10. Time Schedule:*

Subject to sufficient number of community organisers with missionary zeal and participatory approach and all the activities goes on simultaneously, the project shall achieve substantial benefit at the end of 2 years. As one community is not an isolated island, it may take three two-year plan period to achieve the goal.

#### *11. Evaluation:*

- \* Community-based organisers shall continuously evaluate the project activities by themselves. Monitoring format shall be developed for that purpose.
- \* Feedback from the field shall help the project managers to apply new methods and technics to achieve the objectives within the stipulated time.
- \* Continuous shuffling and reshuffling of feedback reports and new strategies shall accelerate the project towards the achievement of its goals.
- \* Expanded programme may be drawn on the basis of lessons learnt from the past.



## **Action Plan for the Empowerment of Women through Participation in Co-operatives by Gurveen Rikhy, R.K. Dhami, Sarla Ray and Ela Bhatt**

### *1. Points to be considered*

- i. Social-Stratification existing within the society on ethnic, religious, racial, lingual and cultural differences along with rural/urban divisions in the population. Cultural and social pressures keep women from participating in organised labour force. Women are home bound.
- ii. Educational-Accessibility, drop out rate is high in primary levels, professional and technical skills are lacking, awareness on their legal rights is lacking.
- iii. Economic-Low socio-economic status, lack of organised labour force, lack of assets for credit facilities, etc. Non-recognition of their work.

### *2. Constraints*

- i. There is no gender policy
- ii. There is no HRD policy
- iii. No mandatory clauses for better women's representation
- iv. Non-priority areas with co-operatives
- v. Lack of funds

### *3. Policy (along with funds allotted for implementation)*

- Strategy
- Implementation
- Monitoring & follow-up
- Impact Evaluation

### *4. Empowerment of Women through participation in co-operatives*

### *5. Overall objectives*

- i. Social development - equality and social justice.
- ii. Economic development - better SEs.
- iii. Political participation -development of leadership & democratic procedures for elections.
- iv. Legal-awareness on the rights of women and all legislation which are favourable for women.
- v. To mobilise potential membership of women at the grassroots level and bring them in the co-operative fold.

### *6. Benefits*

- Socio-Economic improvement

- Better representation and participation at policy levels.
- Equality and democratic norms to be operated in all transactions.
- Better self-esteem and confidence in women.
- Leadership qualities.

7. *Basically two steps are involved:*

- i. Micro level
- ii. Macro level

Micro level:

- \* Organise the self-help groups of women working in the unorganized sector.
- \* Show options of getting these SHGs affiliated to co-operatives/PACs.
- \* Seek support from the national level organisations of co-operatives.

Macro level:

- \* Framing of policy at the national level and if necessary lobbying.
- \* Flexibilities in legal implementations.
- \* On-going training - professional & skill
- \* Action research.
- \* Active linkages in technology, marketing areas along with economic analysis and forecast.
- \* Linkages with ICA and other similar organisations.
- \* Adequate funding for the projects.

8. *Implementation Strategy:*

Implementing agency would be NCUI or/and a voluntary organisation working with poor women and having capability to implement the project.

ICA

NCUI

District Co-operative Unions

Co-operatives/PACs

SHGs/SHGs/SHG

Membership in NCUI:

Representative members suppose (10)

|                              |   |   |
|------------------------------|---|---|
| District co-operative Unions | - | 2 |
| Co-operatives                | - | 2 |
| Self-help Groups             | - | 6 |

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10

**Indonesia - presented by Ms.Soejatni**

**Gender Awareness Training for the Village Co-operative  
Unit/KUDs in West Java**

***1. Background***

***1.1 Justification of the Project- Identification of problems***

The result of an 'In-depth Study on KUDs' which was made in March, 1991 in the 5 districts in West Java by the ILO Co-operative Project, Jakarta, give the impression that women's participation in KUD is still low. The absence of a desegregated information on women and membership in the co-operatives makes it difficult to assess the actual role of women in co-operatives. Although most KUDs answered that women are sufficiently offering ideas and opinions, it was felt that women normally do not contribute sufficiently to general meetings and not supporting problem solving.

The main reason mentioned for the selection of a male KUD leader was his greater mobility, followed by the ability to work hard, being more self-confident and better leaders! When asked if they had already offered women a specific function, it turned out that no leading position in the Board of Directors was ever offered to a woman. Women were offered minor positions, for example book-keeper, cashier or in the consumer service.

***2. Strategy outline of the project***

2.1 In order to integrate women as members and leaders into the mainstream of co-operative development, a gender awareness training (GAT) for KUD's board members is most recommended. Only if male oriented co-operatives/KUDs are closely collaborating with the existing informal women groups, there will be a change to realise an equal participation of men and women in the co-operative sector. Women groups and KUDs/co-operatives should support each other using their different qualifications and potentials than the finances.

Gender Awareness Training should support and second the project activities on all levels of implementation.

***2.2 The Department of Co-operatives, in this case the National Co-operative Training Centre, will be responsible for the project/training.***

A Steering Committee should be appointed, and the ministry for the 'Role of Women' should have a supervisory function in the Steering Committee. Members of the Steering Committee: (i) National Co-operative Training Centre, (ii) Extension

Division of Dept. of Koperasi, (iii) BKWK (Women Council of Dekopin)

### **2.3 Target groups**

All KUDs board of directors and managers in the province of West Java, totalling 450 KUDs, should get the gender awareness training.

Initially T.O.T. Dept, the Central Co-operative Training Centre and Co-operative Provincial Centre should be sensitised and oriented in the subject. (5 persons from central level and 5 from provincial level and the training will be held at the provincial training centre, Bandung)

### **3. Budget**

The overall cost for the project will round upto approximately Rp.5,000,000 (5 million Rupiah) and will be covered by the Indonesian government.

### **4. Time Schedule**

- i. T.O.T. - July & August, 1993
- ii. Training KUDs- September to December, 1993 (West Java)

### **5. Expected Outputs**

- i. More women will become board members in the KUDs.
- ii. More women co-operatives and groups should become members of KUDs.
- iii. The change attitudes (men's and women's) towards women's workload, particularly their extensive contribution to production and their central role in the family survival.

### **6. Evaluation and the realization of the objectives**

- \* Improved awareness of Women's special needs in co-operative sector is created and the acceptance of women's participation as members and leaders of co-operatives has improved in the co-operative department, national, provincial and district level KUDs/co-operatives.
- \* Improved links between informal women groups and KUDs/ co-operatives.
- \* Increased number of women members in KUDs.
- \* Increased number of skilled women who are appointed into the leadership positions of KUDs.

## **Action Plan for Gender Integration in Cooperatives Islamic Republic of Iran by Ms.Leila Bokaie**

1. For women integration in co-operatives in different country with different culture and different society we need to use different strategies for reaching our goal. One of the suggested proposals in the country paper was to establish women's co-operatives in Iran. Women for more integration in society. For the women co-operatives project following points are listed:

- Introduction
- Long-term goal
- Short-term goal
- Justification
- Feasibility
- Implementation
- Training programme
- Budget
- Advantages and disadvantages of the project; what co-operatives can and cannot do.

2. Each country has its own problems but the issue which is common to all participating countries of this conference is the ignorance of women themselves and the lack of education and illiteracy.

3. The best possible way of addressing our problem is to let our voices to be heard clearly and every where by using all kinds of communication and setting more conferences like this one.

4. Most of our women's problems are as follows:

- Having too many children
- Long work hours
- Lack of education
- Not enough expertise
- Family responsibility
- Men thinking of themselves as superior creature to women.
- Men will not like to share power with women.

5. To improve the situation, the short-term goals we suppose:

- Access to credit
- Improving work efficiency
- Introducing new input/technology;

The long term goals are:

- a. To improve the standard of living of women
  - b. To improve the quality of their job.
  - c. To have the platform to claim their rights.
  - d. If women learn managing of every day work of co-operatives (small societies), they will learn to take larger roles, even in the country.
  - e. To make them ready to integrate in the political activities.
  - f. Giving services according to their needs.
  - g. Raising women's participation in decision making.
6. If above mentioned goals are met well and also assuming all other factors which can affect the situation of the rural women are constant, and if the rural women attend training courses and join co-operatives, and again, if the inputs and credit are received on time, we can have active women in co-operatives. Such women who are trained already can be leaders like men. So we can have more educated and trained experts and active women for realizing gender integration goal. So these are all what we suggest for social equality.
7. To achieve the said goals:
- \* First of all we need to have enough expertise on related subjects.
  - \* Measuring the quality and quantity of production through information system.
  - \* Data base can show the amount of output and input.
  - \* Set up training a system for women with experts and specialists to educate these women, especially the rural women on subjects according to their needs and problems, create confidence on the values of group working/co-operative way of working.
    - Expert staff (civil work director, assistant programme manager, teaching staff/trainers)
    - Building for co-operative working centre.
    - Nursery school
    - Vehicles
8. Outputs of this projects are already mentioned before and if training takes one or two years, besides training, other infrastructure can be ready for the establishment.
9. Since the gender divisions exist, women will organize themselves specifically to overcome the imbalances. So this attempt make us to believe that the project will succeed. God-willing in 3-4 years, we can achieve our goal.

## **Action Plan for Gender Integration in Japanese Consumer Co-operative Movement by Ms.Momoe Tatsukawa and Ms.Mitsuko Yuasa**

### *1. Social background that hinders gender integration:*

- \* Low awareness at individual level.
- \* Male over-devoted to his job.
- \* National systems that permit different social roles between men and women based on sex.

### *2. Present situation in consumer co-operatives:*

- \* The problem of role-sharing based on sex.
- \* Structural problems/impediments in organisations.
- \* Co-operatives that permit divided roles of employees based on sex.

### *3. Reasons that we claim the view point of gender integration in consumer co-operatives:*

- \* Social structure changing and changing economic scheme built by males.
- \* Increase of women in work place.
- \* Ideal of consumer co-operative movement to realize a society, where humanity is respected.

### *4. Concrete Action Plan:*

- \* Put gender integration issue as one of the tasks in the JCCU policy.
- \* Set up an organisation that promotes gender integration in consumer co-operatives.
- \* Action to change people's minds.
- \* Increase women's proportion in the decision making positions.
- \* Increase female employees.
- \* Rearrangement of budget and structure of JCCU.
- \* Positive support by JCCU to primary co-operative's gender integration efforts.
- \* Collaboration among co-operatives and women's organization, locally and internationally.
- \* Assessment of the progress.
- \* This action plan is a 3-year plan.
- \* This Action Plan will be proposed at the JCCU meeting.

**Action Plan for Gender Integration in Co-operatives in Malaysia  
by Ms.Rahalah bt.Baheran**

*1. Main points to be considered in designing an action plan for Gender Integration:*

- Custom/tradition constraints prevailing, especially in handling of money and accounts.
- Women co-operators are mostly in the less-educated rural sections with no managerial skills.
- The more educated women in the urban areas are members but not visible.
- No special plans in gender planning and gender integration by the authorities.
- No prominent and outstanding women leaders.
- Women in women-only co-operatives are active and visible but they form only 2% of the total women membership.
- In mixed co-operatives, the women membership is 28% of the total membership, but they are not visible.

*2. Main problems that hinder the integration of gender concerns in co-operatives:*

- Attitudes -not aware and ignorant of co-operative principles.
- Education -technical and management skills required.
- No effort from co-operative authorities on gender integration.
- No leaders to promote gender integration.

*3. Possible ways and means of addressing these problem issues:*

- Lobbying with the authorities to emphasize on gender integration for co-operative development programmes.
- Education and training for women to create awareness to co-operative activities and to identify and train potential leaders.
- Lobbying with women and men as to the benefits of co-operation and that they gain as an individual, family and nation from the co-operative movement (sensitization),
- Co-operative authorities to set up a research bureau for planning, feedbacks, evaluation and follow-up on gender integration.

*4. Important and critical problems perceived in Malaysia:*

- No special plans for gender integration.
- Lack of gender awareness.
- Lack of know-how and knowledge.



*Name of Project:* Formulation of Action Plan for Gender Integration in Malaysia.

5. *Objective of the project*

- to sensitize the various co-operative authorities, i.e. government/Angkasa/co-operative college.
- to sensitize the leaders in the co-operative movement - women and men
- create awareness and conducive altogether to gender integration at the policy-making national level.

6. *Output to achieve*

- An action plan for Gender Integration in Malaysia by any one of the authorities (government, co-operative college and Angkasa - apex co-operative organisation).

7. *Possible steps involved*

- Identification of authority to realise the action plan.
- Lobby for co-operative and resources from all possible avenues for a workshop/brain storming session.
- Sourcing of funds and the availability of funds.
- Seek assistance in the planning and technic of productive workshop/brain storming.
- Identifying and inviting the participants (not more than 20 persons) from all walks of co-operative life in Malaysia.
- Discussions deliberations on the activities and plans to address the practical gender needs and strategic gender needs for gender integration in Malaysia.

8. *Expected Output*

An Action plan for gender integration in Malaysia.

9. *Required input and approximate cost of implementing the project*

- Institutional support - government co-operative college and Angkasa.
- The present women's function of Angkasa - support & involvement.
- Experts in planning the technic of productive workshops/brain-storming.
- Personnel

The cost of the whole project estimated at US\$ 5000.00

10. *Strategy and the schedule?*

- Lobbying for support
- Strengthening the women's function at ANGKASA.

Sensitization of top level decision-makers and policy-makers in Malaysia.  
The project should be complete in December, 1993.

*11. Evaluation in realization of the Objectives*

- Any one of the authorities able to accept the action plan formulated with available inputs.

## **Action Plan for Pakistan by Ms.Nargis Rashid**

### ***Establishment of Mehran Academy for Girls with Technical School Certificate Course (Existing Project)***

The name of my project is Establishment of Mehran Academy for Girls (with T.S.C.C component) i.e. Technical School Certificate Course component at Karachi, sponsored by Mehran Education Society.

#### ***Background Information***

Secondary and higher secondary education, both for boys and girls, in the province lacks quality. Government efforts in the past to establish some institutions with incremental quality in the form of model schools are comprehensive schools could not bear the desired results. These schools could not continue to run on the lines originally envisaged for them due to usual problems faced by public sector institutions/organisations under bureaucratic control.

Few good private schools are so much over crowded that they can hardly maintain the desirable standards. Besides, a large number of girls are refused admission to such institutions due to limited capacity. Moreover, the slightly incremental quality provided by some of the private sector schools does not justify itself in terms of cost to parents as most of the private sector schools are commonly known to be operating on commercial basis.

#### ***Aims and Objects***

The project under consideration aims at the establishment of a quality higher secondary school for girls in Karachi with the objective of providing quality education at Secondary and Higher Secondary level on no-profit, no-loss basis.

This project is a component of the integrated programme initiated by the Education Department, Government of Sindh. capital cost of project: local cost Rs.23.566 million; annual recurring expenditure: Rs.1.70 million after completion.

Break down of capital cost, year-wise, covering the whole of the investment period, as indicated below:

|               | <i>1st Year</i> | <i>2nd year</i> | <i>3rd Year</i> | <i>Total</i> |
|---------------|-----------------|-----------------|-----------------|--------------|
| Building      | 5.5             | 8.5             | 4.936           | 18.936       |
| Equipment 1.5 | 1.5             | 1.630           | 4.630           |              |
| Total         | 7.0             | 10.0            | 6.574           | 23.574       |

### *Ways and Means*

Variation can be prevailing market rates and the present position, depending upon the availability, commitment or negotiation.

The other project linked up directly to the objectives of education and training sector because its aim is for the expansion of physical facilities of technical education. The component under consideration aims at offering 2 years' duration (IX & X) technical school education certificate course with one of the following subjects:

- i. Cooking and food processing,
- ii. Knitting and embroidery
- iii. Cutting and Sewing

(8th class pass girls would be eligible for admission to the above course)

In addition to high school education, facilities for 6 months' short-term skill courses on the following trades would be available:

- Cooking
- Knitting (hand machine)
- Embroidery (hand machine)
- Cutting and sewing
- Jewelry making
- Hand block printing
- Typing.

Except for typing course, there will be no age limit or qualification condition for admission.

For typing course, minimum qualification for admission will be matriculation.

For conducting short-term courses, teachers of relevant trade in the regular T.S.C. programme would be engaged at 30% of their pay. In case of non-availability of specific trade teachers, training will be arranged for the willing teachers in the regular trade or else teachers from outside would be engaged.

Examination for the component would be conducted by Sindh Board of Technical Education. The pass out would be awarded Matric TSC/Short-course certificate in their respective field of specialization.

20 students would be admitted in each of the 3 trades. Thus the total intake would be 60.

In short-term skill training courses 15-20 students would be admitted in each course. Total intake in short-courses would be 105-140 per term.

The programme has dual objective viz. offering preparatory courses for admission to post matric 3 years Diploma course.

### *Requirements*

The project is envisaged to be achieved through provision of better physical facilities in terms of building, furniture, teaching aids and also ensuring better performance by teachers, providing better books, instructional material and use of latest teaching/learning techniques like programmed teaching/learning for major subjects.

Beside class instructions, ample facilities are proposed to be provided for extra curricular and co-curricular activities in the form of sports and games, hobby clubs, etc.

The school is proposed to have general section offering schooling facilities from class VI to XII ('O' level) with the total projected enrolment of 400 students. Besides the general section, the school would also have a technical school certificate component.

The project is a component of integrated education programme initiated by the Education Department of Sindh, estimated to cost Rs.24 million and annual recurring expenditure after completion is estimated at Rs.1.8 million. The break up of the capital cost is:

|                       |   |                 |
|-----------------------|---|-----------------|
| Building              | : | Rs.19.5 million |
| Equipment & furniture | : | Rs. 4.5 million |
|                       |   | -----           |
| Total                 | : | Rs.24.0 million |

This project aims at the establishment of a higher quality education at the secondary school and higher secondary level.

The institution would serve the people of Karachi division in particular and province of Sindh in general.

The project is directly related to the objectives of education and training sector, because its aim is for the expansion of physical facilities of technical education at Government polytechnic institute, where the pass out with TSC courses are given priority in admission as well as to provide facilities of acquiring employable skills along with doing their matriculation.

The programme is likely to be useful.

## **Action Plan (Philippines) by Marilou Parina**

### *Situational/problem analysis*

- Looking at gender concerns is not a major priority in the organisation.
- Lack of gender awareness among some policy makers, management, staff and members.
- Gender is not sufficiently integrated in policies, programme and services.
- Women's double burden inhibits their access to opportunities for education and training.
- Gender stereo-typing attribute generally inferior qualities to women.
- Lack of participation in decision-making at all levels, especially at the secondary and tertiary levels.
- Lack of empirical data to support status of women in co-operatives.

### *Strategies*

- Continuous education and training:
  - Integration of gender in pre-membership seminars for co-operatives and other training.
  - Continuing gender sensitivity training for women/men (members, leaders, staff)
  - Production and dissemination of informational, educational, curriculum material.
  - Production of trainers' manual on GST
  - Leadership and management training for women trainers.
  - Trainers' training on GST (women/men)

### *Advocacy to protect women from:*

- Violence
- Prostitution
- Sexual exploitation

### *Research, Publication and Media Watch*

- Research on Women (case studies/life stories)
- Sex-disaggregation of data
- Newsletter/brochure
- Radio/TV programmes

### *Economic Support*

- Entrepreneurial development  
(IGP with focus on non-traditional skills technology)
- Pooling of women's resources

### *Policy Review*

- Analysis of existing co-operative practices (measure its gender-sensitiveness)
- Formulation of policy statement on gender and development

### *GAD Committee*

- Creation of gender and development committee (9 members) comprising:
  - NATCCO Board member : 1
  - NATCCO Coordinator (WID Officer) : 1
  - Representatives from RDCs : 5
  - CECI representative : 1
  - CLIMBs : 1
- Guidelines on how to operationalise GAD committee functions.
- Federation of Women's Groups (structure) in co-operatives.

*Project: Study of the Status of Women in Co-operatives in the NATCCO Network.*

### *Objective:*

- To train RDC/Affiliate staff on gender-based research
- To establish the gender-based research for the NATCCO Network
- To apply results of the study on networks' practices, programmes and services.

### *Expected Output:*

- Baseline study (gender-based research) of the Women in Co-operatives:
  - Sex-desegregated data
  - Case studies (individual/groups)
- Life stories of women in co-operatives (grassroots):
  - Family Relations
  - Co-operative involvement
  - Community participation

### *Activities:*

- Planning workshop to draft the 'Manual on Operational Guidelines' for the project.

- Signing of memorandum of Agreement (MOA) between NATCCO and RDC
- Recruitment of personnel for the project:
  - Project Officer )
  - Researcher (Tech.Asst.) ) NATCCO
  - Clerks
  - Field researchers - Part-time
  - RDC Coordinator
- Orientation at the RDC level
- Pre-field workshops (preparation/use of tools)
- Data gathering (with the supervision of RDC) by Project Officer or Technical Assistant.
- Post Field workshops (analysis of initial results)
- Preparation of report (NATCCO level)
- Presentation of results to NATCCO management
- Reproduction and publication

*Time Plan*

| Activities   | April  | May               | June            | July                     | August     |
|--|--------|-------------------|-----------------|--------------------------|------------|
| 1. Presentation of Project to BODs/<br>G.M. (Yes/No) | Week 1 |                   |                 |                          |            |
| 2. Recruitment of NATCCO Staff                       | Week 2 |                   |                 |                          |            |
| 3. Planning Workshops                                | Week 3 |                   |                 |                          |            |
| 4. Signing of MOA                                    | Week 4 |                   |                 |                          |            |
| 5. Recruitment of RDC staff                          |        | Week 1            |                 |                          |            |
| 6. Orientation at RDC Level                          |        | Week 2            |                 |                          |            |
| 7. Pre-field workshops                               |        | Week 4            |                 |                          |            |
| 8. Data Gathering                                    |        |                   | (June/July)     |                          |            |
| 9. Post-field workshops                              |        |                   |                 | Week 1-Aug               |            |
| 10. Call back (if needed)                            |        |                   |                 | Week 3 (Aug)             |            |
| 11. Preparation of Report                            |        |                   |                 | (Week 4 Aug, Sept & Oct) |            |
| 12. Presentation of Report                           |        | (Week 1 November) |                 |                          |            |
| 13. Finalization/Reproduction                        |        |                   | (Week 2-4 Nov.) |                          |            |
| 14. Publication                                      |        |                   |                 |                          | (December) |



### *Indicators of Success*

- Sex-desegregated data bank established in NATCCO and its network.
- Number of RDC staff trained in gender-based research study.
- Institutionalization of gender-based research study in NATCCO and its network.
- Life stories of women in co-operatives.
- Case studies of Women's groups (success and failure stories)
- Publication of the result of the study.

## **Action Plan for Philippines (AWCF) by Lota Bertulfo**

### ***Title of the Project***

#### ***Project for Promoting Gender Agenda in the Philippine Co-op Movement***

##### ***Situational Analysis***

The strengthening of the democratic institutions in the Philippines ushers in a promising era of political stability, pre-requisite for economic and social development. Yet, the country continues to be burdened by prevalent poverty causing great suffering among a great majority of the population, many of whom are women. Since six years ago, the co-operatives have been looked upon by most sections in the Philippines society, as the structure and the institution that will relieve the people out of poverty. Co-operatives are seen as the answer to poverty.

Since the previous decade, co-oepratives are in an extremely positive and conducive condition for growth and acheving impact on the Philippine society. Yet, the co-operative movement is fraught with serious fragmentation caused by seemingly age-old ideological differences among the leaders, suspicions and the reluctance to work together.

Among the apex organisations, it is only NATCCO who has taken a serious, deep and sustained effort to pursue the gender agenda. It has been able to achieve some impact in its network but has not taken any effort to influence and motivate the other organisations.

But much more changes could be achieved when the major apex organisations could work together in pursuing the gender agenda, the change of which will benefit many women.

##### ***Problem Analysis***

Much impact could be achieved which will redound to the benefit of Philippine society when the currently fragmented apex co-operative organisations would come together and address common issues in a concerted manner. One of these issues is pursuing the gender agenda. Among the apexes, NATCCO could provide a wealth of experience which the other apex organisations could benefit from.

For these organisations to come together and address gender, an instituton/organisation perceived to be objective and impartial, must initiate the change for gender. This organisation is best suited to undertake catalytic actions for these organisations to undertake initial efforts in addressing gender. And these organisations must be provided assistance for any initial efforts on gender to take off.

### *Ways and Means and Problem Issues*

- A. Awareness-raising
- B. Consolidation and sharing of experiences and resources
- C. Network-building
- D. Monitoring and evaluation.

### *Goal*

To promote and enable five national co-operative organisations, particularly, CUP, FFFCI, NAMVESCO, NATCCO and PFCCI, to undertake initial steps in addressing gender issues in the form of short and long term programmes and projects.

### *Objectives*

1. To assess the needs of these organisations in relation to undertaking gender programmes/projects.
2. To identify and facilitate the mobilization of their resources (human, technical and financial) as well as those of other institutions in the country which may be useful for any gender response.
3. To sensitize 50 key male and 50 key female leaders and staff on gender issues and how they operate in the co-operative movement.
4. To assist these organisations in drawing up gender programmes and projects.

### *Outputs/Changes desired from the project*

- Short and/or long-term gender programmes/projects from each of the organisations.
- Collaboration among them on gender.
- Sharing of resources and experiences on gender.

### *Steps*

1. Conducting a baseline survey on the following areas:
  - a) Organisations:
    - Structure - Programmes and services
    - Relevant policies
    - Members, leaders and staff (by sex)
  - b) Level of awareness/involvement on gender issues:
    - i. Organisation level:
      - Gender-related seminars/conferences organised.
      - Participation in gender-related seminars/conferences both local and international.
      - Networking with co-operative and non-cooperative organisations on gender.

- ii. Individual level (key leaders and staff)
    - what they know about gender?
    - what they think and feel and why?
  - c) Sources of awareness (allies/resources)
  - d) Openness/willingness of organisations and key leaders and staff
    - What factors will lead to openness?
  - e) Resources available per organisation (human, technical, financial)
  - f) Resources available in the country and in the region, both in and outside of co-operative movement.
2. Visit to the five organisations (pre-gender sensitizing seminar/consultation) and linking with identified resources.
  3. Actual gender sensitizing seminar and conference for key leaders.
  4. Actual gender sensitizing seminar for key staff.
  5. Follow-up

**Year 2**

- i. gender sensitizing for key leaders (male and female)
- ii. gender sensitizing for key staff.
- iii. follow-up
- iv. drawing up of gender programmes/projects.

***Concrete Outputs***

- 2 gender sensitizing seminars for key leaders.
- 2 gender sensitizing seminars for key staff.
- gender programs/projects from each of the organisations or shared programmes/projects.
- Sensitized 50 key male leaders and staff, and 50 key female leaders and staff.
- Resource inventory and directory.

***Implementation Strategy***

As the CDA and the AWCF to be principal implementing body, ICA intervention is necessary in 2 years of implementation.

***Evaluation***

Verify whether outputs have been achieved.

**Action Planning for Gender Integration in Co-operatives in Sri Lanka, by Chandra Rupasinghe, Lionel Samarasinghe, Shanti Prima Sooriyarachchi and Irangini Palipana**

*1. Main Points to be considered in designing an action plan for gender integration*

- Socio-cultural environment of Sri Lanka
- Social attitudes, religious and cultural values in association with beliefs.
- Institutions dealing with gender issues.

*2. Main problems that hinder the integration of gender concerns in co-operatives:*

- Lack of awareness on gender issues.
- Lack of coordination and poor communication within the management and between the women participants.
- Limited opportunities for women in decision-making/ policy-making.
- Weakness of some co-operatives, especially at the primary level in organising and administering women's committees.
- Social systems, customs and traditional attitudes against women's participation in co-operatives.

*3. Possible ways and means to overcome these problem issues*

- To bring-home to the management of the co-operatives, the importance of women's contribution.
- To sensitize men and women on gender issues.
- To develop positive attitudes on co-operative concepts and practice among women and public.
- To implement a policy to enable more active participation by women in co-operative activities.

*4. Most vital and important problem as we perceive in respect of Sri Lanka*

- Lack of awareness on gender issues.

*5. Name of the Action Plan*

***Training on Gender Integration in Co-operatives***

*6. Objectives of the Action Plan*

- To enlighten the members and leaders of women in co-operatives.
- To provide opportunities for women in co-operative management.
- To create an awareness on gender integration among the board of directors.

- To educate women on the role that co-operatives could play in ensuring better living conditions for them.

7. *Outputs to be achieved*

- Increasing the women membership in co-operatives.
- Increasing the women leadership.
- Improving the working environment of housewives.
- Developing positive attitudes on women's participation.

8. *Possible Strategies for putting the plan into operation*

- Conduct an island-wide research on women's participation and their contributions.
- Preparing training programmes, curriculum development training programmes, for both women and men, to improve their knowledge on gender issues.
- To get international support on Human Resource Development and gaining funds.

9. *Required inputs and costs (2-year plan)*

|                       |             |
|-----------------------|-------------|
| Cost of personnel     | SLR 150,000 |
| Cost of transport     | SLR 75,000  |
| Cost of communication | SLR 25,000  |
| Cost of Premises      | SLR 50,000  |
| Cost of Stationery    | SLR 50,000  |
| Other costs           | SLR 50,000  |
|                       | -----       |
| Total Costs           | SLR 400,000 |

10. *Implementation Strategy*

To conduct training programmes in district level by National Co-operative Development Council/Department.

# **Action Plan for Promotion of Gender Integration in Co-operatives (Thailand)**

**By Nipa Suwattee & Juthatip Patrawart**

## **1. Introduction**

In Thailand, the Co-operative Promotion Department, Ministry of Agriculture and Co-operatives, has formulated the priority project for women in co-operative which is in operation in Yasothron Province, since 1975. The project is going on very effectively for increasing the income generating capabilities among members. After the success of the project, the Co-operative Promotion Department and Co-operative League of Thailand has intended to expand the project to other co-operatives all over the country. CPD and CLT has appointed the ICA committees and policy-makers for taking the responsibilities of women's development.

At present, the women in agricultural co-operatives have been involved in the activities of nutrition, healthcare, income generating and agriculture. As the next step, CLT and CPD are going to promote the women in non-agricultural co-operatives. Otherwise, the participation of women in co-operative activities are limited because of Thai tradition, which breaks their confidences. So the stimulating of women's awareness in co-operatives is very significant to perform.

## **2. Action Plan**

The country Action Plan for Thailand will aim to formulate the system (organisation, mechanisms and strategies) of gender integration and development

A diagram of system of gender integration and development is as follows:

FAO ICA ILO OTHERS CPD CLT KU (OTHERS)  
ICA WOMEN'S COMMITTEE MASTER PLAN INFORMATION CENTRE  
(TRAINING PROGRAMME- EVALUATION Data Base (Concept of gender  
Integration Documentation work Leadership Management skill.

## **3. Objective of the Project**

- i. To promote gender integration through co-operative movement in Thailand.
- ii. To acknowledge women's problems and needs and organize activities in co-operatives.
- iii. To provide the organizational base for gender integrated participation both inside and outside the country
- iiii. To formulate a Master Plan for gender integration in co-operatives.

## **4. Mechanism and Plans for Gender Integration in Co-operatives Activities**

- i. Research project evaluation
- ii. Setting Master Plan for 5 years

- iii. Establish Information Centre
- iv. Training Programmes
- iii. Establish Information Centre
- iv. Training Programmes

**5. Remarks**

Training programmes are:

- Concepts of gender integration to both sex.
- Management skills
- Production skills
- Leadership, etc.

**6. Budget (Total Yen 196000 (US\$-))**

| <i>Activities</i>                        | <i>1993</i> | <i>1994</i> | <i>1984</i> | <i>1992</i> | <i>1997</i> |
|--|-------------|-------------|-------------|-------------|-------------|
| i. Research project & evaluation program | 4,000       | 5,000       | 5,000       | 5,000       | 5,000       |
| ii. Naster Plan                          | 1,000       | 500         | 500         | 500         | 500         |
| iii. Establishing of Information Centre  | 10,000      | 5,000       | 5,000       | 5,000       | 5,000       |
| iv. Training Program                     | 25,000      | 25,000      | 27,000      | 28,000      | 29,000      |

**7. Organization**

- Co-operative Promotion Department
- Co-operative League of Thailand.

**8. The output**

- i. One who concern with co-operative movement could accept the roles of female equally as male.
- ii. Women has more progressive activities in co-ops.
- iii. Women has realized their roles to participate in co-ops, communities and society.
- iv. To enable in changing of the men's attitude to promote women to have opportunities to involve in social and economic development.
- v. Change in the men's attitude towards women's integration in co-operatives.



# **PART III - ANNEXURES**

**COUNTRY PRESENTATIONS  
GRASSROOTS AND UN EXPERIENCES  
PROGRAMME  
LIST OF PARTICIPANTS**



## **Ms. Mabud Fatema Kabir, Bangladesh**

### *1. Bangladesh and the People*

Bangladesh has an area of 143,999 sq.km. (55,598 sq. miles) with a population (mid-1990) of 106.7 million. The male/female ratio in respect of the population is 1.00: 0.93. Four out of five people live in rural areas, and more than half of those do not own any land. In terms of population size, Bangladesh is the eighth largest country in the world, while occupying only 1/3000th part of its total land area.

Women of reproductive age (16-45 years) constitute about 45% of the total female population. According to the Bangladesh Planning Commission's recent (1990) estimate, the crude birth rate (CBR) and crude death rate (CDR) are 36.3 and 13.8 per 1000 population respectively. Thus, presently the population growth rate is 2.25 per cent per year. The total fertility rate (TFR), however, has declined from 5.6 in 1985 to 4.8 in 1989 (Bangladesh Fertility Survey, 1989) and the contraceptive prevalence rate (CPR) is 33 per cent in 1989.

Life expectancy at birth in 1988 is estimated to be 55.9 years for males and 54.4 years for females. The infant mortality rate which now (1990) stands at 105 per 1000 live births. More than half of the total mortalities still occur among children below the age of 5 years. Child mortality rate among female children of 1-4 years has been 14.7 per thousand and male children was 12.3 per thousand in 1989. The maternal mortality rate of 5.6 per 1000 live births (1989) is one of the highest in the world.

Average daily calories intake per capita has decreased from 2098 Kcal. in 1975 to 1880 Kcal. in 1990, which is far below FAO prescription of 2332 Kcal. for an average adult per day. Disparities in per capita calorie intake for women is 20 per cent less than that of male. Widespread malnutrition among pregnant women is a major cause for low birth weight.

### *2. Economical Environment and Gender Issues*

A few centuries ago, Bengal was known as a legendary land of plenty. Today, one of the least developed countries under UN classification, Bangladesh has a Human Development Index score of 0.188 being 136th position in the world from the total of 160 countries in 1961. The per capita income of Bangladesh is US\$ 200 in 1981. The average annual growth rate of GNP has been only 0.7 per cent during 1965-90. Agriculture contributes nearly 40 percent to the GDP and still the major sector. The fall in the share of agriculture (from 55% in 1972-73 to 39% in 1989-90) in the GDP is a normal feature of development.

For the economy of Bangladesh, the year 1990-91 was an eventful year. Amongst other things, the catastrophic cyclone and tidal bore that swept the entire coastal areas

of the country in April, 1991 affected severely the agro-industrial infrastructure of the economy. Due to natural calamities, the growth rate retains at 3.30 per cent (GDP at constant market price) while in the preceding year it was 6.60 percent. The national development plan has a heavy dependence on the foreign assistance (80%-90%) as indicated in 1990-91.

Women do play a crucial role in the economic and social life though most of them are not counted as members of the 'labour force'. The Labour Force Survey of 1983-84 shows a net rate of labour force participation of only 5 percent for females. LFS 1985-86 estimated nearly 63 per cent of the adult male and 11.0 per cent of the adult female population in rural areas are employed in agriculture. This again is an understatement. The figure is so low because women's work in households (their own and others) and their role in post-harvesting activities are not counted though such works are indispensable parts of the economic system.

### *3. Educational Environment and Gender Issues*

Women had been lagging behind men over all the year years. Equality of status between sexes will not be achieved unless special measures are taken to counteract the current trend in the field of education. Preliminary reports based on 1991 Census show that national literacy rate has increased from 23.80 per cent in 1981 to 24.82 percent as on 30 September, 1991. There was no change in the male-female ratio of literacy compared to that in 1981 (i.e. 31% for male and 16% for female). It shows the colossal magnitude of the problem of illiteracy in the country.

Female enrolment constituted only 28 percent of the total age group population in 1989 (Table 1). There is a wide variation between the sexes in primary age-group participation. Where ratio for girls between 1985 and 1989 varied from 44.4 percent to 58.2 percent, the same for boys varied from 64.6 percent to 70.7 percent. Not only does the female enrollment constitute a smaller proportion in the schools compared to the school-age population, there also exists an acute gender-wise imbalance in the age-group participation.

The increase in female enrollment could not cope with the increasing number of out-of-schools in the country. Out of the 8.8 million school-age girls in the country in 1986 (Table 1), nearly 4.6 million or 55.8 percent were out of the reach of formal school system, compared to 2.9 million boys (35.4%) of the same age. Although the percentage of out-of-school girls declined over five years (1985-89), the absolute number of out-of-school girls has not decreased significantly. There were 3.7 million out-of-school girls in 1989.

The drop-out rate of female students in the secondary level is about 86 per cent. Of the estimated 7,068,000 girls of secondary school age (10-14) in Bangladesh, only

12.33 per cent are attending schools (calculated from Education Statistics, 1990 and Statistical Year Book, 1990).

Out of 189,032 teachers in the primary schools, only 19.23 per cent are women and of 103,794 teachers at the secondary level, only 10.0 per cent are female. Table 2 shows the gender disparity in all aspects of educational environment.

In the Third Five Year Plan (1985-90), a Mass Education Programme (MEP) was launched by the Ministry of Education in 1987. Project Review Workshop held on 13-15 March, 1989 reported the total output of the project as enrolment of 33,600 students under government programme through Upazila Parishad and 66,225 students by NGOs affiliated with the project. Rate of literacy achieved through this programme was not recorded.

#### *4. Women, Employment and Gender Issues*

The Labour Force Survey (LFS) of 1985-86 put the civilian labour force (10 years and above) at 31.0 million, of which only 3.3 million (or 10.6%) were employed or unemployed women (Table 3). While the female population above 10 years in 1985-86 was 34.4 million (or 48.9% of total 70.3 million population above 10 years), only 3.1 million of them (i.e. 9.1%) has been shown in the LFS as employed in the labour force of the country. This is a gross understatement. The cause of under-numeration of women are engaged in household work or par-time work in agriculture, but these works were not counted as part of the economically active labour force, which according to these surveyors, probably meant only wage earning labour. A recent survey commissioned by the UNDP (Agricultural Sector Review of 1989) indicates that over 54 per cent of rural females have agriculture as their primary occupation after housework and are very much countable as part of the labour force.

Wage rates paid to female wage earners are generally lower than those paid to males. The average monthly earnings of female wage earners (including salaried persons) in 1985-86 was only Taka 499.56 (US\$ 16.65 in the then exchange rate), whereas the national average of the same for both sexes was Taka 832.56 (US\$27.75). Rates of wages paid to women vary from agricultural and non-agricultural work and are consistently lower (by 50-60%) than for male workers. The average daily wage rate of agricultural day labourers in 1987-88 was Taka 31.15 per day; the rate for non-agricultural day labourers varied from Taka 35.00 to Taka 55.00, depending on whether one was skilled or unskilled.

Several factors depress female wage rates. One is the low level of marketable skills of women as a result of their backwardness in education and technical training. Another is the low demand for female labour. A third factor is the abundant supply of persons (both male and female) for jobs that hired women do. Given the bleak prospect of finding a job, many need women are often obliged to work for very low

wages. With the informal nature of the labour market, in many cases, women are not in a strong bargaining position about their wages.

More permanent job opportunities offering women a reasonable wage are badly needed. Skilled female labour has recently been recruited in significant numbers in the fast expanding garments industry, which alone now employ more than 500,000 (86%) female workers. Female participation in the labour force is rapidly increasing and the World Bank envisages it to increase from 12 per cent in 1985 to about 25 per cent in the year 2000. For females, it would imply net annual additions to the labour force jumping from 380,000 in 1985-90 to 720,000 in 1995-2000.

In Public services, the government introduced 10 per cent quota (reserved posts) for women in 1976. As on January 1987, women participation is only 6.52 which is almost equal to that of before 1976 who had obviously been recruited on the basis of merit. It is clear from this fact that quota system has not really produced any impact on gender integration in public services. Only 0.1 per cent women are engaged in managerial or administrative posts.

#### *5. Women's Role in Politics*

Bangladesh has a unitary form of government, formerly presidential type and now parliamentary type. The leader of the house and the leader of the opposition in the parliament are both women. This does not in any way reflect a sudden upsurge in the social position of women in Bangladesh. On the other hand, it reflects the working of the patronage system wherein relationship with prominent people still count very much in the choice of leaders and social mobility in general.

The Jatiyo Sangshad is sovereign and vested with all powers to make laws for the country. It consists of 300 members directly elected by adult franchise. The members of the Jatiyo Sangshad elect another 30 female members. In the cabinet of Minister with 40 members, other than the Prime Minister, two other women Members of Parliament are also included (7.5%).

However, the ruling party had 4.44 per cent females in the leadership positions. The opposition party has 25 per cent. During the last elections, only 1.47 percent of the candidates were females.

#### *6. Legal Environment and Gender Issues*

The constitution of Bangladesh grants equal rights to women in all spheres of life, except in the areas which are governed by the Personal Law (Personal Law based on the Quoran and Hadis). The right to vote is guaranteed to men and women. The constitution embodies fundamental rights relating to women in Article 27, 28 and 29. But several important areas of their lives such as marriage, divorce, inheritance and

guardianship or custody of children are still governed by religious laws which treat women quite differently from men, and generally as subordinates.

A daughter inherits half of what a son would inherit. The laws of inheritance in Islam have been dealt in detail in 'Sura Nissa' of the Holy Quoran (Chapter 4, Verses 2:11). "But implementation of all these law is subject to prior fulfilment of the 'Wasiyat' (specific instructions of the deceased) and the repayment of the debt, if any, in full". This is laid down in the Holy Quoran in the verses succeeding the above verse relating to inheritance. The Holy Book has clarified the meaning of the word 'Wasiyat' in many of its verses (for example: Sura Mayeda, Chapter 5, verses 109 and 110; Sura Bakara, Chapter 2, verses 180,181 and 182). The following lines are being quoted from verse 182 of Sura Bakara. "But if anyone fears partiality or wrong doing on the part of the testator, and makes peace between the parties concerned, there is no wrong in him."

In view of deprivation and subordinate status of women in the matter of property inheritance, it is appropriate that the government initiate legal measures immediately to rectify the present situation, which is against fundamental human rights. If parents and the state think that giving equal property right to women is justified, then according to The Holy Quoran, there will be no 'wrong doing' in doing so.

Muslim men may marry upto four wives. A man may divorce his wife by simply uttering 'Talak' (meaning '*I divorce you*') three times. No consent or judicial procedure is required. While a husband does not need to go to court, a wife must litigate in this forum, if seeks divorce. Under Islamic law, a women is not recognized as the guardian of her children.

Labour laws in Bangladesh provide a number of benefits for women employees, but they enjoy very few of those. Among the new regulations is one which allows only two fully paid maternity leaves to a woman employee in the course of her whole service life, which may be construed as an infringement of one of the basic rights of a woman employee and also as a violation of the ILO Convention. The American Federation of Labour Congress of Industrial Organizations (AFLCIO) has recently (June 1990) complained to the USA Government against Bangladesh Garment Industries that International Labour rights are being violated there. The causes are stated by AFLCIO are as follows:

- a) Employment of children as workers;
- b) Violation of International Labour Laws;
- c) Prohibition of formation of trade unions;
- d) Minimum wage legislation are not followed, and
- e) Poor environment that exists in the garment industry.

As majority (86%) of employees in garment industries are female, it seems that the labour laws do not yet provide high priorities for women in the industrial work force.

Even the existing laws which are directed towards special protection of women workers, are not properly implemented.

### *7. Socio-cultural Environment and Gender Issues*

Socio-cultural and legal environment that create gender discrepancy as narrated in this report mainly focuses on the muslim majority. From the time of her birth, female child gets discriminatory treatment from the family and is considered as a 'liability' compared to the male child who is considered as a 'valuable asset,' and this continues throughout her life time. 'Purdah' or seclusion has become an unavoidable tradition and part of the culture and denies her access to many opportunities. According to Islam (Al-Quoran, Sura Nur: Chapter 18, verse 24:30 and 31), 'Pardah' obliges both men and women to maintain a respectable distance (Physical and mental) from the opposite sex. The rural 'Samaj' (rural community based power structure) applies this stricture only against women and compels them to remain inside home.

Social, cultural and religious traditions emphasize women's reproductive and domestic role. A close look reveals that a female child is often not merely a child. In many cases, she steps into womanhood as a child bride, a child wife and a child mother in quick succession. Millions of adolescent girls are caught up in the grip of this vicious cycle and repressed helplessly under a ruthless social grinding machine. Commonly, a woman experiences 10-12 pregnancies in her reproductive life span, out of which the average number of surviving children is 3.2. The mother of a male child has more security and higher status in the family and in society in general.

The custom of 'dowry' has become a curse for the poor and middle class families. The status of a woman in marriage is degraded further due to this custom. Originally, 'dowry' was a traditional Indian custom, especially with the Hindus, where girls are not entitled to have any share of their fathers' property. It was unknown amongst the muslims in many areas even a generation ago. With the increased rate of landless and homeless population, the demand for 'dowry' has now crept among the muslim families leading to degradation of women in marriage. In recent times, the dowry system has led to many social and family tragedies. In Bangladesh, marriage is virtually universal. But it terminates relatively early, especially for women. With increased labour migration, many men abandon their wives in the villages and marry again in the cities. In the prevailing social milieu, compared to men, women face far more traumatic change in their lives from desertion, divorce or widowhood. The stings of such tragedies are extremely painful, much of which is beyond statistical analysis.

Most lands and other assets are owned/controlled by men. As women have less access to resources, their voice is also very low (less) in decision making. Male member's decision (even younger by age) is supreme and the ultimate verdict for the family even for very personal affairs such as marriage, divorce, choice of careers, education or choice of friends, etc. The wife is always responsible for household



management. None of these works, when provided by women family members is quantified in money terms. The productive working hours of women are thus spent on unpaid family work and they generally have no time left for wage earning activities outside their homes. Women rarely get any help for their household work from their adult male counterparts. Household work is 0% for men and 24.9% for women. In this data, household duties or unpaid family labour are not counted.

Irrespective of status or areas, child rearing is the most vital responsibility of women in Bangladesh. The general consensus is "if the child get spoiled, it is all because of the mother; and if the child grows up properly, all the credit goes to the father". The reason for such belief is not difficult to find. The women in rural areas are always over-worked and with their 4.8 fertility rate, they hardly get time for proper caring or for fulfilling thirst for love of her children, which is a vital requirement for a baby for growing up as a proper human being. If father takes some care of that child, automatically he/she would not get spoiled. Unfortunately, the poor fathers also do not have time or do not care to make time for such work. Thus poverty does not lead to scarcity of money alone; it has also taken away much of love from poor families of Bangladesh. With the disappearance of love from their lives, children are mercilessly being thrown into a hostile world as they grow up.

Early marriage of women, plurality of their husband's marriage, desertion by husband, illiteracy, socio-economic backwardness and religious customs; these are the determining factors working against woman's status in the family and society. Rural-urban migration independently by women are also increasing rapidly. With the increased number of floating women and girls, prostitution is also increasing rapidly following the increase of poverty and landlessness. A recent survey conducted by IFAD has shown that the percentage of women headed rural households in Bangladesh increased from 5-7 percent 20 years ago, to 16 percent today, with a projection of 25 percent by the end of this century. An estimated 8 million women are seeking employment in labour market and migrating from here to there for survival. It is mostly the poorest women who can leave their rural homes and independently migrate to urban areas seeking new work or jobs.

Women of higher class and higher middle classes are also subject to a rapid social transformation. Many of them are really destitute under a facade of social pretense. In desperation, some of them are now looking for income earning careers. However, their access to services that can equip them to acquire knowledge, obtain essential social benefits or overcome gender-specific constraints in employment still remains limited.

#### *8. Gender Planning in Bangladesh (Problems & Prospects)*

A variety of development plans and models have emerged after liberation of the country in 1971, but these have not yielded major socio-economic changes. The gap

between women and men, as well as between different segments of the population are still widening. Especially in respect of women, balancing of their reproductive, productive and community managing roles, no such plan have ever been launched by the government. In traditional Bangladesh society, 'gendering' is directed towards a systematic subordination of women. The government's plan and objectives for women in development (WID) does not recognize gender as an important issue, and those did not try to reflect and translate strategic gender needs (SGN) of women as a specific planning approach.

WID issues have a multi-sectoral involvement. Co-operation and coordination between the sectors needed for smooth implementation of WID programmes are still missing. At the policy level of the government, women issues including practical gender needs (PGN) and strategic gender needs (SGN) are discussed and given some weight. But in reality, there is not yet a strong political or cultural pressure on the government to meet those needs urgently. Lack of unity among the women groups, backwardness of the womenfolk and the socio-cultural traditions of the country are responsible for this unfortunate situation.

Though increasing number of women are getting educated and coming out of their homes to take part in economic, social and political activities, there is neither unity among them, nor any common forum or leadership to uphold and fight for women's causes. Unless women from all levels of the society can organize and create a strong social pressure, government alone can never change the present miserable situation of women. In terms of Moser's classification of different policy approaches to Third World Women (Ref. Moser, 1989, Gender Planning in the Third World), Bangladesh stands somewhere in the middle of the scale in respect of WID.

WID issues with limited popularity are just coming into limelight, mainly to help extremely poor women to increase their productivity at a personal level. Women's poverty and destitution are seen as a problem of underdevelopment, not of subordination. They are encouraged to earn an income, particularly in small scale income generating projects. This approach isolates poor women as a separate category with a tendency only to look for the productive role as a means to personal survival. Such limited aid to women can be life-saving but hardly emancipating or can ensure empowerment of women. By making women the target of special programmes, it also tends to take them outside the mainstream economic development efforts, although most issues relevant for socio-economic development are just as class specific as gender-specific.

Popularity of women's programmes with bilateral and multi-lateral donor agencies is probably playing a vital role in determining local policy approaches. It is a matter of consolation to see that WID issues are currently highlighted in public

documents. In Fourth Five Year Plan (FFYP, 1990-95), most of the sectors recognized women's present situation as backward and subordinate to that of male, though very limited scope for WID was created in their sectoral programmes. But one wonders, what might happen when prompting from abroad ceases.

In the eve of WID Programme implementation as envisaged in FFYP, one could remember that poverty alleviation programme started in Bangladesh after liberation in 1971, and since then every plan gave it high priority. In the sixties, only 16 per cent of the population of Bangladesh were living below poverty level, whereas now it is more than 60 per cent. No Five Year Plan is needed to make poor people poorer. With all their miseries and subordination, women of Bangladesh are still protected by a family identity. Before bringing a vast majority of women out of their homestead, the government should be more cautious in adopting planning strategies directed towards WID. Otherwise, wrong planning and mishandling of programmes would only increase the destitution of poor women in the country.

#### *9. Fourth Five Year Plan and Objective for WID*

Proper development strategy should be based on an appropriate dynamic of distribution according to the need of the classes irrespective of sex. In the midst of national problems of vast dimensions, women's specific problems and issues are often sidetracked.

In previous Five Year Plans, programmes/projects for women development were taken up in an isolated fashion. The financial allocation for Women Affairs Ministry never exceeded 0.20 percent of the public sector allocation. Objectives and strategies were taken to provide some immediate help and services to women, targeting mainly their practical gender needs. The Government of Bangladesh has included WID sector for the first time in the Fourth Five Year Plan. The FFYP aims to integrate all women development into a macro frame work with multi-sectoral involvement and inter-sectoral co-operation assuming support and commitment of the relevant sectors. This is hopefully a positive step for rectification of imbalances that exist in respect of women in the mainstream of development and planning activities. The focus of the Fourth Plan is on the development of the poor and disadvantaged women. They may get far greater opportunities to organize themselves in productive functional groups.

#### *10. FFYP Strategies for WID*

The plan distinguishes women into two groups: the relatively poor and the relatively better-off. The first group is exploited on two accounts; as members of poor and disadvantaged groups irrespective of gender, and also as women. For better-off women, the discrimination mainly relates to gender. The strategies for bringing these two groups into the mainstream of the development process have to be different. This

process would be complemented by a number of steps such as:

- Increased opportunity for female education.
- Advocacy, awareness and strengthening of information base for WID to educate the muslim women about their rights and privileges under muslim laws in a systematic way over a time-bound period.
- Women rights and privileges have also been enhanced by appropriate amendment in civil laws and enactment of new laws (e.g. Muslim family laws, Dowry prohibition Act, Labour laws, Family court ordinance, Cruelty to women ordinance). These laws/legal provisions should also be given wide publicity.
- The mechanism for enforcement of these laws would have to be strengthened.
- In the field of employment, the women are discriminated against in terms of wage payments. Particular efforts would have to be made for implementation of minimum wage legislation.
- Child survival and development issues would form a major component of all WID programmes. Improving maternal nutrition and food intake during pregnancy and adequate health measures to reduce child mortality rate would be taken up.
- The general strategy would be to undertake sectoral/multi-sectoral programmes of women concerns within the macro-frame work of the plan.
- Because of the multi-sectoral nature of women's programme, co-ordination among the concerned ministries and agencies would be ensured.
- Women cannot be integrated into development process unless they, as a class, are developed. WID would aim to develop women as a complete person to give them opportunities to realize their full potential and establish themselves in their legitimate positions in the society through education, training, employment, political participation, etc.

#### *11. FFYP Strategy for WID in Co-operative Sector*

- Formation of separate co-operatives/groups for the asset-less rural women under Poor Economic Programme (FEP) with provisions of greater coverage, adequate technology and skill training, greater allocation of institutional credit, as compared to the past.
- In selecting activities for skills training, self-employment and income generation, priority will be given to those activities which have market needs and better prospects for involvement of women with greater financial returns over those traditional activities which have low labour productivity.
- Special attention will be given to those which will facilitate improvement in the quality of products. Provisions will be made to promote marketing, at the local as well as at higher level.

- The members of the groups will be given informal education/ training on nutrition, primary health care and family planning.
- Provision of engaging the women as wage labour in the construction and maintenance of physical infrastructures under RD projects.
- The women to be so engaged will be given necessary skill training and equipment support.
- Labour contracting societies exclusively consisting of rural poor women shall be formed for the above mentioned purpose.

## *12. Government Institutions dealing with Gender Issues*

### a) The Social Welfare and Women Affairs Ministry:

The Ministry of Women Affairs (MWA) redesignated as Ministry of Social Welfare and Women's Affairs in 1982 have launched various projects through its attached department and agencies for increasing women's participation in nation-building programmes. The MWA is providing credit, training and other organizational facilities to 1200 women organisations registered with Women Affairs Department.

WID planning of MWA is based on more or less social welfare approach rather than strong development strategy. This ministry is entrusted to deal with anything relating to women issues. In reality, role of MWA for improving the social position of women, access to the general labour market, education of women and planning for raising women's understanding of their own rights and potential with the existing social system is negligible. It is functioning more as an implementing agency and has failed to play the advocacy and advisory role at the policy level and coordinating role at the implementation level. Each ministry, department or organization formulates its own policies without any direct link with the MWA, resulting in overlap and duplication of programmes, while leaving important gaps in women development as a whole.

### b) Co-operative Department and BRDB:

The Co-operative Movement in the Indian sub-continent first started during the British rule in the year 1904. Co-operative department headed by a Registrar (RCS) was set up as a government agency. The development process of the co-operative movement was adversely affected by a number of factors. Some built-in weaknesses were identified as obstacles in the way of development of co-operatives under the existing acts and the co-operative movement became stagnant.

In the early sixties, the Bangladesn Academy for Rural Development (BARD) began some experiments with a view to organize small farmers into their own co-operatives through an internal process of creating self-awareness among them. This

programme known as 'Two-tier co-operative' laid down the foundation of a very successful co-operative movement in this part of the sub-continent. That made the government interested to replicate the system throughout Bangladesh.

Bangladesh Rural Development Board (BARB), an autonomous body, primarily started working to develop co-operatives under the Integrated Rural Development Programme of Local Government and Rural Development (LGRD) Ministry since 1974. Thus two types of co-operatives started functioning in the country side by side.

### *13. The Women Co-operatives*

#### a) Women Co-operative under RCS Department:

The government co-operative department initiated a Women's Co-operative Development Programme in Five Year Plan of 1965-70 as a small component. After liberation in 1972-73, there was increased growth of women's co-operatives under the supervision of the Registration of Co-operative Societies (RCS). A national co-operative society namely, 'The Bangladesh Jatiyo Samabay Union (BJSU)' was established in Bangladesh as an apex organization of the co-operative societies. A separate national women co-operative organization namely 'Bangladesh Jatiyo Mohila Samabay Union (BJMSU)' was also formed. Since 1980, this traditional co-operative programme was suffocated. Present situation of the traditional co-operative is shown in Table 4. Though these co-operatives are existing in paper, their presence in reality is controversial.

#### b) Women's Co-operatives of BRDB:

The BRDB has women's co-operative programmes which are important steps towards increasing the economic ability and earning capacity of rural women. It has adopted an extensive programme to provide services and assistance to women through special developmental projects by organizing women co-operatives, specially for the landless and poor. Important women co-operative programme of BRDB are as follows:

- Mohila Samabay Samity (MSS) under Women's programme,
- Mohila Bittaheen Samabay Samity (MBBS) under Rural Development-12 programme,
- Nowakhali Rural Development Project (NRDP),
- UNICEF Project (UNICEF),
- North-West Rural Development Project (NWRDP).

The present position of these co-operatives is shown in Table 5.

The average loan realization in these projects are above 93.53 per cent. In other small projects (Barisal Irrigation project, Karnaphuli Irrigation Project, etc.), loan realization from women's co-operatives is 98-99 percent. That MBSS co-operatives

under RD-12 project is the best amongst all the others, where loan realization is 105 percent. It appears from Table 5 that in terms of credit distribution and realization, BRDB co-operative societies, MSS/MBSS for poor and landless women seems to be successful in general and BRDB could safely extend further credit to women co-operatives against their own capital.

#### *14. Strategic approach of BRDB Women Co-operatives*

**Institutional support:** One of the main strategy of the BRDB has been to establish viable organizations at the village level and link them with other upazila level government institutions. Training, resources and services are channeled from the Upazila Central Co-operative Association (UCCA) and Upazila Training and Development Centre (UTDC) through village MSS to rural women at the grass-root level.

**Training:** Among various activities under the BRDB women's co-operatives, training is an important and successful component. In order to increase the skill of rural women co-operators, different types of training on various subjects are imparted through government and private institutions.

This strategic approach provides an opportunity for women not only to overcome their gender constraints regarding lack of knowledge and appropriate skill, but also supports their practical gender needs. They also bring feedback information from the villages to the upazila officers about what is missing or needed. In addition, these frequent trips from village also provide opportunities for women to carry on business transactions directly, to sell directly what they have produced, to learn about market prices or to buy their daily necessities from market without depending on others. These training sessions help in the development of leadership capacity among women co-operators.

**Legal Provisions:** The government amendment on the co-operative legislation by an ordinance and a new Co-operative Act and Rules were introduced in 1984 and 1987 respectively. The new legislation have special provisions for women and landless (male/female) co-operators in order to protect their rights to overcome specific gender constraints that keep women subordinate in the male dominated society, as well as to promote co-operative movement among them.

##### a) Special Rules for Women:

- \* Only ten women can form a co-operative society, instead of fifteen, which was binding in the past. This has facilitated the formation of women's co-operative societies.
- \* To protect the interest of poor and illiterate women in male dominated landless co-operative societies, the new law has made provision for appointment of one-third of the office bearers from amongst landless women by government

nomination. This has specially been added in the Rules as women members generally do not like to go through elections. This has helped the women members to develop their leadership qualities.

- The usual value of a share is Tk.10. The new legislation has allowed poor and landless women to deposit only Tk.5 as initial share for joining a co-operative society.

b) Special Considerations for Women:

- The government has specially allowed the women's programme of BRDB to receive credit from banks at a very low rate of interest (5 percent only) for disbursing credits among women co-operators.
- The government again has specially exempted women co-operators from paying 5 per cent service charge against the credit obtained from bank.
- The government is considering to exempt MBSS/MSS/BSSs from paying the newly imposed registration and renewal fees.

#### *15. NGOs dealing with Gender Issues*

There are over 11,000 Non-Governmental Organizations (NGOs) of different types and sizes in Bangladesh, and many of them have programmes related to women and children development. Most NGOs follow the conventional target group approach dealing with only limited aspects of development and that too, covering very small geographical areas. Not many of their programmes appear to grasp the real nature and severity of the problems faced by women and the extreme low status assigned to them.

Some renowned NGOs (such as Swanirvar Bangladesh, BRAC, Proshika, Concern Women, Nijera Kori, etc) are working for women's development, providing education, income generation and organizational facilities to them. Through such programmes, women are gradually becoming conscious about their position and rights.

But NGOs, specially aimed at removing existing gender discrimination are very few in number. Only one NGO in Bangladesh namely, Unity for Social and Human Action (USHA) has undertaken a range of programmes to challenge the perceived inequalities between classes and sexes. The programmes of USHA have not yet been evaluated.

The Grameen Bank (literally meaning The Village Bank) is a government sponsored bank for the poor, is renowned nationally and internationally for its successful credit operations among the landless and the poor. Since its inception in 1976, upto December, 1990, it has disbursed Tk.7590.6 million as loans to 867,538 beneficiaries out of whom 791,606 (91%) are poor village women.



## *16. Gender Integration in GOB, NGO and Co-operatives*

The Government is still the main channel and instrument for Women's Development Programmes. Table 6 and Table 7 have been compiled from records on the coverage of women through special credit programmes of different agencies. It may be seen from the Tables that involvement of Grameen Bank regarding credit to poor women is much larger than any other organization. The repayment rate of Grameen Bank loan is reported to be nearly 98 per cent. The performance of the Grameen Bank is in some respect better than that of BRDB or other NGOs.

The costs per member or household in case of NGOs, quasi-government organizations and BRDB have wide margin of difference as may be seen from Table 8. Comparing the per member expenditure incurred by NGOs and BRDB leads us to conclude that the NGOs' efforts for poverty alleviation or women development are only supplementary and complementary to those of the government. It is simply impossible to cover the whole population with NGOs' programme or by activities of any other quasi-government organisations (like Grameen Bank or BRAC). On the other hand (Table 7), indicates poor gender integration in GOB programmes (BRDB and BSCIC) in comparison to that in NGOs or Quasi-government organizations.

Though the government's effort in this field is substantial, the overall planning process is still directed from top to bottom rather than bottom to top. In previous years, planners desired and assumed that women's involvement in income-generating work may help to solve the population problem of the country. Women's programme started with a view to family planning where women's reproductive role was only considered. The FFYP has given priority on women's productive role. These strategies may bring some benefit to meet practical gender needs of women but, still much remains to be done for achieving the objectives of the national plan.

For example, women employment in BRDB offices is 26.66 per cent which is very impressive in comparison to gender integration in public services which was only 6.52 per cent as on January, 1988. Including autonomous bodies and nationalized industries, this ratio was only 4.86. In 1976, the government declared 10 per cent reserved quota for women in public services. Gender integration in public sector was 6 per cent before 1978 when the quota system was not introduced. It shows that though the government declared reserved quota for women in public services, necessary legislation and rules were not enacted to protect women's right to get full benefit. On the other hand, BRDB amended its legislation and enacted new rules to ensure women's participation in the programme.

Recognizing the existing socio-cultural constraints and rural women's lack of experience and opportunities for participating in general public affairs, BRDB projects also encouraged the formation of separate women's co-operatives. In mixed co-

operatives, women have so far not been very successful. But in separate co-operatives with acquired skills and experience, women are able to hold their own in joint co-operative societies with men to be more able 'partners' in the development process. In fact, more women co-operative representatives are joining in Mohila Samabay Samitees (MSSs) as Directors in the UCCA management. Table 9 shows the status of women in BRDB co-operatives where 10.1 percent are in employment and 12.3 per cent are in co-operative management. The role of women in the decision-making process in co-operatives is also slightly better, compared to their more subordinate role in this respect in the family or the society in general.

Gender integration at the national decision making level either in public sector or in co-operative is negligible. Only 0.1 per cent of females are holding managerial or administrative posts in government. On the other hand, there is no women member in BRDB management board or in Bangladesh National Co-operative Federation, which represents BRDB co-operatives.

The NGOs' group approach and the co-operative planning approach tried to translate women's need both in terms of practical gender needs and strategic gender needs, to develop their reproductive, productive and community management roles through its programmes. This is changing the quality of life of women and their families and plays a better role in organizing women, helping to promote their collective strength and self-confidence. Unfortunately, women's co-operatives are still mainly confined to very small-scale individualized projects, and only among the very poor women. If women co-operatives had better leadership and access to larger capital, they could probably expand into wider fields, and actually turn into a women's movement. The intimate links of co-operative with the government at times leads to dependence rather than self-reliance. Political and economic autonomy and proportionate gender integration at all levels should be prime objectives of co-operatives, and not only a reduction of inequality with men.

### *17. Critical Issues to be Addressed in Future*

General backwardness and poverty impede women's development in Bangladesh. A major constraint is imposed by the cultural environment of a conservative society which has traditionally confined women's place into the homestead. It is most important for political leaders, national planners and educated woman groups to build awareness about the actual situation of these poor, migrated and floating women in our society. Notions which contradict realities of present day conditions of women should be challenged through the dissemination of knowledge and creation of awareness. For attaining the desired gender integration in productive employment, new rules and regulations are needed, as well as programmes for properly utilizing the potential labour force that the women folk represents.

In the face of increasing landlessness and deepening poverty, the poor rural women are to go out of their homes either to seek daily-wage employment or engage in some other kind of gainful economic activity. If the dilemma can be resolved and the women decide to get out of their homes to earn a living, they find themselves ill-prepared for the world, lacking knowledge and skill, having no access to necessary services and unable to overcome gender-specific constraints to labour force participation.

Unless these problems are properly addressed, women would not be able to derive sustainable benefit from development efforts or to improve their conditions effectively or to participate meaningfully in national development. In the absence of a rapidly evolving industrial revolution, women co-operatives in various forms could help increase women employment and emancipate thereby. Above all, women need an 'institution of their own' where they can belong. It does not matter who provides it - the government, the private sector or the NGOs. Building rural infrastructure is one of the major objective of the co-operatives (BRDB) and the NGOs. They could provide organizational support to the poor women for participating in national economic development.

#### *18. Recommendation for Gender Planning*

##### a) In Bangladesh:

- i. A vast majority of women in Bangladesh have little or no chance to defend their rights. Education of women from the primary school level onwards being a key element in the process of their development, needs specifically to be strengthened.
- ii. The eradication of illiteracy among women cannot be achieved through the formal education system alone. Mass literacy programmes involving communities, NGOs and the private sector should be launched on a national scale.
- iii. Existing laws discriminating against women should be changed. Equal pay or wages to working women should be enforced. An all out effort is needed to create optimum opportunities for women's employment in income earning jobs.
- iv. The selection rules of the public services for recruitment of women for a certain period should be relaxed as to attain the ten percent reserved quota for women. Also, some categories of jobs should be kept exclusively reserved for women.
- v. Special programmes should be developed for women on a priority basis in order to increase their access to training facilities that can equip them to acquire knowledge to overcome gender-specific constraints in employment.
- vi. The government should immediately find out a way for amalgamation of the two types of co-operatives (BRDB & RCS) existing in the country.

- vii. A total political commitment on the part of the government is needed for developing and supporting the co-operative institutions as the main infrastructure and vehicle for rural women development. Various services and inputs from the government should be channeled through co-operative institutions.
  - viii. Discipline and accountability should be enforced strongly at all tiers of the co-operative programme. Corrupt co-operative officers and other functionaries should be punished; if necessary, new rules should be enacted for this purpose.
  - ix. Co-operatives should not be burdened with heavy charges and taxes while leaving NGOs exempted from such burdens. while
  - x. A bottom-up planning policy for co-operative development should be initiated to allow women to be involved in planning, implementation and supervision through active participation.
  - xi. Co-operation and coordination of the LGRD Ministry and the Women Affairs Ministry with other concerned ministries working for women development should be improved.
  - xii. Women co-operatives of BRDB have been carrying out poverty alleviation activities without really questioning the causes of poverty or the power structure that perpetuate poverty. Gender programmes should be included in co-operative training.
  - xiii. An advisory council or apex body should be constituted at the national level with adequate power and authority, and women co-operatives on their own capacity should be well represented in such an apex body.
  - xiv. Adequate arrangements for co-operative education and training should be ensured for general co-operative members, and especially for women co-operators and their leaders.
  - xv. Women in larger numbers should be employed at higher tiers of co-operative organizations, to ensure better gender integration within co-operative system.
- b) On Regional basis:
- \* ICA and other regional/sub-regional co-operative organizations should have a co-ordinated plan for gender integration in co-operatives of their member countries in accordance to the existing social structure of the region. Respective governments should be convinced for implementation of the recommendations through their member organization.
  - \* Capability and leadership of the member organizations should be assessed by ICA from time to time so that it can contribute to international recommendations in its national co-operative planning. If necessary, the ICA may allow more member organizations from various co-operative apex bodies of one country. For example, in Bangladesh two types of co-operatives are functioning. BJSU, the

national apex body of RCS co-operatives is affiliated with the ICA as a member organization, though they have no role in national policy making level and their programmes in the field is controversial. On the other hand, BRDB Co-operatives (specially women's) are flourishing and expanding day-by-day. But there is no representation in ICA from the BRDB management board or from the National Co-operative Federation, who are formulating national plans for co-operative development in Bangladesh.

- Charity begins at home. Gender integration should start from the ICA. Central/region/sub-regional committees of the ICA shall ensure balanced gender integration in membership.
- The ICA-HRD project could play a vital role in gender integration by organizing workshops/seminars or conferences on the issue. Women phobia or the dilemma regarding women's role, that exists in the minds of co-operative planners may be removed in this way.
- All recommendations made in the Regional Consultation meeting held in Colombo, Sri Lanka, in April 1991, could contribute positive step towards gender integration in ICA member countries in Asia and the Pacific region.

**Table 1**

**Age-group (6-10) Population and Participation Rate  
at the Primary-Level in Bangladesh (1985-89)**

| Year | Sex    | Age group<br>Population | Enrolment |      | Out of<br>School | Drop-out<br>% per year |
|------|--------|-------------------------|-----------|------|------------------|------------------------|
|      |        |                         | No.       | %    |                  |                        |
| 1985 | Male   | 8278                    | 5353      | 64.6 | 2926             | 22.0                   |
|      | Female | 8037                    | 3568      | 44.6 |                  |                        |
| 1986 | Male   | 8476                    | 5477      | 64.6 | 2999             | 18.4                   |
|      | Female | 8229                    | 3638      | 44.2 |                  |                        |
| 1987 | Male   | 8675                    | 5615      | 64.7 | 3060             | 13.6                   |
|      | Female | 8422                    | 4460      | 52.9 |                  |                        |
| 1988 | Male   | 8879                    | 6342      | 71.4 | 2537             | N.A.                   |
|      | Female | 8620                    | 4943      | 57.3 |                  |                        |
| 1989 | Male   | 9088                    | 6425      | 70.7 | 2663             | 7.0                    |
|      | Female | 8823                    | 5137      | 58.2 |                  |                        |

**Table 2**

**Number of Teachers and Students in Educational  
Institutions by sex in 1990**

| Education<br>Institutions | Teachers |       |           | Students |         |           | Institutions |      |           |
|---------------------------|----------|-------|-----------|----------|---------|-----------|--------------|------|-----------|
|                           | Total    | Fem.  | Fem.<br>% | Total    | Fem.    | Fem.<br>% | Total        | Fem. | Fem.<br>% |
| Primary                   | 189032   | 36353 | 19.23     | 11561330 | 5136512 | 44.42     | 45348        | 225  | 0.51      |
| Secondary                 | 103794   | 10391 | 11.36     | 2828036  | 871769  | 33.17     | 7890         | 130  | 1.74      |
| College                   | 17637    | 2362  | 13.39     | 790340   | 194312  | 24.50     | 817          | 98   | 12.00     |
| Madrasah                  | 79135    | 617   | 0.78      | 960336   | 74438   | 7.75      | 5687         | -    | 0.00      |
| Universities              | 2901     | 337   | 11.60     | 48780    | 10914   | 22.37     | 7            | -    | -         |
| Tech. Inst.               | 2754     | 82    | 3.34      | 22005    | 1578    | 7.17      | 22           | 1    | 4.50      |

**Table 3**

**Percentage Distribution of Employment by Sex and Occupation (1985-86)**

| Occupation                | Female Employment        |                           | Male Employment          |                           |
|---------------------------|--------------------------|---------------------------|--------------------------|---------------------------|
|                           | % of total<br>Population | % of female<br>employment | % of total<br>population | % of female<br>employment |
| Technical/professional    | 0.3                      | 3.3                       | 2.4                      | 3.1                       |
| Admn./Management          | 0.02                     | 0.1                       | 0.3                      | 1.1                       |
| Clerical work             | 0.3                      | 3.3                       | 2.3                      | 3.0                       |
| Sales work                | 0.4                      | 4.4                       | 9.5                      | 12.5                      |
| Service work              | 3.5                      | 38.4                      | 2.0                      | 2.6                       |
| Agri./Forestry/Fishery    | 1.0                      | 11.0                      | 47.6                     | 62.5                      |
| Production/Transportation | 2.4                      | 26.3                      | 3.8                      | 5.0                       |
| Undefined                 | 1.2                      | 13.2                      | 7.8                      | 10.2                      |
| <b>Total</b>              | <b>9.1</b>               | <b>100.0</b>              | <b>76.2</b>              | <b>100.0</b>              |

**Table 4****Development Trend and Present Situation of the Traditional Co-operatives**

| <i>Position of societies</i> | 1974-75 | 1979-80 | 1984-85 | 1989-90 | 1991-92 |
|------------------------------|---------|---------|---------|---------|---------|
| 1. No. of Societies          |         |         |         |         |         |
| CWCS                         | 3       | 38      | 43      | 40      | 38      |
| PWCS                         | 508     | 1848    | 1301    | 714     | 654     |
| 2. No. of Members            |         |         |         |         |         |
| CWCS                         | N.A.    | 750     | 731     | 630     | 482     |
| PWCS                         | 24482   | 63594   | 50352   | 36216   | 34370   |
| 3. Share Capital (Tk.)       |         |         |         |         |         |
| CWCS                         | 1980    | 31981   | 71000   | 90000   | 118000  |
| PWCS                         | 31135   | 588126  | 738000  | 852000  | 1241000 |
| 4. Savings (Taka)            |         |         |         |         |         |
| CWCS                         | 1980    | 31981   | 71000   | 90000   | 118000  |
| PWCS                         | 174596  | 344893  | 1027000 | 1059000 | 1531000 |
| 5. Loan disbursed (Tk.)      |         |         |         |         |         |
| CWCS                         | -       | 426000  | -       | -       | -       |
| PWCS                         | -       | -       | -       | -       | -       |
| 6. Loan outstanding (Tk.)    |         |         |         |         |         |
| CWCS                         | -       | 104510  | 259000  | 26000   | 71000   |
| PWCS                         | -       | 314823  | 760000* | 168000  | 351000  |

\* The loan with accumulated interests for agricultural co-operators was condoned by the Government in 1980.  
Source: Co-operative Annual Reports, 1975, 1980, 1985, 1989-90.

**Table 5****Women's Co-operatives related projects of BRDB (upto Dec. 1992)**

| <i>Status</i>           | <i>WP</i> | <i>RD-12NRDP</i>      |          |        | <i>NWRDP</i> | <i>Total</i> |
|-------------------------|-----------|-----------------------|----------|--------|--------------|--------------|
|                         |           | <i>(upto June 92)</i> |          |        |              |              |
| PWCS (Mohila)           | 3,312     | 13,950                | 2,002    | 1,193  | 3,746        | 24,203       |
| PWCS members            | 173,573   | 336,242               | 64,402   | 48,327 | 109,763      | 732,307      |
| Capital (in lac)        | 447.91    | 959.98                | 350.48   | 164.83 | 245.67       | 2,168.87     |
| Loan issued (in lac)    | 2,367.87  | 5,041.89              | 2,132.84 | 327.52 | 1,552.03     | 11,422.15    |
| *Loan realised (in lac) | 1,855.21  | 3,082.31              | 1,407.37 | -      | 982.47       | 7,327.36     |
| % of loan realisation   | 20%       | 91%                   | 71%      | 95%    | 63%          | 93.53%       |
| Out of realisable loan  |           | (105%)**              |          |        |              |              |

Notes: WP- Women's Programme; RD-12-Rural Development 12 Project; NRDP-Nowakhali Rural Development Project; UNICEF-UNICEF Project; NWRDP-North-West Rural Development Project. \* Percentage of matured loan \*\* MBSS loan position. Source: BRDB Office

**Table 6**

**Coverage of Women Through Special Credit Programme**

| Programme  | Period upto | Women covered | Cumulative loans | Per capita savings | Repayment Rate |
|--|-------------|---------------|------------------|--------------------|----------------|
|  |             | (in '000)     | (Ml.Tk)          | (Tk.)              | (%)            |
| <b>Government</b>                                  |             |               |                  |                    |                |
| BRDB Women's programme                             | June'88     | 122           | 91               | 126.6              | 62             |
| BRDB Rural Poor Program                            | June'88     | 147           | 99               | 127.0              | 75             |
| Ministry of Social Welfare and Women's Affairs     | 1985        | 96            | 30               | -                  | -              |
| BSCIC Women's Entrepreneurship Development Program | 1987        | 9             | 15               | -                  | 73             |
| <b>Quasi-Government</b>                            |             |               |                  |                    |                |
| Swanirvar (Women's program)                        | June'88     | 300           | 460              | 187.4              | 75             |
| Grameen bank (Women's program)                     | Feb.'90     | 620           | 4511             | 680.098            |                |
| <b>Non-government organization</b>                 |             |               |                  |                    |                |
| BRAC (Women's program)                             | 1988        | 173           | 73               | 153.7              | 97             |
| Proshika (Women's program)                         | 1985-87     | 38            | 9                | 164.9              | 78             |

**Table 7**

**Credit Coverage & Targeting F.Y. 1986-88  
(in percentage)**

| Programme     | Member Index | Sex Index | Village Coverage | Ownership Index | Principal occupation |          |            |
|---------------|--------------|-----------|------------------|-----------------|----------------------|----------|------------|
|               |              |           |                  |                 | Farm                 | Non-farm | Non-stated |
|               |              |           |                  |                 | (b)                  | (c)      |            |
| BRDB          | 12.9         | 9.1       | -                | -               | 52.7                 | 18.6     | 21.7       |
| BSCIC         | 11.1 (a)     | 20.4      | -                | 72.9 (a)        | 0.0                  | 94.7     | 5.3        |
| Swanirvar     | 2.0          | 64.6      | 10.6             | 73.7            | 44.8                 | 55.2     | 0.0        |
| Grameen Bank  | 1.8          | 84.0      | 10.2             | 95.0            | 15.7                 | 42.7     | 41.6       |
| BRAC          | 0.7          | 53.8      | 2.6              | -               | -                    | -        | -          |
| Proshika      | 0.2          | 29.3      | 3.0              | -               | -                    | -        | -          |
| Bangladesh(d) | 100.0        | 7.6       | 100.0            | 28.2            | 65.6                 | 23.3     | 11.1       |



Notes:

1. (a) Applied to % of Sc.I covered by BSCIC's activities; landownership refer to under one acre;  
(b) Includes agricultural labour;  
(c) Includes house earnings & others;  
(d) Refer to rural areas only
2. Occupational classification based on LFS, 1984-85
3. Member Index - membership percentage to economically active population in 84 /85.
4. Sex Index - Percentage of female in total membership.
5. Village coverage- percentage of villages covered, 1985.
6. Ownership Index- Percentage of membership with less than 0.5 acre of land.

Source: World Bank Report No.7946-BD (Poverty and Public Expenditure, An Evaluation report of selected Government Programme on the Poor), October, 1989.

**Table 8**

**Comparison of Cost per Household/per Member Incurred by Different Organisations (1989)**

| Organisations/NGOs | Cost per Household<br>(Taka) | Cost per Member<br>(Taka) |
|--------------------|------------------------------|---------------------------|
| RDRS               | 2616                         | 1962                      |
| BRAC               | 1432                         | 936                       |
| Gramin Bank        | 429                          | 383                       |
| Prosika            | 411                          | 308                       |
| BRDB               | 199                          | 173                       |

Source: ADB project Report on Non-Farm Employment Creation for Women in Bangladesh, TA. No.1155-BAN, August, 1989

Note: Only abbreviations in case of some NGOs have been used.

**Table 9****Women's Employment in Co-operatives**

| Organizations | Management Committee Members |        |          | Paid Employees |        |          |
|---------------|------------------------------|--------|----------|----------------|--------|----------|
|               | Male                         | Female | % Female | Male           | Female | % Female |
| RCS<br>PCSS   | 237460                       | 9085   | 3.68     | 3484           | 56     | 1.58     |
| CCSS          | 2789                         | 341    | 10.89    | 1009           | 49     | 4.63     |
| BRDB<br>PCSS  | 455740                       | 39994  | 8.06     | 531            | 30     | 5.34     |
| CCSS          | 5490                         | 770    | 12.3     | 6163           | 691    | 10.08    |
| BRDB Offices  | -                            | -      | -        | 5097           | 1872   | 26.86    |
| RCS Deptt.    | -                            | -      | -        | 4150           | 91     | 2.14     |

*Source: Annual Report, 1991-92, RCS; RCS Office & BRDB Office.*

**Ms. Ana R.Naqiri, Fiji**

### ***General Features of Fiji***

Fiji comprises about 300 islands with a total land area of about 18,333 sq. km. spread over about 1.3 million sq. km. of ocean. About one-third of these islands are permanently inhabited.

The two major islands, Viti Levu (10429 sq. km) and Vanua Levu (5556 sq.km) together account for 87% of the total land area where about 90% of the total population live. The Fiji group of islands lies between latitudes 15° and 22° south and longitudes 177° East. Fiji include within its territory the island of Rotuma.

By comparison with other South Pacific island states, Fiji is the third largest (after PNG and Solomon Islands) in land area and its economy is considered more diversified and developed than most other South pacific island countries. Because it is centrally placed among other south pacific island nations, Fiji has become the crossroads of air and shipping service between North America, Australia and New Zealand.

Fiji enjoys a warm tropical climate which favours agriculture and tourism development. There is less seasonal variation with temperatures ranging between 65° and 88° fahrenheit all the year round. At times, the group experiences adverse weather conditions such as hurricanes, floods and droughts which can be very disruptive to the economy and the people like at the beginning of this year when Fiji was badly struck by a number of cyclones.

Rainfall averages around 1,230 inches per year on the windward side of Viti levu, where non-sugar agricultural crops and dairy production thrives and between 70 and 80 inches on the leeward side. Sugarcane is mostly grown on the drier leeward side of the two main islands.

In Fiji, there are 2 major cities namely, Suva, which is the capital city and Lautoka. Extensive roads (particularly rural roads), port facilities, small jetties and small airports and airstrips have been constructed in order to connect Fiji's remotest communities to social and economic service facilities. Development of these transportation links for isolated regions continues to be given priority as to provide basic links between commercial centres and access to agricultural development. Of the total land area of about 18,333 sq.km, about 12.6% (2320 sq.km) is considered arable; 35%(6472 sq.km) is suitable for tree crops/pastures; 46.2% (9585 sq.km) is covered with forests and 6% is unused. Freehold land which makes up 8.2% of the total is largely individually owned. Native land (82.4%) is exclusively and communally owned by Fijians and administered on behalf of the owners by the Native Land Trust Board. The balance of 9.4% is owned by the State.

Fiji's economy is based primarily on sugar production and tourism. Both industries performed poorly in the early 1980s. Sugar prices were low and production suffered badly from drought and cyclones. Tourism was adversely affected by the world recession. A revival of the economy in the mid 1980s was again interrupted by political events of 1987. 1988 and 1989 were years of recovery, helped by strong revival in sugar prices and rapid recovery of tourism. However, diversification of the economy away from the tourism has been a progress. Forestry is currently in transition from plantation management to pulp chips and sawn timber exporting, and is expected to become an industry of major significance in the years to come.

Gold production has expanded dramatically and is one of the largest export commodities. Non-sugar agriculture, including ginger, cocoa and root crops, is expanding, though it still remains small in absolute terms. Manufacturing industry is expanding, most notably the production of garments for export. Production and export from the fisheries sector have also shown substantial growth over the years. And it must be mentioned here that women plays a vital role in these industries, i.e. garment, fisheries (canning).

The population of Fiji at our last population census numbered 715,375 of whom 50.7% were males and 49.3% were females. There is ethnic diversity in Fiji's population, where two major races, the ethnic Fijians (329305-40%) and the Indians (345704-48.7%) make up 94.7% of the total population. 5.5% (37366), which is the remaining population, comprises European, Chinese and other Pacific islanders. Fiji's population is spread between the urban (38.7%) and rural (61.3%) areas. Most Fijians still live in the rural areas, whereas Indians and other ethnic groups tend to concentrate in and around the urban centres. However, in the later years, Fijian movement towards the towns became evident resulting in a gradual increase in the ratio of Fijians settling in the urban centres.

More than half of the population (i.e. 378,452) mentioned in the last population census, 52.9% were Christian, 38.1% were Hindu, 7.8% were Muslim, 0.7% were Sikh and 0.1% belonged to other religions.

In comparison with other developing countries of the Pacific islands region, such as Papua New Guinea, Solomon Islands and Vanuatu, health of the majority of the population in Fiji is good. Fiji is very fortunate in the absence of Malaria and the existence of a fairly efficient and accessible rural health service offering 'grass roots' woman to woman communication.

The gains that have been made in the public health area have been of great benefit to women, leading to the decrease in the maternal and infant mortality rates and increase of life expectancy. Life expectancy at birth estimated from the last population census have reached 61 years for males and 65.2 years for females, showing a higher life expectancy for females than for males in the total population.

Infant mortality rates over the past ten years show significant decline. This revealed an improvement in the health status of the population and also an indication of improvement in the social and economic well-being of the population.

Further more, the Government of Fiji, continues to encourage family planning as part of its national primary health care and preventive medical programme. Family planning is promoted by public health nurses in association with infant and maternal health programmes. Services are available at all government and private health facilities throughout the country and contraceptives sold through private pharmacies are subsidized by the government.

The literacy rates among adults in Fiji has increased (for example, from 79% in 1976 to 87% in 1986). Female literacy rate have increased steadily. Literacy rates are higher among ethnic Fijians overall than among ethnic Indians.

Literacy rates among Fijian females were only 2% lower than those among Fijian males, whereas among Indian females, literacy rates were 10% lower than among Indian males.

As recorded by the Ministry of Education, in 1989 there were 72,286 male enrolment in primary schools in Fiji as compared to 68,486 females. Only 2,200 children of school age were not enrolled with 1,120 males and 1080 females. In secondary enrolment, also in 1989, 23,900 were males and 23,786 females.

The majority of women in technical training institutions are being trained for clerical and secretarial employment. Very few women opt for training in agriculture, trades and technical fields. These are traditionally 'male' areas.

Moreover, gender stereo-typing is influential in technical education in Fiji. The majority of women as mentioned above, in technical training institutions, train for clerical and secretarial employment. Relatively few women train in agriculture, trades and allied technical fields where there is more employment potential, including potential for self-employment.

Over the 1976-1986 decade, total employment grew by 54,825 (32.6%) from 168,096 in 1976 to 222,971 in 1986. This represented an average annual growth rate of 3.2%. On the other hand, unemployment, as a result, grew from 11820 (6.70%) in 1976 to 18,189 (7.5%) in 1986. Also notable, the rural employment grew much faster than urban employment with the agricultural sector absorbing well over 45% of the entire labour force.

For the entire labour force in employment, in the last population census, it recorded 120,231 (54%) in the two categories of 'own account' and 'unpaid' family workers, with the remaining 102,000 (46%) in the paid employment category. This latter category is further broken down into wage/salary employees (80,000) and seasonal workers such as cane cutters (22,000). For the wage/salary employment

sector, one third is employed in public sector while the two thirds were in the private sector.

The down-turn in the economy at the end of 1987 had a dramatic effect on the wage/salary sector employment. While wage cuts were instituted in a number of public sector establishments, major job losses in the private sector generally led to rising unemployment. However, by 1988, wage/salary employment had improved remarkably. The growth continued and by the following year, total wage/salary employment exceeded the 1986 level and reached an unprecedented level.

Female participation in the labour force, especially in the wage and salaried employment, has been increasing steadily over the past few years. This can be attributed to the improvement in the level of educational attainment amongst females. According to statistics kept by the Public Service Commission, the number of women employed in the civil services as at 15 March, 1991 totals to 6833 as compared to 9401 men. On the management group, there are only 20 women as compared to 188 men. Of the 65 co-operative officers, only three are females. In the Police Force, only 63 of the 1983 total are females as compared to 1920 males. The armed forces did not take in female officers until after 1987. Women in Fiji were given the right to vote in 1966 and since then only few women have been elected into parliament; Also appointment into the Senate.

The Constitution contains certain provisions that protect women's status and also discriminates against them. It incorporates the general doctrine of equality of the individual, irrespective of race, sex, place of origin, political opinion, colour, religion or creed. The Constitution also allows female participants in politics. In Fiji today, there are many women active in party politics. Women's wings are also set up in political parties. To date, Fiji has no anti-discrimination legislation and no equal pay Act. Fiji women are indeed aware of political activities and implications and have become more aware of political affairs and developments in the country.

### ***Institutions dealing with Gender Issues***

In addition being mothers and home makers, women have entered into the sphere of economic activity. They are also involved in development programmes such as family planning, combating malnutrition and subsistence activities. Without women, these programmes would fail. Thus, government recognizes the need to provide greater encouragement to fully develop and utilize women's non-domestic capabilities and potentials. The Department for Women was set up during the Development Plan 9 period when greater efforts were being made to ensure that women are fully integrated into the national development process. It was set up with defined functions to co-ordinate research and analyses data on matters relating to women, development programmes and projects relevant to women's needs and enhance participation in decision-making at all levels.

Prior to the creation of the Department of Women, a Women's Interest section existed. The philosophy underlying the operations of women's interest activities was that through domestic improvement programmes directed to women, such as cooking, sewing, hygiene and child care, social development could be promoted among Fijian villagers. The origins of this philosophy can be traced to 19th century educational activities conducted for Fijian women by Christian missionaries and by churches to the present day.

The contemporary aspirations of Fijians have led to changes in educational policies over the years but the approach to 'women's interest' activities remained unchanged until an ILO sponsored review of the Women's Interest Section was conducted in 1986. Following the review, the section formulated a programme for its activity made upon six components:

- home improvements;
  - clothing and textiles;
  - food and nutrition;
  - family education;
  - craft development;
  - income generation.
- The section has a field staff establishment of 24 who have the responsibility of co-ordinating women's activities in the four administrative divisions of Fiji. And also offering training in the six programme components listed above. The field staff occupy the lowest grades of the public services and have no career path for advancement in the public service. Most staff do have formal qualifications as educators, but have varying degrees of expertise in home economics and a few other topics, mainly acquired on an in-service training basis.
  - The section has worked almost exclusively with rural Fijian women in the past and its non-governmental organization (NGO) links have been primarily with Soqosoqo Vakamarama, a national organization of Fijian women with branches in all villages. The department plans to broaden the outreach of women's interest programmes in order to reach Indian women and women of minority ethnic groups, as well as Fijians, and to reach urban as well as rural women.
  - The department has convened a task force called the Women's Caucus on education, legal issues, health, employment and child care to provide advice through a consultative process, which will help the Department in its role of assisting in the formulation of government policy and in development and strengthening its programmes for women. The Women Caucus consists of representatives of all major women's groups in the country.
  - The Department continues to implement plans to improve the qualification of its staff in areas relevant to its programmes and the recruitment of new staff and to

seek to upgrade the levels of staff in order to provide a career structure in women affairs.

Work has already begun on collecting data on the status of Fijian women, which will provide a basis for planning programmes and for evaluating the progress of programmes.

#### *Department of Health*

The Department through its national preventive and primary health care service, encourages community involvement in health at village and provincial level. Each village health committee sends representatives to the provincial health committee. Villages select persons from the community to be trained by the department as a Community Health Workers (CHW). Most CHW's are women and are paid by the community.

#### *Ministry of Education*

Girls are proportionately close to equality in enrollments with boys in Fiji's Secondary education system. Disparity appears at the technical and academic levels. However, the Ministry awards tertiary places and scholarships on the basis of student applicants, ethnic quotas and academic merit, without discrimination on the basis of gender. Gender stereotyping in technical education and gender disparity in academic tertiary education is due to social and economic factors which may be analyzed in future by the Department of Women.

#### *Ministry of Primary Industries*

There have been several studies of women in the Fisheries sector in Fiji. The Fisheries division actively supports the involvement of women in fisheries development activities and would welcome funding for further training and in-shore fisheries projects for women for 'main-streaming' the activities of women in fishing households. The Agricultural Extension Department employs a number of women among its field staff with the aim of including women in the activities associated with agricultural extension. It hopes to recruit more women to its field staff in the future since it recognizes the value of involving women in agricultural projects.

#### *Department of Social Welfare*

The Department is in charge of payment of a destitute allowance. It employs a public legal advisor who represents disadvantaged persons in the courts. These are mainly women seeking maintenance and child support from their husbands, or their children's father; women who have been beaten by their husband or partner; and low-income or destitute women seeking other kinds of legal remedies.

#### *The Business Opportunity and Management Advisory Service (BOMAS)*

The BOMAS was set up to provide advisory services to Fijians wishing to establish businesses. It includes a training officer and coordinator for women in business.



Training encompasses a variety of small business ventures including general retail stores, draperies, tailoring services, producing and retailing agricultural products, catering services and restaurants, beauty salons, handicraft ventures, service stations, bakeries, kindergartens, cleaning services and small manufacturing industries.

### ***Non-Governmental Organizations (NGOs)***

Women play a significant role in most of Fiji's local and international NGOs which undertake programmes that support social and community welfare development.

#### ***Soqosoqo Vakamarama***

The Soqosoqo Vakamarama, Taukei (Association of Fijian Women) is a long established organization for Fijian women with a very large active membership. It encourage the traditional arts and crafts of Fijian women and promotes home improvement and village health. It has also been involved in a number of externally funded work in development projects.

#### ***The Women's Crisis Centre***

The organization provides counselling and referral services to victims of rape and domestic violence. It is run by a collective of over twenty members and employs four full time staff. Non-staff members provide voluntary supporting services to women who call on the assistance of the center, which is dependent on donations from the public and funding from various international sources.

#### ***The Association of Fijian Women Graduates***

This is a network of women graduates resident in Fiji, and are committed to the educational, economic and social advancement of women in Fiji and internationally. The Association holds regular meetings with guest speakers and conferences every two years on topics of relevance to women's advancement and well being.

#### ***The Fiji Council of Social Services (FCOSS)***

FCOSS is not a women's organization but an umbrella organization for over forty voluntary service organizations or NGOs. Its aim is to define their problems and needs and to coordinate and mobilize their resources for action. Its national programmes include a newsletter, a social development resources information centre, agency for volunteer services and inter-NGO disaster preparedness working group and a development programme fund.

The development programme fund has received grants from a number of sources to finance small projects and progress among member organizations including women's projects and programmes, which benefit women.

The Chairman of FCOSS noted in his annual report of 1982 that "Women's groups should better their skills in the management of projects and funds."

### *The Housing and Relief Trust (HART)*

The organization provide housing at minimal rental for the poorest members of the community, among whom women predominate, and who are not eligible to be housed by the Fiji Housing Authority. HART also acts as an advocate for the poor on housing issues as well as supporting welfare services and community development programmes.

### *The Bayly Clinic*

This is run by a trust which provides income enabling the clinic to offer health care and other forms of relief for the poor. A significant amount of the clinic's work is done by women volunteers and the majority of its beneficiaries are poor and low income women.

### *The Fiji Women's Right Movement (FWRM)*

This is a voluntary association supported by a significant number of professional and academic women, which aims to improve the domestic, social, legal, economic and political status of women in Fiji: to remove all discrimination in the law and treatment of women throughout Fiji; to provide women with more practical and protective support services and to create equal opportunities and equal rights for Fiji women. FWRM works by lobbying government and public opinion on issues associated with women's right.

### ***Women in Co-operatives***

The co-operative movement in Fiji was supported by the Government since the 1940's in order to provide for the organization of resources (land, labour and capital) to ensure an efficient system of production and marketing for the benefit of the country as a whole but more specifically for the rural people.

According to Development Plan 9, the Co-operative Movement was established to facilitate economic activities, especially in the rural areas for commercial reasons private entrepreneurs would not be able to fully service needs of the rural population, this role has become questionable in view of the significant developments in the economy and the greater access to credit facilities, thus enabling individual entrepreneurs to undertake vital services to rural areas.

Throughout the years of co-operative development plan, there is no mention of women or their involvement in co-operatives. Also, there is no programmes and projects specifically addressed to women. Whether this is due to the over all population and should be treated equally as men or that the government has erred in its plan to consider women as a separate group who could contribute successfully to the co-operative population is the question.

However, today it is encouraging to report here that there has been a considerable increase in the number of women co-operatives set up in Fiji. Many have taken over

co-operatives which were previously run by men and which have failed and closed. In many cases, these women operated co-operatives were those that were either dormant or mismanaged by men. The women had worked hard and were able to turn these co-operatives into successful and viable concerns. The Department of Co-operatives attribute the success of these women's enterprises to the following factors:

“Women in co-operatives are less inclined to give credit sales, are more parsimonious and honest in their operations and are able to keep up the more menial tasks such as record keeping, costing and cleanliness in a much better condition.”

For Fiji, Women co-operatives have shown that women's participation is important and that the government should encourage this and also enhance and actively promote women's participation in decision-making.

Further more, women in Fiji continue to see their role in co-operative development as a matter of course, especially when this contribution will ensure a better and more successful financial endeavour which will result in better way of life.

### ***Present Status of Women on the Co-operative Movement in Fiji***

Women's participation in co-operatives is valued as one of the most potential strengths of the Co-operative Movement in Fiji. The multiple roles of women should be recognized. As a mother, she is responsible for family, welfare and domestic duties; she also participates in community projects and as a worker contributes and produces to the national socio-economic development. The development of co-operatives in fostering its development and expansion programme has designed training programmes on the basis of equality to encourage and accommodate women's participation. As a result, the International Co-operative Alliance has invited women members to attend its regional consultation in Colombo in 1992 and the Regional Conference in Tokyo now and I am in Tokyo on such an invitation.

It should be noted that through integration members benefit a lot in group involvement with other organizations, thus developing creativity and skills in handicraft, sewing, printing, dyeing, weaving, beading, etc. To utilize such skills for commercial purposes, to benefit the family members by way of an additional source of income and thereby improving the quality of life and economy as a whole.

Women's role should be perceived on a wider spectrum and recognized to be an integral component of development. It cannot be denied that all these efforts strengthen the potential impact to the co-operative movement in Fiji.

Today, they are actively involved in managing a variety of 34 successful co-operatives in the country, including consumer, handicrafts, tailoring and manufacturing. This figure shows an increase in the number of women co-operatives since 1984.

The Department of Co-operatives highly recognize the capabilities of women and their success stories and is trying to capitalise on these and encourage further involvement of women.

To enhance development of women co-operatives, the Department has recruited, for the first time, three women co-operative extension officers, to promote the involvement of women in co-operatives and help supervise the women co-operative societies in the country.

As mentioned earlier, there is no officially stated policy for women's participation in this sector. However, the Department is working on enhancing women's participation and involvement in co-operatives. The Department, as confirmed by the senior officers, is encouraging women's attendance and participation at all decision-making levels and meetings. Traditionally, women are not included in such activities but some villages, districts and provinces have already included women representatives to their meetings and have also welcomed their participation.

### ***Conclusions***

In Fiji, Women in Development is increasingly becoming a very popular topic. Although the government does not have a separate Development Plan for its Women, it has committed a section to women in development in the Social and Community Development Chapter.

In its Development Plan 9 (1986-1990), the government, in recognition of the need to provide greater encouragement to fully develop and utilize women's non-domestic capabilities and potentials, is making greater efforts to ensure that women are fully integrated into the national development process, as equal partners with men. The government also understands that women's development needs are not any different from those of their male counterparts in the sense that they too need training, information, technical support, credit and other facilities.

Women in Fiji, as in other parts of the world, play various major and important roles, not only as mothers and home makers, but also in the field of economic activity, both in the rural and urban areas.

In 1987, the Department of Women and Culture in the Ministry of Women and Social Welfare was established with the aim of incorporating women in the nation-building process with equal participation. It was felt that with this kind of emphasis, it would be possible to focus more fully on the design of specific strategies to tap women's potential for involvement in the development process.

Furthermore, the Ministry of Women is specially committed to helping women in Fiji to improve their quality of life through training and development programmes and projects. These, in many ways, assist women and attempt to make them perform their

roles better and more efficiently and also help them get income from handicrafts and catering services.

In general, women in Fiji are increasingly becoming involved in areas which were traditionally 'male'. Women are also becoming more involved in income generating projects. Women play an important role in the economy of Fiji, in subsistence agriculture and fisheries, local food marketing, a number of primary and manufacturing industries and in the service sector, particularly tourism.

Women in Fiji have productive worker's role as either supplementary income earners or principal earners. In some cases, it is not uncommon to see women earning more than their husbands. In such cases, these women make very substantial contributions to the family, the community and to the nation as a whole. Where women are in paid employment, their other roles are not avoided. These women are expected by their families and community to fulfill their other roles.

It is encouraging to note that whatever the responsibilities, women are expected to carry through their reproductive, community managing and productive worker's roles. Even women who are not in paid employment finds ways of obtaining additional income. They market subsistence crop, they are the ones mostly involved in small consumer and tailoring co-operatives and businesses.

As may be common in other parts of the world, majority of women in Fiji are employed as clerical and service workers. Both these occupations are lowly paid. The male literacy rates are higher than females. Both these indicators show that women are the less fortunate and this could be attributed to the fact that women's education, training and development were not of high priority as men. Boys are sent to schools and girls are pulled out of school. In the past, boys continued on to higher education and more academic development than girls.

However, at present in Fiji, the number of girls kept at school until higher education is increasing. More females are returning with graduate and post-graduate degrees. And also more females are being given training opportunities with the hope that more will start their own businesses.

With more priority focused on '*Women in Development*' it is also hoped that more assistance will be given in financing more social and income generating projects.

## **Gender Integration in Co-operatives by Dr. Gurveen Rikhy, India**

Gender integration with special reference to women has now been accepted as a basic principle for social development in the co-operatives. However, the application of this strategy has to be viewed from the socio-cultural perspective of the community. Let us briefly recapitulate some of the salient features of this perspective in the context of the Indian scenario.

### *Socio-cultural Scenario*

The Indian society is essentially based on patriarchal system, although in certain parts of the country, matrilineal system has also co-existed. At the same time, the joint family system has been another important feature of the social grouping. These two social institutions together shaped the socio-cultural ethos and traditions of the society to a great extent. They clearly defined the roles of men and women. The women in the family were required to look after the household chores and other family responsibilities. Basically, the roles were perceived as child bearing and rearing. The social customs and rituals that were built around these roles and responsibilities through the centuries created a stereotyped gender role for the Indian women. The male members, on the other hand, were assigned to shoulder all the economic responsibilities in the family.

Population pressure and economic necessities have forced/allowed some women of certain classes or castes to come out and participate in gainful economic activities along with men. Even then, from whatever angle one looks at it, one finds that the traditional stereotyped gender roles have subjugated the women in the family and in the society. Because economic responsibilities were shouldered by men, land ownership, in a pre-dominantly agricultural country, also has been with the male members in the family. The repercussion of these social mores is, in a way, reflected in the low literacy rate of the females. As per the 1991 population census, the literacy rate for the total population is 52.11 per cent, of which the male literacy is 63.86, whereas only 39.42 per cent of the female population is literate. The census report also brought into focus the declining sex ratio of the population. In 1991, the ratio was found to be 929 females per 1000 males, as against 934 females in the 1981 census and 972 females in 1901 census years. This declining sex ratio is against the natural biological phenomenon, where the chances of survival for female infants is higher than that of a male child. This is reflected in the figures for life expectancy at birth, which stood at 58.1 years for males and 59.1 years for females (for 1986-91). This indicates that more than the biological factors, social factors have contributed for more to this declining sex ratio. One can suspect that practices like female infanticide, discrimination against the female child in the matter of nutrition, child-care and health are contributing factors to this falling ratio. Modern medical tests like amniocentesis,

when used for determining the sex of the unborn child, are contributing in lowering the sex ratio further.

### *The Changing Phase*

The above scenario has started changing. The most significant event to kindle the spirit of change and also hasten the process of change was undoubtedly the attainment of political independence in 1947. The architects of the Constitution of India, framed in 1950, guaranteed justice, liberty and equality to all citizens of India. However, when it came to the application part of it, it became obvious that to ensure justice, liberty and equality to all, especially women, considerable social changes were necessary. Development planners also had similar experience.

All these started the process of rethinking and reallocation of the role of women. It was realized that women, who comprise nearly 50 per cent of the population, had been 'marginalised' from the benefits of development in terms of social, political and educational growth. Such realisations shifted the focus of many developmental plans.

The social/developmental planners started work on framing developmental policies for women instead of welfare measures. The National Perspective Plan for Women (NPPW, 1988-2000 AD) viewed women not as mere passive beneficiaries of the development process but as a national asset having the potentials of sharing and actively participating in the national developmental activities at various levels. Acceptance of this new role of women is essential for bringing about the desired social changes.

### *Work Participation of Women*

Indian women are now engaged in a wide variety of occupations. The majority of them, however, are to be found in the unorganised sector. According to an estimate by the National Commission on Self-Employed Women, 94 per cent of the total female work force operates within the highly exploited, low paid sector. In the organised sector (comprising public sector and non-agricultural private establishments), the number of women grew from 19.30 lakhs (1 million = 10 lakhs) in 1971 to 33.41 lakhs in 1986. They account for about 10 per cent of the work force in this sector.

According to the NPPW, *"a combination of social and economic factors are responsible for low participation rate of women"*. The most critical are:

- i. Segmentation in the labour market, which works against women;
- ii. Adverse implications of technological growth for women;
- iii. Lack of unionization of the female workers;
- iv. Absence of a purposeful human resource development policy aimed at improving women's employability and productivity through training; and

- v. Conceptual ambiguities and lack of national labour policy encompassing workers in the unorganised sector.

#### *Political Participation of Women*

As an instrument for exercising democratic rights, adult franchise was accepted in India as far back as 1937. Since then, women have been participating in the political process as voters, contestants for State Assemblies and the Parliament and also by holding public offices in different capacities. However, numerical representation of women in politics and public offices continues to be very low.

Recently, considerable emphasis is being given to better representation of women in the local self-government agencies, such as the Panchayats. This will provide an opportunity to them to articulate their needs and requirements, to take part in decision making and planning process and prepare them for participation at higher levels of functioning. Some of the states have promised or provides for upto 30 per cent reservation of seats in the village panchayats, which will go a long way in removing the isolation of women from power and status control mechanisms.

#### *Mechanisms for Gender Integration in Co-operatives*

Strategy for gender integration will have to take into consideration the cultural creation of male dominance as well as the similar creation of female subordination. The employment in the unorganised sector being maximum in India, it would require a systematic re-organisation so that this sector become more participative in the co-operative movement. The Primary Agricultural Co-operatives (PACs) have to extend their roots to bring about better participation of women in them as 70-80 per cent of the female labour force is engaged in the agriculture and allied sector.

The formation of self-help groups (SHGs) as a sub-system in PACs is being worked out as a strategy by the Ministry of Agriculture. This is expected to help in the revitalisation of the PACs in the following manner:

- activating dormant members,
- accelerating member participation,
- formulating business development plans,
- diversifying the economic activities, and
- augmenting resources and deposit mobilisation.

The parameters for organising the SHGs could be on (i) hamlet basis, i.e. men/women living in a cluster of houses having common economic activity/interest; and (ii) commodity basis, i.e. people producing same commodity/people possessing same skill. One SHG could have 5-20 members and at this level of functioning, the active participation of both the sexes will have to be ensured.



It is envisaged that the SHGs will generate a sense of ownership and self-management which, in turn, will help in recycling the credit resources leading to the overall development of PACs. The co-operatives in such a situation will not only ensure equal participation of the sexes in gainful economic activities but also will encourage participation of women in the democratic process in managing the co-operatives, thereby reducing the hold of male members over the power control mechanisms. Initially, a statutory reservation of seats for female members may be necessary. Some states have already taken initiative in the matter.

To bring about far reaching changes in the social order and social system, non-governmental voluntary agencies, NGOs, can be of some help. NGOs can become effective liaison between SHGs and the co-operatives for enhancing the participation of women and eventual gender integration. The NGOs could also impart training programmes in skill and entrepreneurship for the benefit of the SHG members.

Gender needs of the people in the third-world countries are intimately linked to the development process as economic and social needs have a symbiotic relationship. As the "*spread effect*" is more in the female group, they can bring about improved status of children, better hygiene and health for the family members, achieve literacy targets more easily, increase the representation in better paid jobs, and attitudinal changes.

**Role of Women in Indian Co-operative Movement - Paper circulated by Ms.Sarla Ray, Principal, Co-operative Training Centre, Orissa, on behalf of National Co-operative Union of India**

In India, women constitute nearly half of the total population and occupy the pivotal position in the socio-economic structure of the country. The constitution of India grants justice, liberty and equality to all its citizens, men and women, indiscriminately. National Development Policy emphasise on increased involvement of women in the process of development. Empowerment of women and bringing them into the main stream of life is one of the priority areas in the National Development Policy. In pursuance of this, Government of India formulated National Perspective Plan for Women (1988-2000 AD) which pays special attention to rural women and gives a new thrust and responsiveness to developmental programmes at all levels. The approach of this plan is holistic and objectives are:

- \* economic development and integration of women in the main stream of economy,
- \* equality and social justice for all women.

This plan has highlighted action points with stress on demographics, health, education and employment, various activities covering employment and income generation; education and vocational training; health and family planning; legislation, political participation, media and communication; and voluntary action are envisaged in the plan document.

*Co-operation - A Strategy of Development*

Co-operation is a system emerged in the world to achieve social cohesion and well knit and self-reliant communities wherein the conflict of interest would be the most minimum and wherein self-help would be made effective by mutual help with the principles of open membership and democratic management, co-operation is the most appropriate system for the overall development of the country's population.

Integration of women into co-operatives provides them with economic gains and social benefits. Indian co-operative movement, with a vast infrastructure of more than 0.35 million co-operatives all over the country has a vast potential for creating opportunities of socio-economic development of women according to their needs and interests.

One of the suggested strategies in the National Plan, for employment promotion, relates to training of women for management of co-operatives- its organisation and mobilisation of women into groups. Involvement of women in co-operative movement as members and active participants i both a means and an end of their total development. This provides opportunities of decision making, planning and accessibility to co-operative services on the other hand women get a self-managed

institutional forum to express their views freely and measures on important legislative and administrative policies related to women.

### *Women and Co-operatives*

The aspirations and achievements of women in India have undergone a vast change in the present century. Today, they are no longer confined to their household activities. They have come out of the four walls of their houses and have been contributing in the process of social and economic development of the country. But due to social structure, customs and traditions in many areas of socio-economic activities, their contribution is yet to be enhanced.

Initially, the stress of the co-operative movement was on rural credit but with the passage of time and growing needs of modern age, it has widely diversified its activities from conventional farm developmental activities to non-farm activities.

The areas of activities in which exclusive women co-operatives are functioning can be put into two broad categories (i) production worker's co-operatives, and (ii) service co-operatives. The production co-operatives include the dairy, fishery, industrial and handloom co-operatives.

The women members of these production co-operatives work together in groups on part time or whole time basis and earn income. These societies in majority are self-managed by women with direct participation, mutual help and self-reliance. Second category co-operatives, i.e. service co-operatives, include women's consumer co-operatives, thrift and credit co-operatives and urban co-operative banks. The size of the membership of these co-operatives is large as compared to production co-operatives.

The women urban co-operative banks are performing to the desired level of satisfaction and competence as scheduled banks of Reserve Bank of India. The National Commission on Women (1988) had observed that banks managed by women have proved to be more advantageous and within the reach of women.

In addition, there participation is also in the co-operatives with the mixed gender membership of male and female. In these co-operatives women are elected as directors and in various other capacities.

### *Number of membership and Share capital*

The number of women co-operatives, their membership and share capital is an important indicator to assess the profile of their participation.

The following table shows the number, membership and share capital of women co-operatives indicating their participation:

(Rs. in million)

| <i>Year</i> | <i>No. of women co-ops</i> | <i>Annual growth %</i> | <i>Membership</i> | <i>Annual growth %</i> | <i>Paid up share capital (Rs)</i> | <i>Annual growth %</i> |
|-------------|----------------------------|------------------------|-------------------|------------------------|-----------------------------------|------------------------|
| 1986-87     | 3980                       | -                      | 00.30             | -                      | 48.6                              | -                      |
| 1987-88     | 4809                       | 20.8                   | 00.34             | 13.2                   | 53.4                              | 9.9                    |
| 1988-89     | 5261                       | 9.4                    | 00.47             | 37.3                   | 66.2                              | 25.8                   |
| 1989-90     | 5478                       | 4.1                    | 00.53             | 14.4                   | 81.2                              | 23.3                   |

The above table shows that though there has been increasing trend in number, membership and share capital during the period between 1986-87 and 1989-90 but the percentage of annual growth in case of membership has constantly declined while in membership the growth percentage has risen in 1988-89 but has declined in 1989-90. Similarly, the annual growth percentage in paid up share capital has also declined. Thus the participation of women in co-operatives is not steady.

#### *Working Capital-Business Capital*

The working capital and business operations indicates financial health of co-operatives. The position is given on the following table:

(Rs. in million)

| <i>Year</i> | <i>Working Capital Rs.</i> | <i>Annual growth %</i> | <i>Business operations Rs.</i> | <i>Annual growth %</i> |
|-------------|----------------------------|------------------------|--------------------------------|------------------------|
| 1986-87     | 150.3                      | -                      | 186.3                          | -                      |
| 1987-88     | 160.0                      | 6.4                    | 237.1                          | 27.3                   |
| 1988-89     | 414.6                      | 15.9                   | 258.4                          | 9.0                    |
| 1989-90     | 596.2                      | 43.8                   | 286.9                          | 11.0                   |

The working capital and business operations have shown increase every year. The annual growth percentage in case of working capital shows a steep rise during 1988-89, while growth of business operations shows a decline from 27.3% to 9% only. During 1989-90, the growth in business operation has risen to 11% only. This indicates that the women co-operatives are not viable from business point of view. It is expected that business operations of these societies may further improve in the near future making the societies viable.

### *Participation in Mixed-gender Co-operatives*

Gender integration in the overall process of development is one of the strategies of women development. Like co-operatives in majority of the other countries in the world, mixed membership is also prevalent in Indian co-operative movement. Actual official data with regard to membership of women in mixed co-operatives are not available, hence their actual participation could not be ascertained. However, the studies conducted by the National Co-operative Union of India in this regard indicate that mixed gender membership is commonly found in urban areas, especially in consumer co-operatives, salary earners' thrift and credit co-operatives and urban co-operatives. The female membership in consumer co-operatives in selected states ranges from 20 to 21 per cent to total membership and their participation in management committee is 16 to 20 per cent. Similarly in urban co-operative banking sector, membership varies from 25 to 37 per cent with only 2% participation in management committees.

### *Women's Participation - An Overview*

A brief description of women's participation is stated in the following paras:

#### Industrial co-operatives:

Women are most inclined to organise industrial co-operatives, because it provides them income earning opportunities during their spare time. There are about 2013 exclusive women industrial co-operatives at the present in the country. the activities of these co-operatives include tailoring, handloom weaving, wool weaving, handicrafts, pickle/papad making, leather goods manufacturing, etc. There are some ancillary women co-operatives also working in some of the states of the country. In addition, women also participate in handloom and handicraft co-operatives with male membership.

#### Consumer Co-operatives:

More than 300 women consumer co-operatives are working in the country with exclusive membership of women. In addition, women membership also exist in other consumer co-operatives in the country. The membership of women in these co-operatives is not encouraging and it is confined to only 13% of the total membership.

#### Urban Credit Co-operatives and Urban Co-operative banks:

In urban co-operative banking sector, two channel participation can be visualized. In salary earners' thrift and credit co-operatives and urban co-operative banks, women constitute a large percentage of total membership. Though women membership comprises of 37 per cent to total membership, but their participation in management is only 2 per cent.

#### Dairy Co-operatives:

Dairy is the field where there are many successful co-operatives exclusively of women are working in the country. The remuneration to women for their activities is regular and higher than if they individually sold their milk. Cattle feed and veterinary services have also been taken care of by these co-operatives. This is a sphere where women almost exclusively look after the animals. Potential for further organisation of women co-operatives is tremendous. Concept of joint membership in some cases helps in more active participation of women.

#### Fisheries co-operatives:

In coastal areas of the country, exclusive women fisheries co-operatives are functioning. Latest exact data in this regard is however not available. Steps for implementation of intensive projects for bringing about improvements in socio-economic conditions have been taken up by the National Federation of Fisheries Co-operatives.

#### Multi-purpose co-operatives:

At present there are nearly 150 multi-purpose women co-operatives which are generally running training-cum-production centres in different vocations.

#### Other types of co-operatives:

There are various other types of co-operatives with female membership. These co-operatives include housing, poultry, forest labour, educational societies, etc. There are also housing co-operatives, where a considerable percentage of membership consists of women. A few housing co-operatives formed exclusively with female members are also functioning in the country. In addition, there are a few educational co-operatives organised by women which are running vocational training schools, primary schools, etc.

#### *Constraints*

From the above, it is clear that though women are participating in the co-operatives and availing their services for raising their socio-economic status, yet a large percentage of female population who are in need of the services of co-operatives still remain outside the co-operative movement. The main factors retarding the flow of spontaneous women participation in the co-operatives are as follows:

#### *Co-operative Law and its Practice*

Agriculture is the main resource of Indian economy and about 80 per cent of rural female population contribute in the farm operations in various capacities. Unfortunately the female membership in agricultural co-operatives is almost negligible because membership rights in village co-operatives are denied to them due to the legal provisions of 'one member, one household' which is the criteria for membership. Also

as per practice labour women cannot be enrolled as members as they do not possess land. Similar practices have been followed in the membership of handloom weaving, dairy, poultry, horticulture, fisheries, etc. For increasing involvement and direct participation, government of India has taken policy decision which lays emphasis on joint membership of husband and wife in dairy co-operatives and new women co-operatives.

### *Illiteracy*

Lower rate of literacy is a crucial factor inhibiting women's participation in co-operatives especially in rural based co-operatives. The average women, who are either illiterate or semi-literate, fail to understand the concept and potentialities of co-operatives.

### *Social causes*

The social taboos and traditions also pose a problem for women's participation. Traditionally women have been given role and duties in house hold activities only, especially in villages. Many times men in rural areas and some time in urban areas also do not want their wives to go out of the house to participate in any business.

### *Inadequate Facilities for Co-operative Education and Training*

Although there are facilities for co-operative education and training for women but they are limited to few districts only and not sufficient for covering the total female population. The inadequate co-operative education and training facilities hamper women participation in the movement.

### *Potential Areas for the Development of Women through Co-operatives*

Co-operatives in the country, as an instrument of economic growth, have been doing their best to bring more women folk to their fold so that their creative potential can be harnessed to the process of socio-economic development. By promoting home-based work opportunities, employment can be provided to them, leading to additional income generation. The national perception of women development today has undergone a tangible change and the focus has shifted from the welfare to socio-economic development and empowerment, for which employment is essential. Hence, in all the employment generation programmes, preference has been given to women. In addition, exclusive programmes have also been formulated so that women can learn and earn nearer to their living areas.

The 1991 Census figures have indicated an increase in the participation of women in the work force both in rural and urban areas (from 23.06% in 1981 to 27.2% in 1991 in rural areas and from 8.31% to 9.7% in urban areas over the same period). The fact is that nearly 90% of all female workers are organised sector of which 80% of the women are concentrated in the agriculture and allied activities. The presence of

women in different spheres necessitates the choice of areas in which they want to be organised for income generating activities, either in exclusive women co-operatives or alternatively by increasing their membership participation in other co-operatives. Broadly, these activities can be categorized as under:

### *Agriculture and Allied Activities for Rural Women*

#### Women Farm Labour co-operatives:

Agriculture is the main economic activity for rural women. Most of the work is done by women, especially in tribal areas. As the ownership of land which constitutes the basis for membership in primary agricultural co-operative credit societies vests with the small farmers implies that women precluded from raising agricultural credit. Provisions in co-operative acts and rules are needed for joint ownership of land for husbands and wives so that women may also avail the benefits of the society. Further, women who are landless are generally exploited.

Organisation of farm women labour co-operatives will give them better wages and save them from exploitation. Further, through these co-operatives, they may undertake some income generating activities and earn more during slack seasons.

#### Rural Women Artisan Co-operatives:

The female population can be grouped into artisans co-operative societies. The traditional skill which they possess, e.g. punja, durrie weaving, basket making, chicken work, handloom weaving, etc. have to be identified for the purpose. Modernization of their skill becomes necessary.

In addition, rural women may organise themselves into agro-based industrial co-operatives like dairy, poultry, bee-keeping, fisheries and fish marketing, etc. Further, there is much scope for organising cereals processing co-operatives and vegetable gardening, fodder and fruit co-operatives growing on the waste land around their houses or on the land owned by village panchayats.

#### Urban Women Labour Co-operatives:

Majority of women labour force in urban areas is engaged in construction work, bidi and match box industries. With a view to ensure fair deal, organisation of women labour co-operatives will be of great help. This will facilitate them with an organisational base and improve their bargaining capacities and will also enable them to eliminate middlemen.

#### Ancillary Co-operatives:

Women can organise ancillary co-operatives in collaboration with any big industry which can provide employment opportunities to a large number of women.



### Consumer Co-operatives:

Women's participation in consumer co-operatives can be strengthened by enrolling them as members in the existing co-operatives and organising women consumer co-operatives, wherever it is felt necessary.

### Urban Co-operative Banks:

Urban co-operative banks exclusively for women may be organised so that these banks may provide financial assistance to women's industrial co-operatives.

### *Programmes of Women Development in Co-operatives*

In pursuance of national policies and plans, the social and economic development of women has become integral part of country's development programmes. Government efforts to create employment opportunities have encouraged women to organise themselves into co-operatives. A number of programmes under different ministries and development agencies engaged in socio-economic development of women, are in operation at present. The women co-operatives can avail benefits of these programmes to improve their socio-economic status.

### *Human Resource Development for increased participation of Women*

The concept of Human Resource Development (HRD) as defined by International Co-operative Alliance in HRD Policy is "all the planned information, education, training, mobilisation and manpower development undertaken by co-operatives so as to create economically efficient organisations capable of providing services required by their members". The development objective according to the Policy would be the establishment and growth of independent democratic and viable co-operative organisations in which men and women participate on equal terms. Mobilisation of women into co-operatives is one of the major thrust areas in the policy document and it emphasizes on including women in co-operative activities at all levels.

### *Human Resource Development facilities for Women in Indian Co-operative movement*

- Co-operative education
- Leadership development
- Co-operative training

Co-operative education is for women members and managing committee members including office bearers of women co-operatives/mixed gender co-operatives.

Leadership development is for the women office bearers of district level sectoral societies and co-operative training is for the women employees of co-operative societies. The basic objective is to facilitate the participation of women actively and efficiently in co-operatives.

### *Co-operative Education for Women*

The state co-operative unions, the constituent members of National Co-operative Union of India, are implementing exclusive co-operative education programmes for women through women extension workers/officers. This programme was initiated by NCUI in 1964, which was spread throughout the country in 1966 as a part of ongoing co-operative education programmes of state co-operative unions.

Under this programme, different education/motivational activities are conducted at door step of the women co-operatives with the objective to enlighten the members/office bearers in the working and management of their co-operatives based on the principles of co-operation and democratic values, the legal and management aspects, etc. Under this programme, women students are also covered with a view to generate co-operative awareness among them.

### *Leadership Development for Women*

Leadership development programmes exclusively for the leaders of women co-operatives are organised with the objective of acquainting them with the progressive trends of co-operative movement, programmes and policies, schematic pattern of assistance, etc. These programmes are conducted at co-operative training institutions and National Centre for Co-operative Education at national level.

### *Co-operative Training*

Institutional training facilities are provided to women employees of all levels of co-operative societies. Training programmes are of mixed gender nature due to insufficient number of women trainees. Training needs of primary level women co-operatives are catered by co-operative training centres, while that of higher-tier societies at Institutes of Co-operative Management and Vamnicom.

The training for women extension workers/co-operative education personnel is conducted by National Centre for Co-operative Education, an organ of NCUI.

### *New Dimensions in HRD Approach*

Of late, it was a common thinking that women co-operative education programme was not proving effective in promoting women's participation in co-operative movement to the desired extent. Basic reason was that this programme was implemented in isolation and could not cover weaker sections and economically backward women effectively. Further, it was not in consonance to their economic and social needs for which co-operation could be instrumental and effective.

With a view to fill the gap between the objective and needs a compact and intensive project approach was visualized.

### *Women Co-operative Mobilisation Project*

Accordingly, a pilot project with two units located at Agra and Rewari was initiated in 1985, jointly by National Co-operative Union of India and Swedish Co-operative Centre with the main objective to bring about improvement in the socio-economic standards of women by mobilising them into co-operative movement. At present, the operation, management and control of the project units located in Rewari district (Haryana), Agra district (UP) are with the respective state co-operative unions.

The approach of the project is participatory which lays emphasis on participation of target groups, i.e. women in planning, implementation and evaluation of activities.

The activities have been classified into three parts (i) income generation, (ii) co-operative orientation, and (iii) social development. Skill training and income generation are the nucleus activities which include leather work, handloom weaving, spice grinding, dairying and leadership development. The socio-developmental activities include literacy and numeracy, child care, family planning, health and nutrition, pre-natal and post-natal care, creating awareness about social taboos inculcating the habit of regular small savings, etc.

**Impact:** Integration of co-operative education with economic and social development activities has shown very positive results. The correlation between the co-operative education and needs of the target group has not only mobilised women into co-operatives but also brought improvements in their socio-economic status.

### *Women Co-operative Education and Development Programme*

Encouraged with the experiences of the above mentioned project, Women's Co-operative Education and Development Programme has been formulated. The programme envisages organisation of women target groups into small sized homogeneous self-help groups in the villages. Mobilisation of small amount of savings from members is the initial activities of women SHGs for building up common group fund, which becomes crux of all group activities. The group activities mainly include skill training, income generation, educational activities, e.g. adult education and co-operative education, socio-development activities, e.g. health, family welfare, nutrition, etc.

### *Linkage Building*

At a later stage these women self-help groups will be linked up with the co-operative movement either by providing the group membership in village societies or by registering the groups as women co-operatives. The programme came into operation in 1990-91 and is being implemented by the National Co-operative Union of India in its 15 co-operative education projects located in different under-developed states of the country.

### *Future Perspective*

For promoting active participation of Women in co-operatives, there is need for an exclusive human resource development policy at national and international level.

While formulating such a policy, an integrated approach should be adopted. Following strategies are suggested:

#### **National:**

Each country should formulate an exclusive policy on HRD with focus on women. Emphasis should be on mobilisation of women into co-operative groups, including women membership in the existing co-operatives. A dynamic change in legislation, policies and programmes with policy directions is necessary, facilitating women's participation in co-operatives. The concept of joint membership of husband and wife may be accepted and may be popularized.

All HRD programmes for women should directly be linked with socio-economic upliftment of women.

Organisation of conferences, seminars and workshops should be made an integral part of the HRD, enabling women to participate in joint deliberations and interact on common issues.

Audio-visual aids/training material with focus on women should be prepared.

#### **International:**

*International Co-operative Alliance should act as nodal agency for the HRD*

ICA should establish women's cell in its different offices for co-ordination and support to the programmes of various countries.

Emphasis should be on formulating innovative projects for women in developing or third-world countries.

Voluntary women organisations at international levels should be motivated to extend full support to third-world countries in initiating activities for the development of women.

Conferences/seminars and workshops should be organised for women co-operators, policy makers and programme executors.

ICA-CEMAS/ILO-MATCOM, INSTRAW should be impressed upon for producing literature, films etc, related to women's development activities.

## **Presentation made by Ms. Soejatni, ILO Co-op Project, Indonesia**

### **1. Concept of Gender used in Indonesia**

The predominant WID approach still used in Indonesia is the efficiency approach. In this approach, women's economic participation is seen as automatically associated with social equity.

Recently, the gender and development (GAD) approach was introduced by the Indonesian Ministry for the Role of Women. It emphasized the important relational aspects of women's participation in development. In this new approach, the main emphasis is not on women as a social category, but on the *gender-based relationship between women and men*, in the household and the community, which provide the central context for women's participation in development. The gender and development approach calls for the overall inclusion of women as active agents and beneficiaries of development in direct and equitable partnership with men in their own households and communities, and in regional and national level planning for development. The inclusion of gender equity as a specific element in the constitution, the state philosophy and broad guidelines of state policy is a critically important element for the implementation of gender and development initiatives in Indonesia.

### **2. Mechanisms for Planning**

#### **2.1 The Ministry of State for the Role of Women**

The Ministry for the Role of Women (Manteri Negara Urusan Peranan Wanita) is expected to coordinate all development programmes in Indonesia related to women. According to the Presidential Decree No.25 BAB II (2), all government departments and other governmental institutions have to consult UPW before implementing a women programme.

UPW is in charge of formulating policies concerning women in development. They, however, do not have their own budget to spend but are supposed to work together with other departments.

Since the government collapse of 1965, the Indonesian Women's Movement, which had been extremely active until then, has largely been turned into a de-facto organ of the government. Today, the most important role is played by the compulsory organisations for the wives of bureaucrats (Dharma Wanita and Dharma Pertiwi) who are supposed to implement government programmes on the village level through participation in the family welfare programme (PKK). PKK is the only group in which village women can take an active part. The PKK groups do not call the underprivileged social position of women into question. Rather, the village women are urged, consistent with their role definition as selfless mothers and wives, to work even harder for the good of their families, and to invest even more of their time in unpaid

tasks such as house beautification, cooking skills and hygiene and health matters. PKK activities are so oriented to the middle class that they actually have very little relevance to the needs and material resources of village people.

All women organisations are gathered under the umbrella organisation KOWANI. KOWANI's role is also to consult the ministry for women affairs on special matters. Apart from new women NGOs, however, they are mostly referring to the 'Efficiency Approach' (see Annex) meaning that a change in gender relations is usually not touched in the programmes.

The long-range goal of the BKWK, the women council of Dekopin the co-operative council, is to achieve an appropriate degree of women's participation in mixed co-operatives, and especially in rural multi-purpose co-operatives (KUDs). As a mid-term goal, BKWK supports the establishment of purely women's co-operatives, since women still prefer their own forms of organization to the integration into a gender-mixed structure.

### **3. Strategies and Plans**

#### **3.1 General government policy towards women**

The enhancement of women's role is an integral part of the Indonesian State Policy which is reflected by the current Guidelines of Indonesian State Policy (GBHN). They contain seven essentials for the role of women in national development:

- i. Women have the same rights, duties and opportunities as men in the national development process.
- ii. The enhancement of women's position in society comprises their position in the family as well as their role in development.
- iii. Women combine their double role in family and in society harmoniously.
- iv. The nature of women, their dignity and status have to be highly respected.
- v. Education and skills of women have to be upgraded in order to enable them to make use of employment opportunities.
- vi. A social-cultural climate supportive to the progress of women has to be created.
- vii. Women play an active role in enhancing the family welfare, among others, through the family welfare programme PKK be created.

Women promotion in Indonesia addresses women as well as men and aims at integrating their activities in a non-confrontative way. The national WID policy regards women as subjects of development and involves them as actors and beneficiaries of development projects.

In keeping with the basic strategies, changes in social and economic structure to facilitate full equality of women and their full access to all types of development as

active agents and beneficiaries, are consciously being promoted. In compliance to the 1945 Constitution and Law No 7 of 1984, by which Indonesia ratified the Convention on the Elimination of All Forms of Discrimination Against Women, special measures have been taken to ensure for both women and men, equality before the law.

*These measures include the provision of training, health services, equality in conditions and opportunities of employment, including remuneration and adequate social security as well as in all matters relating to marriage and family life. Special attention is being given to those living in the rural areas.*

The implementation of the WID policy shows, however, that only very little funds are provided for special WID activities in the respective departments. The promotion of women's welfare remains a marginal activity in all departments.

### *3.2 Gender Awareness Training in Indonesia*

Gender Awareness Training has been carried out in Indonesia since 1987. GAT courses have been sponsored by several development agencies, among other CIDA (Canada), GTZ (Germany) and Oxfam (Great Britain).

According to the 'National Coordination Meeting on Women Promotion', held with all ministries involved in January 1990, the future conduct of Gender Awareness Training in all departments has been given high priority in the national policy on women promotion.

In July, 1990, the Ministry for the Role of Women has appointed a National Steering Committee which, among others, shall ensure the further dissemination of gender awareness techniques to project planners and decision-makers from all sectoral institutions.

The Ministry for the Role of Women has recently developed a Gender Awareness Manual in Indonesia language.

## **4. Gender Strategies in the Co-operative Sector**

### *4.1 Background information on Women's Role in the Co-operative Sector*

The general impression is that a great deal still needs to be done to enhance women's participation at all levels in co-operative societies, particularly at the decision-making levels.

According to the latest information available from the Department of Co-operatives (Sept.1990), there are 716 women co-operatives with a total membership of around 177,600. The involvement of women in mixed co-operative is limited; only one out of 10 co-operative member is a woman.

Mostly women are reported to be taking a back seat, playing a minor role on management boards/committees or as managers!

#### *4.2 Women Activities in the Co-operative Department*

The policy towards women in the co-operative movement focuses on 5 issues:

- i. To provide women with information about co-operatives;
- ii. To increase women's possibility of making use of co-operative education and training;
- iii. To increase management skills of women, especially in organisation, decision-making, implementation and administration;
- iv. To create a social environment which supports the consciousness about women's problems in co-operatives;
- v. To increase the efficiency of LKMDs (village security units) and KUDs and create a positive climate which supports the efforts to improve women's role in co-operatives.

The activities in the Department of Co-operative related to women issues concentrate on a project called P2WKOP. This project with a budget of Rp.400,000/- in 1990 focus on providing training on co-operative organisation to informal women groups.

#### *4.3 GAT in the ILO Co-operative project*

ILO Co-operative Project is aiming at improving the management of co-operatives, particularly agricultural co-operatives and at enhancing women's participation in co-operative development as leaders as well as managers and professional staff.

The ILO Co-operative project is carrying out gender awareness training by organising workshops for planners and policy-makers on gender awareness and gender techniques as well as training courses on gender for counterpart, collaborating partners and trainers. GAT is integrated in all training events organised by the project.

The project has applied the following strategy for the implementation of GAT:

- Gender Awareness workshop on national level was the first step of the gender awareness training cycle;
- Gender Awareness Training courses on provincial and district level in the provinces in which the project is operating;
- Incorporation of the gender awareness approach into other training courses of the project.

The purpose of the workshop on national level was to introduce the gender awareness method to project-planners and decision-makers and to achieve a consensus about appropriate approaches for a further dissemination of the method.



## **5. Critical Issues**

Many informal women groups are largely managed by the women themselves. The groups, especially at the primary level, are mostly small and limit their activities mainly to credit, savings and management of consumer shops.

Moreover, the majority of women groups stated categorically that for a variety of reasons they favoured working independently, at least for the time being, instead of joining KUDs or mixed (men/women) co-operatives. It is, however, possible for women to form pre-cooperative groups and develop their own activities. These groups do not have legal status and their access to credit is limited. On the other hand, they do not have to be afraid to lose their independence.

The reason for joining a co-operative is not only an economic one. The social aspect of belonging to a co-operative is attractive to women. The co-operative may have functions as a support group where women can meet each other on an informal basis and discuss problems.

Attention will be focused on the women's movement, which are considered to be a crucial to the future development, that the women be trained and acquire sufficient confidence to reach managerial levels in KUDs.

Part of the difficulty women face in co-operatives as well as in the community generally lies in the way men view women's work and the way women view themselves, i.e. an internalization of female inferiority or capacity to manage public office and larger organisations. The general impression one gathers from talking to women as well as men is that women are considered capable of managing small scale activities, like artisans, but they are thought so to be too cautious and lack knowledge and skill to venture into larger enterprises.

Repeatedly, in interviews with women members of co-operative societies, they themselves showed a reluctance to be involved in larger organisations, especially those where men are also members.

There is a need within the movement itself, to change prevailing attitudes (men's and women's) towards women's workload, particularly their extensive contribution to production, their central role in family survival. It is also important that their need to extend the scope of their organisational efforts is acknowledged by the movement. In addition to credit and savings, these efforts should cover provision of supplies of raw materials at low costs as well as joint efforts in the marketing of the goods produced.

There is a tendency amongst government officials (men and women), as well as middle class women from women's organisations, to regard women's concerns and preoccupations as social rather than productive issues, with women's programmes frequently included in social affairs. Part of the educational effort, therefore, will have

to be directed to change in attitudes towards women in society. Reorientation in attitude is, therefore, of crucial importance to the future of the movement amongst women.

## **6. Ideas for 2000**

Much have been achieved, but women still face significant problems in education, health, nutrition and employment. Development planners have not fully realized the contribution women can make although women make up more than 50% of the population, are key factors in the economic system. This is due to inadequate data such that women's contribution seem less visible. This conclusion is supported by various research findings funded by various sponsors which use gender analyses as an analytical method. The research also reveals the need to include gender perspective in research and development policies:

- i. Gender analysis should also be applied to decision-making staff and research staff.
- ii. Enhancement of better coordinated and concerted programmes related to agricultural development and co-operatives, including the promotion of women's role as beneficiaries and as programme planners and managers by promoting men's proper recognition of the actual and desirable role of men and women in agriculture, rural development and co-operatives.
- iii. Promotion of the role of women's organisations in the enhancement of concerted efforts aimed at women development in co-operatives.
- iv. Furthering support for women's active role in co-operative-related occupations through training and retaining their access to credits and collective group activities.

Special efforts need to be made to increase women's awareness and participation in global concerns and actions. These efforts are multi-dimensional in nature and therefore, in reported actions are called for covering the socio-economic, socio-cultural and political aspects.

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## ANNEX

### 1. *General Information about Indonesia*

- i. The Republic of Indonesia is the world's largest archipelago. It has a total of 13,677 islands of which approximately 6,000 are inhabited. Situated along the equator between the Asian mainland and Australia, Indonesia's territory extends over 5,000 kilometers from east to west and 1,750 kilometers from north to south. The total land area is 1.9 million square kilometers.
- ii. The 1990 population census showed a population of 179 million, up from 164 million in 1985. Average annual population growth is 1.97% (during 1970s:2.3%). About half the population are under 20 years of age, and about 40% under age 15.
- iii. Greatly diversified, there are more than 100 ethnic groups in Indonesia. It is estimated that 300 languages exist in the archipelago. The national language Bahasa Indonesia has long been the lingua franca. There are five officially recognized religions in Indonesia: Islam, Protestantism, Catholicism, Hinduism and Buddhism. Almost ninety percent of the population are Moslem. The great diversity is symbolized in the state motto *Bhinneka Tunggal Ika* which means Unity in Diversity.

### 2. *General Information about the Situation of Women in Indonesia*

- i. Women comprise about 50.1% (89,873,406) of the total population of Indonesia (179,321,641). As Indonesia is a land of many diversities, Indonesian women are not a homogenous group, but may be divided by economic status, ethnicity, social position, educational attainment and other characteristics, each with different value systems, needs and aspirations. Thus a variety of strategies and programmes are needed to meet the specific needs of those different groups.
- ii. Development policies in Indonesia are based on the principle of equality between men and women. This principle is deeply ingrained in the State Philosophy, Pancasila, and its Constitution of 1945. Consequently, this principle of equality is also embodied in all regulations and legislative acts of the Republic of Indonesia, including the broad Guidelines of State Policy (GBHN) adopted every five years by the People's Consultative Assembly, which provide direction for the formulation of the Five-Year Development Plan. Indonesia in 1984 also ratified the Convention on the Elimination of All Forms of Discrimination Against Women, with Law No.7 of 1984.

- iii. The GBHN of 1988 contains the basic concepts of : a) equal rights, obligations and opportunities for women and men in all aspects of civic life and in all development activities; b) women's harmonious role in the family and society; c) respect for women's dignity and protection of women's specific biological characteristics/reproductive functions; d) develop a favourable socio-cultural climate and enhance women's capabilities for wider participation of women in development; e) encourage the active participation of NGOs, among others the Family Welfare Movement, to promote family welfare.

### *2.1 Women in Education*

- The literacy rate as estimated in 1985 was 87.8% for men and 74.3% for women. Priority is being given to the complete eradication of the three illiteracies (illiteracy in the Latin alphabet, the lack of command of the national language, Bahasa Indonesia and the lack of basic knowledge) among people aged 7-44 years, of which two-thirds or 2.9 million are women, by the end of Repelita V (1994).
- As a result of compulsory education at elementary level (7-12 years of age) which was introduced in 1984, girls' participation in primary school almost equals boys (93.3%-96.0%). The present Five-Year Development Plan will start new efforts in the direction of compulsory education for young people aged 7 to 15, so that full compulsory education for people aged 7 to 15 may be implemented in the Sixth Five-Year Development Plan.
- Boys' and girls' participation at post-primary school level, i.e. at junior high school 39.4%-60.6%; at senior high school 36.2%-63.8%; at college 32.6%-67.4% and in the field of science and technology.

### *2.2 Women in the Economy*

- Increased women's level of education, on the one hand, and higher age of marriage and smaller family size on the other, have resulted in higher female labour force participation.
- The female labour participation rate had increased from 32.65% in 1980, to 39.59% in 1985, then further to 44.63% in 1987, while male labour participation had increased from 68.8% in 1980 to 70.3% in 1987. During 1989-1994, of the estimated total of 11.9 million people seeking employments, 47.5% or 5.6 million will be women.

By 1994, it is estimated that of the total labour force, 86.3 million, 36.1 million will be women. However, their employment concentration is in sectors of low productivity such as in agriculture, trade and social services. In 1985, the employment concentration of women labour in agriculture was 53.3%, trade 21.71% and personal services 12.43%.

### 2.3 *Women and Health*

- Health policy in Indonesia recognizes the importance of women in different ways: as direct beneficiaries, as mothers and family members, and as health workers, especially as front line health workers outside the home.
- Maternal mortality is related to a number of socio-economic factors, such as women's low level of education, the degree of respect or status accorded to women, women's personal income, women's total workload and their age at first childbirth. Therefore, in Indonesia, an integrated approach is followed in the safe motherhood programme. Besides improving the quality of medical and family planning services, efforts are taken to increase women's education. A legal literacy programme to reduce the incidence of early marriage is also a very important component of safe motherhood programme. It is very well understood that the success of efforts to reduce maternal mortality depends very much on the success of all programmes aimed at enhancing the status of women in the family and society, and women's role in development.
- In 1986, a household health survey concerning birth delivery practices in 7 provinces showed that about two-thirds of children are born at home, with assistance from Traditional Birth Attendants (TBAs) in the country, of whom more than three-quarters had received at least one training course. There are approximately 15,000 midwives in Indonesia.
- Infant and maternal mortality are not only important indicators of child welfare but also of women's socio-economic status. Therefore, safe motherhood and child survival and development are priority programmes in the current Fifth Five-Year Development Plan (1989-1994). The target of the Fifth Five-Year Development Plan is to reduce maternal mortality ratio by 25 per cent, from the current rate of 450 per 100,000 live births.
- Due to the active role of women in health development, Indonesia has succeeded in sharply reducing the infant mortality rate (IMR) from 90.3 per 1000 live births in 1983 to 58 per 1000 live births at the end of 1988. The goal is to achieve IMR of 49.8 per 1000 live births in 1993. Mortality among older children aged 1-4 has dropped from 18 per thousand in 1980 to 10.6 per thousand in 1988. The goal is to reduce the rate to 6.5 per thousand in 1993.

## **Presentation by Ms. Leila Bokaie, CURC, Iran**

### ***In the Name of God, the Great Architect of the Universe,***

Man live in an immense co-operative called the Human Society, where the co-operation is an art and must be well practiced to be master in. Understanding the role of woman in development and the debate on necessity for integration of men and women for development of co-operatives is among the topics meaningful to those who believe that God created man and woman, to work together toward a common end.

The Central Organization of Rural Co-operatives (C.O.R.C.) and the Central Union of Rural Co-operatives (C.U.R.C.) were founded in 1963 and 1977 respectively for the purpose of development and accelerating the co-operative movement in rural areas and cities. As a result of year of hard work during the post-revolution years, today CORC has branches in the capital of every province and for CURC, you can find a branch office or member union in almost every city or villages of the country.

Central Union of Rural Co-operatives now has 201 unions of rural co-operatives and agricultural co-operatives as its members. CURC and CORC together serve a network of 3150 rural co-operatives and 1240 agricultural co-operatives, totally representing over 4,370,000 individual members nationwide. Taking into account the average family size, the CURC services 25 million farmers and their families, **directly or indirectly** which implies the important role of women in this great population. **The** number of female shareholders does not equal that of men. In a survey **conducted last year**, we found out that a great majority of couples, who only one of them owned shares in a co-operatives, both had almost always some how managed to agree with each other on issues regarding their co-operative, because of the two sided co-operation which already existed between the couples. But perhaps it may be wise to try the system of double vote for share if the owner is married.

In Moslem's view points, the development of human resources and necessity of women's work are greatly appreciated. Co-operatives are justified by divine laws and play their role in Islamic society. The Holly Quran's verse of Mardeh sec. 6 directs: "To be prosperous co-operative with your fellow men". With this view point discussion on co-operatives as a Quranic Law taken from holy verses of Quran, it is evident that there is no difference between men and women and divine orders include not only men and women, but also people of various ages and all walks of life. In the question of development men and women consider it their duty to try hard for advancement. This is why looking at expanding co-operatives as a necessity is in hearts of millions of Moslem men and women.

The co-operative, a common goal after the Islamic revolution continued its way with effort and hard work of our people, men and women. The grounds for social

activity is now prepared which is an old desire of our women. The gain of this presence is evident in women's fight for social rights, because women have clear rights, the defence of which is not only upto women but also upto the Islamic governor. In fact unfamiliarity of women with their rights is caused by their ignorance which deprive them of many of their rights, which clarifies the role of co-operatives missionaries.

Our society goes a clear and dynamic way in achieving the women's rights, understanding expansion of the co-operatives is not a dictated and new programme. The fact that it is enlightened by Islamic teachings and this holiness of the co-operative is something we can say can be found in no other order, command and law, in any part of the world. If we consider the valid statistics after the Islamic revolution we shall notice upward growth of women's social presence including their employment in co-operatives. At present, the minimum women working in CORC and CURC on different jobs encompasses 350 in management and expert posts.

Statistics shows that there are serious problem for our women in rural and urban co-operatives is the lack of educated women in agricultural sector, a main obstacle for development. Women employees in this sector must be educated and this necessitates making more investments on education in rural co-operatives and plants until we see the time when in the light of education our women can do their jobs expertly in farms, offices and plants. A good place for such a training in villages and cities would be rural and urban co-operatives. On the other hand, education make women more aware economic of their rights and improves their lives.

I attract the attention of this conference to the fact that in Iran, some co-operatives are choosing new forms and have manifested in other social values. We now have co-operatives such as co-operatives of Moslem Soldiers' Wives for Supporting the War fronts, Volunteer-help co-operatives for raising orphans, helping the needy, and cultural co-operatives.

The Women's Islamic Institute has established just about a month ago the first Urban Women's Co-operative, totally run by ladies. I am glad to announce that while we are your guest, during the ICA Conference, the Ministry of Agriculture will establish the first rural women co-operative in city of Colpayegan. The co-operative is formed to put into test a project submitted by one of the ministry of agriculture's women specialist. The aim of this project is to provide bank credits to rural women and engage in all kinds of business activities to raise the standards of living in rural areas( I have prepared a copy of the project summary-Annexe)

I would like to end with a brief look at the programme of services that presently is available to women members of rural and agricultural co-operatives. The programme receives full help and co-operation from co-operative members for mobilizing their full potentials.



- i. Rendering medical care and advice
- ii. Birth control and family planning programme
- iii. Technical and vocational training
- iv. Supporting rural handicraft industry
- v. International affairs, women and exchanging cultures
- vi. Training women the co-operative system
- vii. Law classes, women shall learn how they can demand wages from their husbands for doing the house work, as commanded in Islamic rules which has recently been ratified as a bill in Islamic Republic's parliament.

As close observers, we are pleased to inform the conference that Islamic Republic of Iran has achieved many of its goals set for development of co-operatives. CURC has received the government's helping hand and support whenever it needed help. Delegates of CURC wish to thank the Japanese Consumer's Co-operative Union, ICA Women's Committee/ ICA-ROAP and SCC for giving us the opportunity to be with our Asia-Pacific family and learn.

## **Rural Women's Co-operative (RWC) Project**

### **A summary**

*(Paper annexed to the presentation of Ms. Bokate)*

#### ***In the Name of God***

##### ***Introduction***

This project intend to establish rural women co-operatives (RWC) in all provinces of Iran. The main action of these co-operatives is providing credit for rural women who are engaged in all kind of activities in different provinces, and to enable them to effectively carry out their activities and improve their standard of living.

Similar to the other parts of the world, rural women in Iran, have an important role in food production, handicraft making, animal husbandry, food processing and marketing. A case study in one of the villages in the north of the country shows that the percentage of women's labour work in one hectare of paddy field amounts to 77.5 of the whole work which is done. (Sarhaddi-1988). Although the number of studies which have been done about women's role in agriculture and handicraft is low, still there are enough reason to show the worthy contribution of rural women in development process. It should be said that in some parts of Iran, where agriculture is not economical, 90% of rural family's budget comes from handicraft making and mainly from carpet weaving, 90% of which is done by women.

##### ***Goal and Purposes***

The goal of this project is to enable rural women to effectively carry out their conditions of living. Co-operative membership not only entitles rural women to services which they need, but also through co-operatives they can obtain a platform from which to make the voice of rural women heard more effectively. Rural women will be able to improve the quality of their work conditions and also the quality and quantity of their products, through co-operatives.

The purpose of the establishment of such co-operatives is to enable rural women to have access to credit, to improve their practices and also to provide cash for buying essentials for family. Another important purpose is to introduce women to new inputs for improvement of the quality and quantity of their work.

Basic features of co-operatives are not only being rethought and reformulated by eminent co-operators and economists, but are also being discovered and successfully applied by small farmers including women in various developing countries who are coming together, often on an informal basis, to decide about and to share the use of some of the means of production and marketing.

### *Justification*

In many developing countries, where co-operatives are officially regarded as appropriate forms of group action for their rural area, ample participation by women in these co-operatives can bring several advantages.

It may help to promote the better utilization of the capabilities and initiatives of all human resources. It may facilitate a broader and more realistically based dialogue between the authorities concerned with planning and implementing development programme. It may contribute to improving the standard of life among rural women and those dependent on them.

### *Feasibility*

In a country like Iran, where the religion and culture has an important influence on the people's lives, rural women co-operatives own work and be welcomed more than joint women/men co-operatives. They will be according to the local material and local skills and also the need of the rural in that area. Establishment of these co-operatives is also financially feasible, because the related authorities have already accepted the idea and the needed offices and personnel and some equipment already exist. Through membership of these co-operatives, rural women will have access to credit and markets, so they can generate more income and it is hoped that by generating more income, they can improve their quality of life.

We hope to reach our goal with the co-operation of Central Union of Rural Co-operatives.

## **The Current State of Women in Japan by Natsuko Yuasa, Director, Japanese Consumers' Co-operative Union**

### ***Introduction***

According to the 1991 Survey by the United Nations Development Programme (UNDP), on the world's 'human development index', based on such factors as average life span, education and purchasing power, Canada ranked first in the world and Japan came in second. However, we factor in data on equality between the sexes, our country drops all the way down to the 18th place.

After the Second World War, Japan concentrated on its economy while improving the basic foundation of people's lives in areas such as health, medical care and education. As a result, our daily life has improved considerably, and Japan has become one of the world's leading economic powers. However, when we look at our country from the perspective of women's social status, we are still lagging far behind many others, just as this UNDP survey reveals.

Through co-operative movements, we are striving to change people's economy-oriented ways of thinking and create a society where fairness is given top priority, in order to achieve this goal, women should take an active part in every aspect of the co-operative movement. Not only are women vitally important as human resources supporting co-operative development, but their participation, based on equality, is indispensable in realizing fairness within the co-operatives.

Today, I would like to first give you a general outline of the current status of women throughout Japan and then focus on the women who are supporting the Japanese Co-operative movement - women active in farming, forestry and using villages as well as the women who are consumer co-operative members.

### ***1. The Current Situation of Women in Japan***

#### ***1.1 Population, average life span, education***

Of Japan's total population of approximately 120 million, 60.8 per cent are women. In 1990, the average life span of Japanese women was 81.81 years, the highest in the world, while that of men was 75.96. In education, the recent trend is an increase in the number of female students receiving higher education and majoring in a broader range of subjects. As far as percentages go, more female students enter high schools, junior colleges and universities than their male counterparts. It is therefore no exaggeration to say that all obstacles have been removed for women to pursue their education.

#### ***1.2 Labour***

Women make up 40 per cent of the total work force in Japan and play a major role in supporting our economy. Of all employees, 38.5 per cent are women.

However, their working conditions are considerably different from those of male employees. Many women enter the work force after graduating from school, then leave their jobs when they get married or have children and then start seeking work again after the children grow up.

However, since the lifetime employment system is considered to be standard in Japan, it is difficult for a woman to find a full-time job after quitting one. Another factor is that women prefer to work shorter hours, in order to balance housework with work outside the home. Therefore, most women who enter the job market end up with part-time jobs.

It is true that people's awareness is changing slowly. There are fewer people nowadays who insist on the stereotype of 'men at work and women at home'. However, as far as actual behavioral patterns are concerned, not much progress has been made. This is especially true when it comes to men helping their wives with household chores.

Therefore, the current situation may be summed up as 'men go to work, and women keep the house and sometimes work as part-timers'.

### *1.3 Participation in Community activities*

A recent public opinion poll shows that 30 per cent of all women are involved in community activities such as Parent-Teacher Association (PTA), consumer groups (including co-operatives), and local mutual aid activities. Women in their 30s and 40s are the most active, indicating that community activities are supported mainly by those women who have left their full-time jobs.

### *1.4 Participation of Women in the Policy-making and Decision-making Processes*

Although more women now take part in policy-making and decision-making processes, the number is still very small. For example, women account for only 3.6 per cent of all corporate managers, 12.8 per cent of all labour union executive members, 6.5 per cent of Diet members, and 2.5 per cent of local assembly members. In particular, only 2.4 per cent of the members of the House of Representatives are women, which is the lowest among advanced countries.

After the United Nations' Decade for Women, an increasing number of women in Japan became active members of the society. But it was not until 1990 that people came to realize the problem was not completely resolved yet. This was the year when the government released the figure of 1.54 as the total fertility rate, that is, the average number of births per women. This figure was the lowest ever in the history of Japan.

Even today, a married or an expectant women is often faced with having to choose between her job and family. But men are only congratulated and never asked about continuing to work. When asked to make a choice between family or work, women

In Japan are still not in a situation to immediately answer 'both' with confidence. The Child Care Leave Law has recently been put into effect and work hours are becoming shorter. These steps, however, are far from enough. Women's participation must be further encouraged in all fields, and it is necessary to review and improve our institutions and customs.

## **2. Co-operatives and Women**

Japanese co-operatives can roughly be divided into:

- i. Producers' co-operatives classified by industry such as agriculture, forest-owners' and fisheries co-operatives; and
- ii. Consumer co-operatives whose members are mostly salaried workers and their families.

### **2.1 Women in agricultural, fisheries and forest owners' co-operatives**

Only 9.3 per cent of the total Japanese labour population belong to the primary industries such as agriculture, fishery and forestry. However, agricultural, fisheries and forest owners' co-operatives play an important role in the lives of the producers, from production to consumption in the farming, forestry and fishing villages.

### ***The current situation of women in farming, forestry and fishing villages***

How are women involved in these industries? Of the total 6.3 million people engaged in agriculture, fishing and forestry, women account for 60 per cent of agricultural, 30 per cent of forestry and 20 percent of fishery workers. They put in 50 per cent of the total work hours.

For example in agriculture, women have the same managerial abilities as men do. However, the position of women in management and administration is vague. They are not adequately evaluated, in homes and in communities, as persons responsible for production.

Women often work extremely long hours, if housework is taken into account. Most find it difficult to take time off from work. Moreover, they usually do not receive income as compensation for their work nor own real estate in their own names. These are just two examples that illustrate how women's economic status remains at a low level. Measures such as maternity leave, which is vital in order for women to continue working, are yet to be introduced.

Meanwhile, women in farming, forestry, and fishing villages have traditionally played an important role in their homes and local communities. They are responsible for managing the household, doing housework, and taking care of the elderly and the sick. They also do a variety of other activities, from associating with neighbours, to creating and promoting local traditional culinary culture, and promoting environmental preservation. In spite of all this, women's roles are under-rated.

## *2.2 Participation of women in co-operatives*

Because of the relatively low status of women, there still are very few women who take part in planning and managing co-operative activities, let alone participating in their policy-making processes.

There are a total of 8.5 million members in agricultural co-operatives, 1.76 million in forest-owners' co-operatives and 520,000 in fisheries co-operatives. However, women account for only 12.1 per cent of agricultural and 5.4 per cent of fisheries co-operative members. Moreover, there are extremely few female executives in both agricultural and fisheries co-operatives, a mere 0.1 per cent.

Despite all this, women in agriculture, forestry and fisheries villages are trying to organise women's associations within their co-operatives to protect the rights of women and enhance their socio-economic status. The women's association gathers requests sent in from female members to organise activities such as processing and sales of agricultural, forestry and fishing products. They are also engaged in environmental activities, health care management, and educational training. Through efforts like these, women are striving to increase their income and improve their livelihoods.

Since each co-operative plays a vital role in local agricultural, fishing and forestry business, and since women are responsible for actual production, more women must be actively involved in these co-operatives, not only as members of women's associations but also as regular co-operative members. And to aggressively reflect women's views on management, more women must be trained to take part in the administration of co-operatives.

## **3. Women in Consumer Co-operatives**

### *3.1 Ninety-six percent of consumer co-operative members are women*

In Japan, women are generally the ones who buy groceries and prepare meals. They are also the ones who run households on a daily basis. That is why the great majority of those who invest in consumer co-operatives and become members are women. In terms of gender integration, i.e. joint participation of men and women, the problem may lie in the small number of male members.

Presently, citizen co-operatives, serving local residents, reportedly have 10 million members, about 96 percent of whom are women. Seventy-six per cent of member families are headed by salaried male workers, and 77 per cent of them are nuclear families. In addition, 45 per cent of these female members do not work, while 11 percent work full-time. Of the co-operatives' member families, 17 percent live in rural areas, and the rest live in cities and the surrounding areas. So we can say that a majority of female members are married to salaried workers in cities and that half of them are full-time housewives without jobs.

### *3.2 Female members play the leading roles in consumer co-op activities*

Those who become consumer co-operative members are entitled to use the co-operatives and take part in their activities.

Taking part in co-operative activities refer to two things, first is getting involved in the administration of co-operatives; and second, participating in diversified member activities, including developing Co-op brand products, protecting the environment and welfare activities.

Participation in administration includes attending Han Leader meetings, district committees, and the General Assembly to give their opinions. Those who have attended these meetings convey information on co-operative administration to other members. Women account for 99.8 per cent of district committee chairpersons, 93.7 per cent of delegates to the General Assembly and 95.0 per cent of board of directors who represent the members. The co-operative administration and member activities can be said to be supported by women. Moreover, 65 per cent of all co-operative employees are women (this includes part-timers).

### *3.3 Most top executive posts are still held by men*

However, the executive positions, including top management, which are responsible for co-operative activity planning and business operations, are still dominated by men. In order to be promoted to managerial and executive positions, staff members must work on a full-time basis, and 80 per cent of these are men. Only 2.2 per cent of the present departmental heads are women.

Women account for 1.3 per cent of all store managers and 0.6 percent of joint purchase branch managers, respectively. And as far as board members are concerned, 8.9 per cent of executive directors and 2.1 per cent of managing directors are women.

As you can see, men and women are still given different roles to play in co-operatives: a majority of co-operative users and participants in member activities are women, while men are responsible for the actual day-to-day policy-making, decision-making and business operations functions.

I hope it is now clear that the situation existing throughout Japan, which I mentioned earlier, also exists in the co-operatives, that very few women take part in the process of drawing up policies and making decisions. Therefore, we should make further efforts to enhance women's participation based on equality in the processes of policy-making and decision-making.

Thank you very much for your patient hearing.



## **Japanese Co-operatives' Efforts in Addressing Gender Issues by Momoe Tatsukawa, Chairperson, Women's Council, JCCU**

I would like to speak on how gender issues are being addressed by Japanese Co-operatives.

In case you are wondering, the answer is: hardly at all. It is only recently that gender issues have attracted public interest in Japan and we have only begun to deal with them. Of course, Japanese co-operatives have long been working hard to enhance the level of women's participation by seeking ways for women to take part in co-operatives and to have their opinions reflected in the management. These efforts, however, were directed primarily towards improving the status of women within the co-operatives. Only recently have we begun to recognize the need to review co-operatives from the perspective of 'gender' and re-question the traditional gender roles imposed on us by our socio-economic structure.

The word 'gender' is difficult to translate into Japanese; few Japanese people understand this concept and the various problems which it generates. This is true of co-operatives as well. Only a handful of people recognize the need to review the current state of co-operatives from the 'gender' view point. We should accept this fact as a reality in Japan.

In this report, I would like to first touch on how gender issues are being addressed in Japan as a whole, then explain the measures carried out by agricultural and consumer co-operatives as well as the co-operatives as a whole. At the same time, I will try to identify the factors which make it difficult for many people to understand these issues.

### **1. Addressing gender issues on a national level**

#### **1.1 *'The New National Plan of Action Towards the year 2000', aiming at a society in which both men and women jointly participate on the basis of equality.***

In 1975, the first year in the United Nations Decade for Women, the Japanese government established a 'Headquarters for the Planning and Promoting of Policies relating to Women', to be headed by the Prime Minister. In 1977, a 'National Plan of Action' was drawn up, and the government embarked on a series of efforts to deal with women's issues. In 1985, a conference on the United Nations Decade for Women was held in Nairobi, where the '1985 Nairobi Forward-looking Strategies for the Advancement of Women' were adopted, as guidelines for various countries to implement effective measures towards the year 2000. Based on the strategies, the Japanese government, in 1987, devised the New National Plan of Action Towards the Year 2000 as the foundation for creating a society in which both men and women take active part on equal basis.

This was the first time the concept of gender integration became incorporated into national policies.

Prior to then, the government only considered ways to abolish sexual discrimination and tried to raise the status of women. However, the New National Plan of Action set forth in 1987 incorporated in its measures for "joint participation of men and women based on equality," and made it clear that "women's issues are men's issues as well, and must also be addressed."

It began to be realized that the most effective strategy for changing general awareness and thus the social system was to increase the participation of women in policy and decision-making processes. The New National Plan of Action confirmed that the important thing was not merely for women to take part, but their active participation in drawing up policies and making decisions was required.

### *1.2 Revision of gender roles required for attaining true richness*

In 1992, the Japanese government drew up the New Five-Year Economic Plan. The objective of this plan is as follows:

"Throughout the post-war period, Japan has consistently adopted policies that emphasize the economy. Because of this, the country has become one of the major economic giants of the world. However, it has also become a society whose people cannot enjoy the comfort and richness which should accompany such high status. The goal of this plan is to realize a quality of life for people which suits our country's economic development."

The single most important factor is the shortening of work hours. As one of the keys in attaining greater quality of life, the Plan calls for creating a society in which women, together with men, can achieve self-realization both in society and at home, and for this purpose, the traditional gender roles must be changed.

### *1.3 Women's issues are men's issues*

Clearly, society has finally opened its eyes to the need for both women to review their own awareness of gender roles and men, who have become slaves of economic prosperity, to become aware that liberating themselves from men's traditional roles will transform society. This, I feel, is the objective of joint participation of men and women based on equality in Japanese society, and this is the starting point from which to tackle the gender issues in Japan. This is why I often translate 'gender issues' as "issues related to joint participation of men and women based on equality."

### *1.4 Perspective of 'women in development'*

The government has also reviewed its ODA activities in 1990 from the perspective of 'Women in Development', or WID. Currently, there is a WID official at the Japan International Co-operative Agency (JICA) who manages a variety of activities, from

WID standpoint, including the program development to assist developing countries and conducting training sessions for the staff in charge. According to this WID official, although the concept of gender integration is already incorporated in WID, the office uses 'women in development' instead, since there is no appropriate Japanese term for the word 'gender'.

## **2. Addressing gender issues at agricultural co-operatives**

2.1 The immediate task is increasing membership of women in agricultural co-operatives

At agricultural co-operatives, efforts are currently focused on increasing female membership, increasing the number of women directors, and having more of them participate in the management of agricultural co-operatives.

These were the results of hard work carried out by the Women's Association of Agricultural Co-operatives, I would now like to briefly outline their activities.

2.2 Activities by the agricultural co-operatives was established in 1951 with the major objective of improving the socio-economic status of women living in rural areas. the Association was made up of co-operative members' wives and organized at each primary society. Presently, total membership is approximately 2.2 million in 3,092 organizations. The Women's Association sets forth four major areas for their activities: securing safe goods; measures for the elderly in rural areas; protection of the global environment; and enhancement of women's status.

One of the specific activities for 'enhancing women's status' is having more women in rural areas become co-operative members.

In 1986, agricultural co-operatives decided to allow multiple members from one agricultural household. Until then, membership was limited to only one person per household, which meant that in most cases, men would become members, making it difficult for women to join the co-operatives. However, amendment of the regulation removed this obstacle.

The next thing the Women's Association opt out to do was to boost awareness among the women by developing teaching materials to illustrate the necessity for women to take part in co-operative management. At the same time, they petitioned the president of each agricultural co-operative to have more women accepted as members.

As a result of their steady efforts, female membership in agricultural co-operatives rose from 10.7 per cent in 1987 to 12.1 per cent in 1991.

2.3 The Ministry of Agriculture, Forestry and Fisheries formulates policy for women, 'The Women in Farming, Forestry and Fishing Villages Towards the Year 2001'. In fact, the New National Plan of Action Towards the Year 2000, set forth by the Japanese

government in 1987, clearly stated the promotion of measures for women in farming, forestry and fishing villages. This was perhaps due to the fact that farming, forestry and fishing villages were the areas in Japan that clearly lagged behind most others as far as women's social status was concerned, and that once women's issues were resolved in rural areas, then the enhancement of women's status in Japanese Society could be said to have been abolished.

In response, in June 1992, the Ministry of Agriculture, Forestry and Fisheries, which has jurisdiction over agricultural co-operatives, formulated 'The Women in Farming, Forestry and Fishing Villages Towards the Year 2001.'

The policy analyzes the current status of gender issues in farming, forestry and fishing villages and clarifies future tasks. Therefore, in accordance with this policy, I expect that agricultural and fisheries co-operatives will boost their own efforts toward resolving gender issues.

The policy stresses five tasks to be accomplished. First is the changing of people's consciousness and behaviour in general; second, enhancing women's economic status and improving their working conditions and environment; third is the creation of an environment in which women easily live and work; fourth is the boosting of women's abilities and the establishment of diverse ability-development systems; and lastly is the establishment of a set up which transforms this policy into practice.

### **3. Measures taken by Consumer Co-operatives concerning gender issues**

#### *3.1 Consumer co-operatives and women's issues*

The first time that problems regarding the management of Japanese Consumer Co-operatives were pointed out from the perspective of women's participation was in the report made in 1986, by the ad hoc committee on consumer co-operatives' desirable activities, that was set up by the Ministry of Health and Welfare. The report underlined the important role of women in consumer co-operatives, explaining that women made up a majority of co-operative members and that it was those women that were promoting the actual activities carried out by co-operatives. The report then called for securing opportunities for women to actively take part as directors and staff members so as to reflect the views of the members in co-operative management.

It was also during this period that people outside the co-operatives pointed out how strange it was that although those attending co-operative member meetings were predominantly women, only men attended meetings for co-operative management executives.

However, in those days, even when the issue of member participation at co-operatives was discussed, it seldom was from the women's perspective. I will explain the reasons later.

### *3.2 Establishment of the Women's Council of the JCCU*

In June, 1991 the JCCU decided to establish the Women's Council. Although there are still very few top women executives at co-operatives, 66 per cent of the primary level directors are women, indicating that women are taking part in the management. This is because 63 per cent of the directors are representatives of the members, 95 per cent of whom are women.

However, the situation differs at secondary and national level. Of all the prefectural unions, only 6 per cent of directors are women, and at the national level, out of the thirty-three members of the JCCU board of directors, only two are women. Thus, in order to reflect women's voices in the management of the JCCU, the JCCU Women's Council was formed. The Council is the advisory organ of the JCCU President, and it is currently preparing a report regarding the current status and future direction of women's participation in the decision-making process in co-operatives. In order to prepare the report, the Women's Council conducted a survey from the women's perspective on the actual state of the co-operative movement, which had never been made before. Therefore, the Women's Council can be said to be the starting point for consumer co-operative efforts to address gender issues.

### *3.3 Increasing the participation of women in policy and decision-making processes*

A survey conducted by the JCCU Women's Council revealed the existence of the clear sexual division of roles within co-operatives; the staff mainly consist of men, while members are predominantly women. Also at board meetings, men, as top management, submit the proposals which women as directors, representatives of the members, then discuss.

This clarifies the importance of promoting joint participation by men and women at all levels of co-operative activities, especially increasing the number of male co-operative members and having more women take an active part in the policy and decision-making processes. Furthermore, we must not forget the need for educational activities in order to raise the awareness among co-operative members, staff and officials, of the necessity of discussing the issue of joint participation by men and women.

### *3.4 Activities for Learning about Gender Issues*

The Tokyo Consumers' Co-operative Union has already held a symposium on the topic of 'Co-operative Movements and Feminism' as part of the 1991 discussion on the 'Basic Co-operative Values'. During the 1992 ICA Congress, another symposium was held under the title 'Co-operatives and Women', targeting co-operative members in the Tokyo Metropolitan area. Ms. Katarina Apelqvist, Chairperson of the ICA Women's Committee, was invited as one of the panelists. Immediately following this

conference, two international forums will be held in Tokyo and Osaka under the title 'Enhancing Women's Status and the Possibilities for Co-operatives.'

### *3.5 Offering support to the ICA Regional Office for Asia and the Pacific*

There is one significant thing we must not forget. The JCCU is to provide the financial assistance for employing a gender officer at the ICA Regional Office for Asia and the Pacific, beginning fiscal 1993. This is not only development assistance for co-operatives in the region, but is also part of the effort by Japanese co-operatives to tackle gender issues. Because these activities will enable us in Japan to collect a variety of information related to questions such as, "What are gender issues within co-operatives?" and "What measures related to these issues are to be implemented in the Asia and Pacific Region?"

## **4. Promotion of gender issues through co-operation among co-operatives**

### *4.1 Membership registration in the ICA Women's Committee by Agricultural and Fisheries Co-operatives*

The first time different types of co-operatives collaborated in addressing gender issues was in 1988, when Ms. Kiyoko Takebe, President of the National Council of Agricultural Co-operative Women's Associations, and Ms. Tokuno Enokida, the then president of the National Association of Women's Groups of Fisheries Co-operative Associations, registered as members of the ICA Women's Committee. Until that time, the JCCU was the only organization in Japan which registered membership with the Women's Committee and had two members on the committee. Ms. Natsuko Yuasa of the JCCU was one of the two. The same year, Ms. Yuasa was elected as the executive member of the Women's Committee. At the executive committee meeting held in Brussels in 1991, she proposed that the theme of the 1992 ICA Women's Conference in Tokyo be made 'Joint Participation of Men and Women in the Co-operatives based on Equality.' After deliberations, the committee adopted 'Strategies for Women's Influence at all Levels in the Co-operative Movement' as its theme. The National Liaison Committee for Women Co-operators (NLCWC) was formed by three committee members in order to coordinate views in Japan pertaining to the activities of the Women's Committee.

### *4.2 The outcome of the ICA Tokyo Congress*

Preparations to welcome the Women's Committee to the 1992 ICA Tokyo Congress were handled by the NLCWC. These preparations turned out to be activities for the members of the NLCWC to consider gender issues in Japanese co-operatives. To draw up the report for the Women's Conference (which I presented, representing Japan), they exchange information and problems related to women's participation in their respective organizations, and discussed tasks and measures to solve them. The

Conference provided the first opportunity for Japanese female members of the consumer, agricultural and fisheries co-operatives to convene and mutually understand the situations they are facing.

#### *4.3 Future Tasks*

Our joint efforts have only begun. We have numerous tasks to carry out, including further developing the NLCWC to establish the National Women's Committee ( I personally feel that we should change the name to 'Gender Committee'), providing opportunities to study gender issues within the movements, and urging various co-operatives to address gender issues.

#### **5. *Obstacles to promoting gender issues in Japanese Agricultural Co-ops***

Lastly, let us see why 'gender issues' is a difficult concept to understand in Japan. I will discuss the agricultural co-operatives and consumer co-operatives separately. Two reasons which make it difficult for agricultural co-operatives to grasp gender issues may be (1) the deep-rooted traditional concept of the sexual division of roles in farming, forestry and fishing villages; and (2) the presence of the Agricultural Co-operative Women's Association.

Regarding the first point, farming, forestry and fishing villages have less turnover in population than city regions, and still maintain traditional customs favouring large households with three generations living together under one roof, and parents' passing on to their children assets such as farming land and fishing boats. Inevitably, the traditional sexual division of roles - the family centres around the male head of the household and women work to assist men and do chores such as housework, raising children and taking care of the elderly - is passed on too, unchanged. While city dwellers are able to develop different sets of values without interference, people in rural villages some times find it difficult to accept others with different sets of values. This means that even if one tries to review and change the traditional gender roles, there are numerous obstacles to be overcome. The second point is the presence of the Women's Association in agricultural co-operatives. We must be aware of the fact that gender issues concern not only women; men too, must realize that these issues concern them as well. It is true that women have lots of problems which should be solved by women themselves, and in order to gain greater self-reliance, it is effective for women to form women-only groups and train themselves. Therefore, this is not enough to transform the structure.

Because of the presence of the Women's Association, women's issues are often considered issues which concern the Women's Association only. This deprives an agricultural co-operatives of the opportunity to discuss these issues as those pertaining to the entire organization. Therefore, it is essential to secure a venue for the agricultural co-operatives as a whole to discuss gender issues.

## **6. Reasons which made it difficult to discuss gender issues at Japanese Consumer Co-operatives**

Next, let us consider the reasons why it was difficult to get gender issues recognized at consumer co-operatives.

### *6.1 The role of consumer co-operatives in helping women take part in society*

The history of consumer co-operatives dates back to the latter half of the 19th century. However, it was only after the high economic growth period in the 1960s that a large number of consumers began to join, as they do now. The co-operative movement made remarkable progress, especially among housewives living in cities, through joint purchases of safe and reliable products.

By participating in co-operatives, women, mostly housewives, gradually took part in social activities such as preventing pollution and price hikes, and improving products of inferior quality. Unlike radical women's movement groups which succeeded in supporting only a handful of supporters, co-operatives managed to win large groups of participants due mostly to the fact that they focused on daily activities such as buying every day items. Through these activities, a large number of women expanded their concerns from the kitchen to society and matured also as members of their local communities. As a result of steady efforts on the part of co-operatives to reflect female co-operative members' opinions in their activities and businesses, co-operatives themselves have expanded tremendously: close to 20 per cent of all households in Japan are members of co-operatives. As you can see, co-operatives have greatly contributed to boosting the social participation of women in Japan.

### *6.2 Limitations due to co-operatives' range of activities*

On the other hand, some feminists have criticized that, "Participation in co-operatives is just an activity for housewives-women who are confined within their families by the sexual division of labour-to defend their household budget and the physical well-being of family members. In this sense, it is merely an activity which husbands and children approve of and accept." That is, co-operative activities used to be based on acceptance of the traditional roles of women, including house work, child care and home making functions, and were therefore limited to those which trained and improved their traditional abilities.

They were not activities to promote "women's economic independence" nor help women to effectively balance the "management of both family life and work."

In other words, co-operative activities were not designed to resolve the traditional sexual division of roles nor the problems which arise therefrom.

Nowadays, however, Japanese women are no longer satisfied with being just



housewives. They are striving to take equal part with men in the work place, local communities and politics. In projecting the future development of Japan, men and women are expected to become equal partners in all aspects. For this purpose, the traditional concept of the sexual division of roles must be changed, and joint participation by men and women based on equality achieved at all levels. Co-operatives too, are urged to keep with the rest of the society and reconsider various measures from the gender perspectives.

### *6.3 The large number of women participating as members creates a blind spot*

As you may know, Japanese Consumer Co-operatives have exerted tremendous effort towards having more members take part in their management. As a result of these efforts, Japanese co-operatives managed to achieve remarkable growth. On the other hand, however, this resulted in masking the issue of women's participation within the co-operatives. Let me explain this. Since a large number of women already take part in the planning and administration of member activities, people are led to believe that women are already participating fully in management and fail to see where the problem lies. This view is shared not only among male top executives, but also among leading female members. This is the second reason why gender issues are difficult to perceive by those involved with co-operatives.

Japanese people have finally begun to address gender issues. I am sure this trend will no longer be reversed. I am convinced that more co-operators will take interest in gender issues, triggering actions to promote the joint participation of men and women based on equality in all co-operative activities.

Let me, in closing, confirm with you that through actions like these, co-operative movements will be steadily promoted, not only in Japan, but in Asia and the Pacific regions as well. Thank you very much for your kind attention.

## **Ms. Rahaiah bt. Baheran (Malaysia)**

### *The Co-operative Movement in Malaysia*

In Malaysia, the co-operative movement started in 1922 as a means of tackling indebtedness of farmers and workers. Since then, its growth has been promoted and encouraged by the government and equal opportunities for both sexes are practiced.

To date women forms 30% of the total membership and out of this, 2% are in the exclusively women's co-operatives. Although most members are in the mixed co-operatives, their involvement are generally passive. Those in the women-only co-operatives are found to be active and some have shown outstanding capabilities in running their societies successfully. Thus, the role of women in co-operatives in the overall national development is still in its infant stage. Membership should be increased, participation as members such as decision makers should be enhanced, and the activities to lure women to join co-operative societies should be further and better organised.

### *The Issues that Hinder Women's Quality Involvements are:*

1. Although Malaysian women are given equal opportunities in nearly all activities, be they economic or political, they are however found to be more dominant in politics in terms of size and influence than in economic sector, particularly in the co-operative scene. Their attitude of 'men know better' when it comes to handling money has not been fully eradicated.
2. At present, women co-operatives tend to centre in small towns or rural areas where they have only basic education and naturally have less management skills and leadership abilities, which results in lack of self-confidence and they tend to be dependent. The more educated and knowledgeable urban women yet have not been tapped and developed. Since industrialization, it has been identified that factory workers, 90% of whom are women, could be organised to become effective members of co-operatives.
3. Since 1922, Malaysian government has not been serious with its gender approach in their co-operative planning. There has never been any formulated plans to increase women's involvement nor any move to develop quality participation of women in this third sector. However, on the outcome of a seminar held in September, 1992, the government has assigned an officer in the ministry to look after the welfare of women in co-operatives. It has also identified a women co-operative in each of the thirteen states to be nurtured and further developed. Hopefully this humbly beginning would motivate and enhance further women's participation.
4. Co-operatives has no national women figures and for that matter, not many leaders that are prominent and outstanding. Leaders have to be developed with

leadership training and equipped with management skills.

5. Other than one notable women's co-operative, which has a political base, the other 69 women's co-operatives are scattered and seldom heard of. These co-operatives are generally on a low profile with a few exceptions.
6. Generally in the mixed co-operatives, where most of the co-operators are women, there is a glaring need of proportionate representation on the management levels.

All these defects can easily be corrected if efforts from all co-operative authorities, namely the government, the apex organisation and the co-operative college are coordinated.

*As Mechanisms for Planning, the following should be considered:*

1. The government should strengthen the existing women's section in the ministry. The section has to be adequately manned, responsibilities to spelt out and the objectives to be cleared and premised.
2. A women's advisory committee to be set up at national level and later at lower levels to advice on the course of action for the advancement of women in co-operative movement. This committee should advise the co-operative authorities as to ensure objectives and goals to meet.
3. The women's function with Angkasa has to be revamped to be more competent and effective in its role as a motivator of women's involvement in co-operatives in the country. Membership has to be increased and the function's presence to be felt.
4. The Malaysian Co-operative College is to cater courses solely for women co-operators. Due consideration has to be given to the appropriate time, duration, subject matter and place.
5. The co-operatives authorities should consider setting up a research bureaux to help them to collect data, evaluate plans, to records feedbacks for further planning and follow-ups. It is most beneficial if schools of higher learning be invited to participate in this exercise.

For better gender integration plans and strategies have to be set to be implemented from the family up to national level.

*The Proposed Plan and Strategies are as follows:*

Family Level:

In order to be effective members, women should improve their living conditions and they should also be economically independent. To be such, women need to be trained and organised. The government, as well as Angkasa, has to train key persons to campaign, informing women and men of co-operative rights, principles and activities, to campaign for gender awareness and realigned family roles and to assist

forming co-operative societies. The co-operative authorities too, have to organise gender awareness and gender analysis seminars, to educate and train women and men to lobby and create pressure groups at all levels in the co-operative movement and the society.

#### Primary Co-operative Level:

To aid for a viable and efficient women's co-operatives the country requires skilled gender aware leaders and managers, and proportionate representation at member and management levels.

- Identification of income generating projects plus assistance for feasibility studies from government or other bodies.
- Create a revolving fund to ensure financial back-up.
- Identify and to train leaders and managers.
- Financial and technical assistance and training.
- To form women's pressure groups in mixed co-operatives.
- Coordination by the government or Angkasa.

#### National Co-operative Level:

The goals are coordination of viable and efficient women's mixed co-operatives, to acquired mixed proportional management (not less than 40% of either sex), skilled, gender aware leaders and managers, shared goals, government support and institutional commitment.

- Coordinate all women's pressure groups.
- Design and implement gender programmes.
- Establish criteria for definition and selection of effective women leaders.
- Identify and train potential women leaders.
- Form/strengthen national women's committee.
- Lobby for gender-integrated legislation and by-laws such as proportionate representation on board of directors of mixed co-operatives.
- Lobby and solicit for financial and technical supports from government, donor and other co-operatives.
- Lobby for development of gender integration programmes.
- Formulate government/apex organisation action plan for efficient implementation, evaluation and follow-up actions of gender programmes.
- Develop gender-integrated management skills.
- Design and implement mentorship programmes to assist primary co-operatives.
- Help primary co-operatives to design gender programmes.
- Introduce quota system for training, promotion and representation.

## *Conclusions*

A number of the above strategies have been implemented, Angkasa and the Co-operative College have been conducting courses for women and the government has advised and supervised women co-operators. Yet, women's involvement has not increased substantially except in small towns and rural areas and women members in mixed co-operatives continue to play a passive role. Educated and urban women stayed away from co-operatives, unless they get direct benefits from joining the co-operatives.

What is needed to be done now is a concerted effort to develop co-operatives in a more sophisticated manner. Research has to be carried out to find ways and means to encourage the urban women to join the co-operatives and at the same time provide invaluable help and leadership. Research is also needed to determine the success of the 70 women-only co-operatives in existence and their plights since their establishment.

The setting up of co-operatives among the urban poor need to be looked into as a means of raising their standard of living and increasing their income. To date we have made some gateway by encouraging co-operatives to be set up in factories for their workers. As it stands now, the rural women are well looked after by various agencies but the urban women seemed to be neglected. Co-operative principles should be highlighted in various women's associations in order to make women aware of co-operative ways and encourage their participation.

Generally, the highest educated group among the women co-operators are school teachers or community developers who provide leadership not only in co-operatives but also in politics. The same person is often a committee member of the local co-operative, committee member of women's wing of a political party, member of the local women's association, etc. All this would hamper their total commitment to the co-operative movement.

Establishing co-operatives in schools in Malaysia has been a success. They cater for the members' school needs and instill co-operative values early in their lives. Perhaps in time these school children could help to spread co-operative consciousness in society.

More steps need to be taken to encourage women to join co-operatives. The 700,000 members are still small, many more could become members but chose not to be. All the plans and strategies need to be implemented so that in the year 2,000, there would be quantity as well as quality women participation in line with the Malaysian vision for the year 2020 where we hope to build a just and harmonious society, irrespective of race and place of dwelling. It is hoped that the co-operative principles, when effectively applied, could help Malaysia to attain the nation's vision.

## **Ms.Nargis Rashid, Pakistan**

### *Introduction*

Before I present my paper, the topic I would like to touch upon is Peace and how to develop Peace. If peace is jeopardised, the suffering of whole regions can start. There is a need in Third-world countries to ensure that the available limited resources are diverted to useful purposes of production rather than military purposes. Historical experience of wars has proved that war normally brings hunger in its wake. The present extent of arms expenditure is a considerable contributory cause to the crisis-like distortions in today's global economic context. It is stated that for the largest part of the earth's population, human civilization is endangered by thermo-nuclear war just as by disastrous famines. Miserable and oppressive conditions in a country result in poverty, hunger, misery and oppressive conditions.

We advocate peace - peace is not everything, but without peace, every thing else is nothing. Possibly, as many as 700 million people in the world are suffering from hunger and malnutrition. By the 2000, the world population shall be 6 milliard, of which the increase will be predominantly in the third-world. Every second person today lives in Asia and every eighth in Africa.

What we should remember is that peace is not only the absence of war. Peace does not mean simple that guns have fallen silent, but also the process by which force decreases and justice increase. The politics of peace must make power struggles harmless, seek a balance of interest, take up common interests and to transfer, wherever possible, the antagonistic opposition of political systems into a peaceful competition of systems bound by rules. Peace and development remain at one and the same time the task and touchstone, if it is a matter of securing a worthwhile survival for human kind.

Pakistan was created on the partition of India on 14 August, 1947. Pakistan comprises of 4 provinces, namely North West Frontier Province, whose capital is Peshawar, Baluchistan with its capital in Quetta, Punjab, whose capital is Lahore and Sindh, the capital of which is Karachi. At partition of India and as a result of the India-Pakistan war in 1948, the State of Jammu and Kashmir was divided and Azad Kashmir is solely dependent on Pakistan. Its capital is Muzaffarabad.

At the time of creation of Pakistan, there were about 15,000 co-operative societies in the country. Now more than 45,000 out of which about 33,000 societies are agriculture based. The following are the common kinds of co-operative societies:

- i. Agriculture credit societies,
- ii. Non-agriculture credit societies,
- iii. Housing societies,

- iv. Services societies,
- v. Finance corporations,
- vi. Store societies, etc.

Each co-operative society is a self-administered, self-controlled organization. As these societies work independently the level of achievement/performance is different in each case. Many co-operatives do show growth, but they generally suffer from lack of planning and mismanagement

Unfortunately, a majority of these co-operative societies were formed by big influential landlords, who in the name of co-operatives, help themselves by utilizing the co-operative money for their own benefit. There are other co-operative societies which are run and managed efficiently and can be quoted as an example for others to follow. The National Industrial Co-operative Finance Corporation Ltd., was established in 1964 under the Co-operative Societies Act, 1925 and has over 275 branches with reserves of more than 7 billion rupees or U.S. dollars 2,702,300 (Rs.26/- equal to US dollar 1).

Some co-operative societies are deeply involved in social and charitable work and are helping the needy and poor people of their respective areas. There is an urgent need for good co-operative management, where co-operative management and marketing should be taught as a subject. This would result in professional management being available to the societies which will help create a sound co-operative marketing system. It will go a long way to eliminate the middle man and make the farmers more prosperous. There is a need for proper planning, education, training and experience.

Credit to farmers must be linked with supply and marketing. The members of such co-operatives should be supplied credit in the shape of fertilizers, seeds, pesticides, etc. The loan should be recovered by marketing the produce of the farmers by the co-operative societies. This way the farmer will get maximum benefit. A social conscience needs to be created and should be sensitive and responsive to the needs of common people, both members and non-members. It should build a strong institutional infrastructure on the basis of self-help. This would help to build human resources, which are a vital base for the prosperity of the country. There is a need to teach self-administration and self-government by managing the affairs of the society.

Ladies, co-operative societies should welcome the trend towards regionalization, which should make it easier to focus on the needs of women at the grassroots level. It is regretfully stated that there still remains a tendency to avoid the fair representation of women. In Pakistan, having a population of about 120 million persons, approximately 55 per cent are women, i.e. about 66 million. The rural areas of Pakistan house nearly 80 per cent of its total population. The remaining 20 per cent live in the cities

of Karachi, Lahore, Rawalpindi/Islamabad, Multan, Hyderabad, Sukkur, Faisalabad, Quetta, Peshawar, etc.

In Pakistan, there are manifestations of a rapidly mobilizing society in transition from the traditional to the modern one. New awareness, new life style bring frustration and dislocation. The necessary changes create stresses as old values, old life patterns, old legitimacies become obsolete, and unfamiliar ones are thrust upon. Women are being given nearly equal opportunities compared to men in the fields of education, medicine, etc. Our achievements are substantial in all walks of life. With mass participation in all walks of life- men and women together, Pakistan is being pushed over the threshold to a principled, dynamic modern state.

Ladies, now I am going to say a few words about the Sind Government Employees Co-operative Housing Society Ltd. This society is a corporate body which is entirely private. The society was established in 1970 by officers and staff of the Sind Government. It now has a membership of over 10,000 members and has an acquired area of nearly 1200 acres of land covering sectors I, II, III, IV. Members of the society are from all over Pakistan - mainly government servants in federal and provincial service judiciary, police, banks, schools, colleges, hospitals, etc. Out of 10,000 nearly 2500 are women members. The project of the Society called 'Gulshan-E-Mehran' is located about 20 kilometers from Karachi city. Infrastructures such as road, sewerage system, water supply lines, electric supply lines, 4 overhead and 4 underground water tanks/reservoirs, etc. have been completed. Plots of sizes 96, 120, 150,240, 400, 600 and 1000 square yards have been demarcated/marked on the ground. Construction of houses in a humble way has begun. House Building Finance Corporation and other banks are providing loans to our members for house building. The problem we are facing is that nearly 4000 members are low income personnel such as cleaners, gardeners, peons, office attendants, junior grade clerks, nurses, hospital attendants, police constables, primary school teachers, assistant sub-inspectors of police, etc. whose salary/income is Rs.1000 to Rs.1200 per month, equivalent to US dollars 38/ to 46. Such low income members are not able to take loans from the banks, etc. as the bank rate is high and the period of repayment is short. We need donations/grants from a foreign aid giving agency to provide shelters for such members having a family of about 6 persons each. Covered area of one such low cost house is 300-400 square feet or about 30-35 square meters and cost of construction is around Rs.200/- per square foot.

During 1993 and 1994, we plan to provide shelter to at least 200 such members out of which 100 are women members - school teachers, nurses, clerks, etc. We have plans to provide cheap energy supply such as solar energy for such house. Foreign aid in the form of technical and financial assistance is needed. Gas supply for the kitchen, hot water, etc., has also been planned through indigenous resources.



In the project area, we have earmarked a plot of land for 'Mehran Academy for Girls'. 400 girl students from Class VI to XII (O-level) is our immediate proposal/aim. Technical and financial assistance for establishing this school is needed.

In our project area, which is away from the busy city of Karachi and is a quiet, peaceful locality, we have so far planted over 15,000 trees and are regularly attending to the same. Rose and jasmine gardens have been laid and are being developed for the recreation of families and their children. Women leaders/members are playing an important role in our development activities. The main handicap is shortage of funds.

In Pakistan, women are being encouraged in the higher fields of education, medicine, engineering, architecture, nursing, secretarial work, electronics, cottage industries, factories, etc. Despite our best efforts, there is much leeway in these fields compared to men due to restraints imposed by socio-economic restraints in our traditional way of life. Our women folk are marching forward to make Pakistan a cohesive, stable and strong democratic state.

### *Summing Up*

We the lady co-operators of the Earth, who have fathered for a common cause, sustainable co-operative development, who believe the time for concern and action is now - declare:

That every woman is entitled to live with her family in peace and harmony, in a clean and ecologically balance environment;

That our future generations should not be deprived of their share of Earth's bounties;

That it is every person's duty to conserve, protect and enhance his/her environment;

That peace, development and environmental protection are interdependent and invisible.

With all the technical, social and environmental factors in third-world homes, one resource has so far been overlooked-women. The role of women in all walks of life including environmental and economic development is crucial for the future. The pooling of financial and human resources and the integrated peaceful approach to combined living and working could become one of the goals for women's movements and local co-operatives.

Thank you for the opportunity given to present this brief paper before such an august gathering.

**Ms. Marilou Parina, NATCCO, Philippines**

**1. The Philippines**

*Geographical setting*

The Philippines is an archipelago consisting of 7,107 islands stretching from the South of China to the Northern tip of Borneo. The land surface is 11,830 square miles and is criss-crossed with mountains and drained by small river systems. Volcanic in origin, the mountain ranges 'form the circuit and watersheds of the Pacific basin of the earth's surface'. It is divided into three geographical areas: Luzon, Visayas and Mindanao. It has 14 regions, 76 provinces and 60 cities. Its capital is Manila.

*The People*

The Filipino people numbering about 60.4 million, belong to a mixture of races, although basically they belong to the Malay race. Centuries of cultural and commercial contacts with the countries of Asia and almost four centuries of domination by Western powers have made the Filipino culturally sophisticated. There is in them a blending of the East and the West, a foreign influence, which have moulded a unique Filipino culture.

*Languages*

Filipino (commonly called Tagalog) is the national language. It is spoken by 83% of the people, read by 88%, and understood by 92%. The Philippine is the third largest English-speaking country in the world. Other languages spoken by few Filipinos are: Spanish, French, Japanese, Arabic, etc.

*Gender Participation*

Of the 7.5 million employed females as of January 1988, in terms of distribution across all industry groups, women were most numerous in agriculture and related industries and in the community, social and personal services.

*Political Participation*

While the Philippines has had a woman president, women's participation in decision-making is still large a token. They continue to remain mainly as a strong voting population, with a voting turn-out from 67% to 90% between 1981 and 1987 elections. They have yet to demonstrate their strength as political candidates. From 1981 to 1987, their representation in legislative positions did not improve significantly. During the 1987 congressional race, only 14 out of 132 senatorial candidates and 109 of the 1896 candidates for the lower houses were women.

*Number of Women who won* - They garnered only 2 of the 24 senatorial and 18 of the 204 congressional seats.

*Women appointive officials* - There are only three women cabinet members out of a total of 20. Women tend to reach only upto the middle level in the bureaucracy.

*Membership in Trade Unions* - Among industrial workers, women are unorganized relative to men. Their participation is minimal in unions, which are the primary form of self-organization. In 1985, women comprised only 25% of 620,216 union members registered at the Bureau of Labour Regulations.

#### *Legal Environment for Gender Issues*

The International Women's Decade (1976-1985) which focused the world's attention on the situation of women and brought to surface the various problems and issues confronting women has had encouraging response in the Philippines. The Philippines government ratified the United Nations Convention on the Elimination of all Forms of Discrimination Against Women and committed itself to the Nairobi Forward Looking Strategies for the Advancement of Women, two of the most important documents that resulted from the Decade.

National policy provides a favourable atmosphere for women's development. For the first time, the Philippine Constitution (1987) explicitly stipulates the fundamental equality between men and women and cites the women's role in nation building (Art.II, Sec.14), recognized women's maternal and economic role (Art.XIII, Sec.14) and women's special health needs (Art.XVII, Sec.II), declares natural-born children born of Filipino mothers before January 17, 1973 Constitution and who elect for Philippine citizenship if they choose to do so. (Art.IV) thereby correcting the iniquitous provision in earlier laws.

#### *The New Family Code of the Philippines*

Closely following the ratification of the Constitution in 1987, was the signing on July 17, 1987 of Executive Order 227, entitled 'The New Family Code of the Philippines'. The new code eliminates many of the discriminatory provisions in the Spanish colonial law-based Civil Code of the Philippines. A related development was the creation in the Philippine Senate of a Committee on Women and Family Relations which is in charge of legislation concerning women.

#### *Creation of the National Commission on the Role of Filipino Women*

In 1975, also a response to the International Women's Year, the Philippines government created the NCRFW. Its mandate is to work towards the full integration of women for social, economic, political and cultural development at the national, regional and international levels on a basis of equality with men.

Deliberate efforts have been made by this government agency which is under the office of the President and some non-government organizations to accelerate women's development.

## ***The Co-operative Movement***

Looking back...

Co-operativism came rather late to the country after over half a century since it began in Europe. However, present conditions may not be far removed from those in 14th century Europe. More popularly known as the Industrial Revolution, this saw the growth of the factory system, and the moving away from villages and crowding in the cities. Factory owners and merchants became wealthy. But many more lived in brutal conditions of low wages, long working hours, and unsafe working conditions.

The co-operative movement emerged as one solution to change the situation.

### ***1. Early attempts by the Government:***

Unlike its European origins, the early accounts of Philippine co-operatives are not about people working together to help themselves. Rather it is about government passing laws and establishing organizations that will form co-operatives. These events are listed as follows:

- 1908- The Rural Credit Co-operative Bill was passed by the Philippine Legislature but subsequently disapproved by the Philippine Commission.
- 1915- Act No.2508 also known as the Rural Credit Co-operation Law called farmers to organize themselves.  
No funds were made available by the government. Not one group was formed.
- 1916- The law was amended, giving the Bureau of Agriculture the responsibility over rural credit associations.
- 1919- Act No.2818 provided one million pesos for rice and corn production loans of members of rural credit co-operatives.
- 1926- 544 co-operatives were recorded as a result of promotional efforts by the government. They all proved to be failures.
- 1927- The Co-operative Marketing Law (Act No.3425) provided for the organization of marketing co-operatives.
- 1936- Commonwealth Act No.116 gave marketing co-operatives access to the Rice and Corn Fund which was already available to rural credit co-operatives. But the marketing co-operatives also failed.

To explain these early failure, R.M. Villamin writes that "enthusiasm and the knowledge of the originators of the co-operative idea were not matched by the equivalent understanding and initiative of the farmers, who became more of the object rather than the subject of the whole co-operative endeavour..."

But it is clear that the government, even then, recognized that the co-operative approach provides a very good structure that allows the active participation of the rural populace in countryside development.

## *2. Growing Private Initiative:*

### **First Credit Unions:**

When the government initially concentrated on rural agricultural credit and marketing co-operatives, private sector involvement began with credit unions (later referred to, together with consumer co-operatives, as non-agricultural co-operatives).

An American Minister of the Church of Christ, the Rev. Allen R. Huber, brought the idea of credit unions to his church members in Vigan, Ilocos Sur in 1938. The success of this credit union became the model for other protestant groups which quickly followed. There were thirty such credit unions which were, however, dissolved with the outbreak of World War II.

Although short-lived, these credit unions proved that self-help was indeed possible and that capital can be raised from within (i.e. from among the members).

### **Parallel Government Efforts**

Apparently, the credit union's experience was not lost on the government. Its succeeding legislation already included the so called 'non-agricultural' co-operatives. At a certain point, it even tapped the assistance of credit union pioneers in the promotion of non-agricultural co-operatives. The government, however, maintained its strong hold over agricultural co-operatives.

The following are government actions which had direct or indirect bearing on the emerging private initiative at the time:

- 1940 Foundations for a general legislation for all types of co-operatives were laid down. Specifically, Commonwealth Act No.55 enabled 15 or more persons to organize any co-operative, exempting it from taxes for the first five years. A government agency called National Trading Corporation (NTC) was created to implement this law.
- 1941 The NTC was abolished and replaced by the National Co-operative Administration (NCA) which was to 'promote and supervise all types of co-operatives'.
- 1946 The NCA already included credit unions among the co-operatives in promoted. It also sought the assistance of credit unions pioneers.
- 1949 The NCA was converted into the National Co-operatives and Small Business Corporation (NCSBC).

- 1950 The Co-operative Administration (CAO) took over NCSBC, CAO became involved with consumers co-operatives aside from credit unions. More importantly, it provided no financing but instead undertook. More importantly, it provided no financing but instead undertook an educational programme to encourage self-help.
- 1952 Republic Act No.821 created the Agricultural Credit and Co-operative Financing Administration (ACCFA) to organize, supervise, and finance marketing co-operatives. As a result, Farmers Co-operative Marketing (FACOMA) were established around the country. Just like the early government attempts at marketing co-operatives, however, FACOMAS were mainly under government sponsorship-organizationally, and financially.
- 1957 The Philippine Non-Agricultural Co-operative Act (RA 2023) drew the distinction between the agricultural and non-agricultural co-operatives. RA 2023 placed the latter under the CAO's jurisdiction strengthening the CAO's policy of encouraging the private sector, as well as providing for further involvement by the sector. Co-operative groups engaged in farming, fishing, poultry and livestock, and forest products were defined agricultural and placed under ACCFA.

It was, however, in the 1960's that the country first witnessed a concerted, though disparate, private initiative in co-operative promotion nationwide. Foremost of the players were the Catholic Parish priests. Bolstered by the Second Vatican Council which sought direct social involvement by the Church, the Philippine National Rural Congress of the Religious specified this involvement in terms of organizing credit unions in parishes. Even up to this day, parish-based credit unions abound.

All in all, according to a 1964 International Labour Organization (ILO) report in 1964, there were 25 organizations engaged in co-operative promotion. Two of these groups from which present co-operative organizations trace their origins are the Philippine Credit Union League (PHILCUL) and the Southern Philippines Educational Co-operative Center (SPECC). PHILCUL was revived and is now known as the Philippine Federation of Credit Co-operatives Inc. (PFCCI). SPECC was the first of regional training centers comprising the National Confederation of Co-operatives, Inc. (NATCCO).

There was also a marked pre-occupation with co-operative education during the 1960's. It is pointed out, however, that the government programme was more of an information campaign while the private sector sought to prepare members for membership responsibility. For instance, SPECC developed a pre-membership seminar consisting of lessons on co-operative philosophy, history and structure. At present, a pre-membership seminar is a requirement for membership in most co-operatives in the country.

### *3. Government Reasserts its Hold*

The martial law years brought heartaches to an adolescent movement which risked being taken over by a government-imposed, fully integrated co-operative network.

To support agrarian reform, Presidential Decree 175 promulgated on April 15, 1973, sought to provide for a strong social and economic organizational system to ensure that they (the tenant farmers) will enjoy on a lasting basis, the benefits of agrarian reform. In turn, the Co-operative Development Programme, authored by Dr. Orlando Sacay, gave flesh to P.D.175.

### *4. A Determined Response*

The conflict that followed between the leaders of private co-operatives and government officials was somehow inevitable. The private sector was already a force to reckon with. As montemayor of FFFCI (Federation of Free Farmers Co-operatives, Inc.) states, "a sizeable number of co-operatives were already existing at the time and we felt that co-operatives being essentially a private and voluntary effort, government should not have gone into direct organizations of co-operatives and instead, supported the initiatives and helped them expand." But as NATCCO's Villamin recalls, the government came to the point of requiring all co-operatives to become SNs which was opposed, and for which some leaders were jailed.

However, although a co-operative movement was existing, it was still not very well organized to act as one at an appropriate time.

Those were the 1970s. While the conflict raged among the leaders of the opposing sides, it can be assumed that the co-operatives proceeded as usual. But a major difference was that SNs were added to their number. Over 22,000 were organized at its peak. However, many fell on the wayside.

## ***NATCCO: The implementing Agency***

### *Historical Roots*

NATCCO traces its roots to the early 50s, with the pioneering efforts of credit union leaders who saw in co-operatives the practical answer to the social and economic problems of majority of our people. They believed in self-help, in the idea that unless people do some thing to solve their own problems, their situation will not get any better or will only get worse. For the disadvantaged, the meant pooling their meager resources to create a capital base on which to build a common enterprise that would work for their own benefit.

This meant organizing credit unions to promote the idea of thrift and wise use of credit. At the forefront of this development was the Church, which encouraged greater social involvement especially after the Second Vatican Council.

The credit union leaders were volunteers: they held the belief that to succeed, co-operatives have to grow out of the contributions of their members, not from outside contributions, either from government or from private sources. They believed in membership responsibility and in the axiom, that there can be no real co-operative development without education, particularly member education.

And so the idea of a co-operative education and training centre was born. In 1966, the leaders in Mindanao founded the Southern Philippines Educational Co-operative Centre (SPECC), which institutionalized the pre-membership education programme - a series of co-operative lessons that prospective members are now required to take before being accepted into membership. This experience was repeated in the Visayas and Luzon areas, making way for the organization of other training centres, namely, the Visayas Co-operative Training Centre (VICTO), the Northern Luzon Co-operative Training Centre (NOTLU), the Tagalog Co-operative Training Centre (TAGCODEC), and the Bicol Co-operative Training Centre (BCTC) between 1970 and 1976.

The mandate of the centres was clear: to sustain co-operative development through a continuing programme of education and training for members, leaders and staff, primarily of affiliated co-operatives. When the leaders decided to coordinate this effort at the national level, they decided to form NATCCO in 1977 and called it the National Association of Training Centres for Co-operatives, Inc.

There was, however, a political urgency for NATCCO's formation that year: the government was threatening to transform co-operatives - requiring them to re-register in order to conform co-operatives into collaborative effort with other federations and groups, like the National Market Vendors' Co-operative Services Federation, Inc. (NAMVESCO), the Federation of Free Farmers Co-operatives, Inc. (FFFCO) and the Philippine Federation of Credit Co-operatives, Inc. (PFCCI). It was also during this year that NATCCO launched the distance education programme, providing alternative training opportunities to co-operative staff, leaders and members, who cannot avail of the traditional training services.

In 1989, NATCCO was actively involved in legislative work during the year, having put forward a proposal for a Co-operative Code. Intensive work was done and that inter-federation collaboration paid off in terms of gaining new grounds in the new co-operative laws now in place.

1990 was a very productive year for NATCCO with the high level achievement, indicating that the organization has put in place the operational elements that shall enable it to meet the challenges of growth. Annual targets of the Five-Year Development Plan were carried out. During this year, the Data Bank was set up, utilizing the data from the 1987 census and subsequent surveys conducted by NATCCO. NATCCO, NAMVESCO and FFFCI started a joint newsletter, the Coop Link. But the most significant achievement in 1990 of the three federations, was the



successful conduct of the National Co-operative Congress, where President Corazon C. Aquino signed into law Republic Act 6938 (Co-operative Code of the Philippines) and Republic Act 6939 (creating the Co-operative Development Authority).

All these developments meant that the centers and NATCCO were no longer confined to education, training and audit: they were directly involved in economic programmes, making way for their development as co-operative federations and their eventual registration as such. NATCCO itself changed its name to National Confederation of Co-operatives in 1986 and the affiliate Regional Training Centres to Regional Development Centres. NATCCO's registration with the Co-operative Development Authority was confirmed in December, 1990.

As a national organization, the National Confederation of Co-operatives has a nation-wide network of co-operatives for its foundation. It is from here that the organization evolved and towards where its efforts are directed. In its fourteen years of existence, NATCCO had to prove that it can maintain its grassroots orientation while endeavouring to develop a national perspective that is in step with the realities of a growing movement.

### *Membership*

The National Confederation of Co-operatives is a tertiary level organization with a membership base spread across the country. NATCCO's membership is at two levels. At the first level are the municipal-based co-operatives (credit, consumers, marketing, multi-purpose and other types of primary co-operatives). There are to-date, more than 1,000 of these co-operatives distributed in different parts of the country and mostly in the rural areas. Credit co-operatives are the single biggest group, making up 49.7% of the membership. Multi-purpose co-operatives follow at 27.4% and are expected to increase, following the recent trend of rural-based credit to the Samahang Nasyon programme - and there was clearly a need for a common national front to protect whatever gains the privately led co-operative movement had accomplished. NATCCO's main role in the initial years was political. It was run mainly by volunteers and its activities were confined to mobilizing private sector participation and involvement through national seminars and conferences.

Political problems notwithstanding, the centres and NATCCO continued to give close attention to the needs of their member co-operatives. This needed appropriate organizational response, so that when operational problems relating to internal control began to be felt, the co-operative auditing service was started.

In 1979, the bigger co-operatives in the network were already talking about surplus funds being accumulated in banks while the smaller ones were needing those funds. In response, the central fund system was established. This system now pools surplus funds of co-operatives for on-lending, a necessary step in the evolution of a

co-operative-initiated financial intermediation system. In 1980, NATCCO's affiliate regional training centers (as they were originally called) were fast expanding their services: from education and training to adult to business activities. By this time also, government pressures had given way to relative openness. NATCCO had to find a new role and decided to provide services in support of the centres' activities. It hired a full-time person to do the coordination work with the centres and outside organizations.

In 1982, yet another economic programme was launched - the inter-coop trade. This was in response to the growth of the marketing and multi-purpose co-operatives and the need to bring their products directly to consumer co-operatives. NATCCO started to accentuate its activities in co-operative training and auditing. Both activities were carried out mainly to help strengthen the centres' services in these fields of work and to integrate these services into a national system. It conducted training directed to the centres (mainly their staff) and to co-operatives.

1986 was a year of significant changes. NATCCO decided to go into business as a response to the changes taking place in the centres, which were undertaking central fund and inter-coop trading activities. The national central fund was established. This was followed by a partnership agreement with the Friedrich-Ebert-Stiftung to promote agro-based, agro-processing small scale industries among co-operatives.

In 1987, NATCCO entered into partnership with the Canadian Co-operative Association to undertake the Philippine Co-operative Development Assistance Programme (P-CODAP). This 5-year comprehensive programme funded by the Canadian International Development Agency.

NATCCO faced the challenges of growth and started to address more consciously external issues and concerns involving the co-operative sector in 1988. The co-operative bill provided NATCCO with a unique opportunity to contribute to the law-making process in this country and brought co-operatives turning multi-purpose in response to the inter-linked markets in the rural areas. The presence of other types of co-operatives makes NATCCO's membership a comprehensive one: consumers' co-operatives comprise 9.5%, marketing co-operatives (including area marketing co-operatives) 4.0%, service and producers' co-operatives 1.2% and 1.9% respectively. Then, there are pre-cooperatives and self-help groups making up 4.0%, reflecting the continuing promotional efforts at the grassroots level. One of the newest additions to the base structure of the organization are the co-operative rural banks, comprising 0.9% of its membership. These co-operatives are growing both in human and economic resources. The total membership of these co-operatives at year end 1990 was around 600,000 composed of different occupational groups.

The growth in their financial resources has been noticeable in recent years. The total assets of these co-operatives are estimated at Pesos 1.5 billion (without counting

the co-operative rural banks), which are drawn mainly from the savings of members. These financial resources are employed to benefit the members in terms of loans, marketing, consumers' goods and other services.

At the second level are the regional development centers (RDCs) which operative as co-operative federations, with the primary co-operatives as their affiliates. Also at this level are one mutual-aid organization and one school-based co-operative education centre.

### *The Affiliates*

In the secondary level, NATCCO's membership is composed of five regional development centres (RDCs) and one mutual-aid association. These are service organizations that deliver the various services and programmes of the network directly to affiliated co-operatives. There are also two associate affiliates, one is a school-based co-operative education centre and the other is a regional federation of area marketing co-operatives.

**MASS/SPECC** The oldest of these centres is the tandem of the Southern Philippines Educational Co-operative Centre or SPECC (organized in 1966) and the Mindanao Alliance of Self-help Societies or MASS. Known as MASS/SPECC, this centre is a combination of long-standing efforts of co-operative leaders in Mindanao to institutionalize private sector involvement in co-operatives. MASS/SPECC pioneered in the field of co-operative training and auditing. It has now 223 affiliate-cooperates operating in the four regions of Mindanao.

**VICTO** The Visayas Co-operative Development Centre arose out of the credit union movement in Southern Leyte. organized in 1970, it has a membership base of 249 co-operatives of different types, distributed in the three regions of the Visayas. It has developed a range of services benefiting both affiliated and non-affiliated co-operatives.

**NORLU** The Northern Luzon Co-operative Development Centre traces back its history to 1975, when co-operative leaders from the mountain provinces of Luzon organized a co-operative training centre. It has a membership base of 193 different types of co-operatives in Northern Luzon. Its area of operation covers regions 1 and 2. It operates out of Baguio City.

**TAGCODEC** The Tagalog Co-operative Development Centre was formally incorporated in 1976. It originated from the activities of Metro Manila Co-operative leaders who were active in co-operative education as early as 1970. It operates in regions 3 and 4, servicing mainly the 161 co-operatives comprising its present membership.

**BCDC** The Bicol Co-operative Development Centre has a membership base of 92 co-operatives operating in the different provinces of the Bicol region. Organized in

1976, BCDC is the only centre focusing its activities on one region. It continues to vigorously provide education and training services to its member co-operatives.

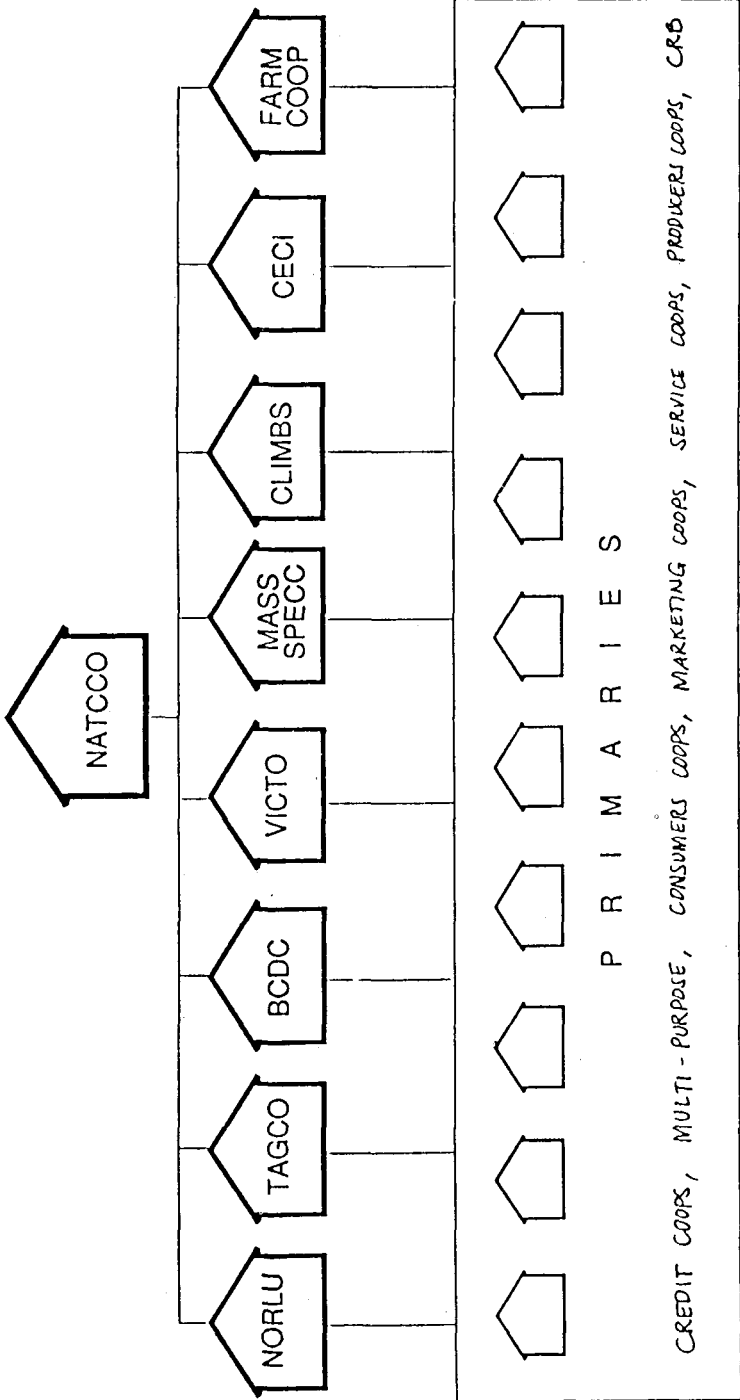
**CECI** The Co-operative Education Center, Inc. is the latest addition to NATCCO's regular members. CECI gained full-fledged membership in October, 1991. It is based in the Augustinian schools (run by the Augustinian Sisters of the Philippines) and maintains a Co-operative programme as part of the curriculum of the different Augustinian schools in the country. It caters to the needs of student co-operatives in 27 schools around the country. Right now, as many as 12,000 students are involved in these co-operatives.

**CLIMBS** The Co-operative Life Mutual Benefit Services Association, Inc. was founded in 1971 by co-operatives in the Mindano provinces of Misamis oriental, Bukidnon and Camiguin. It was established to provide savings and loan protection plans to co-operative members. Now, CLIMBS operates nation-wide and provides a range of services including retirement plans and a Co-operative Officers' Protection Plan.

**FARMCOOP** The Western Visayas Federation of Area Marketing Co-operatives is an associate affiliate of NATCCO. Also known as FARMCOOP, it is the federation of six area marketing co-operatives (AMC) and one farmers' co-operative marketing association in Iloilo, Capiz, Aklan, Antique, and Negros Occidental. FARMCOOP's members are among the successful AMCs in the country. Other AMCs have folded in the past.

#### *The Board of Directors*

Like any other co-operative organization, the RDCs hold their general assembly every year, which delegates from affiliate-cooperatives participate in. On the other hand, delegates from the RDCs comprise the NATCCO General Assembly. At both the RDC and NATCCO levels, the general assembly is the highest governing body.



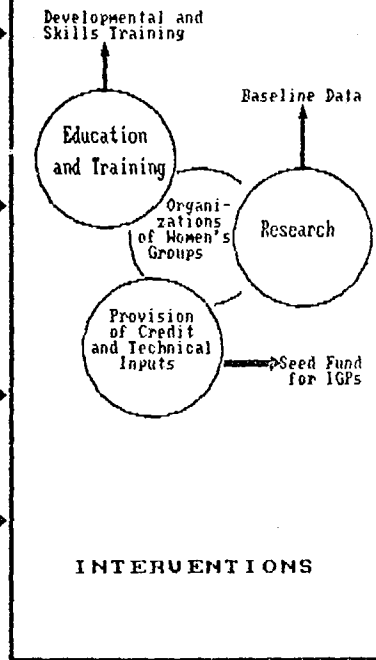
# NATCCO's Women in Development Program

Goal: Empowerment  
of Women in  
Cooperatives

ENHANCEMENT  
OF  
WOMEN'S INVOLVEMENT  
IN  
COOPERATIVES

## OBJECTIVES :

1. To ensure the participation of women in leadership and economic activities of cooperatives and in the community.
2. To organize women to enable them to advocate for issues affecting them.
3. To increase the income levels of women through IGPs.
4. To ensure improvement of health conditions of women and their families



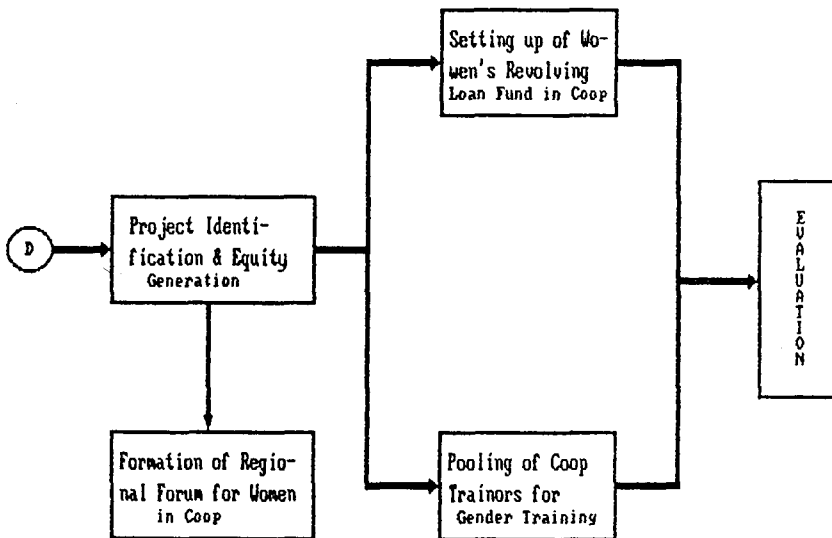
## OUTCOME:

- \*Sex-disaggregated data bank
- \*Increased income of women
- \*Increased no. of women in BODs/Management
- \*Gender-sensitive officers and members
- \*Incidences of illness minimized
- \*WID institutionalized in Coops programs and services)

END OF YEAR III

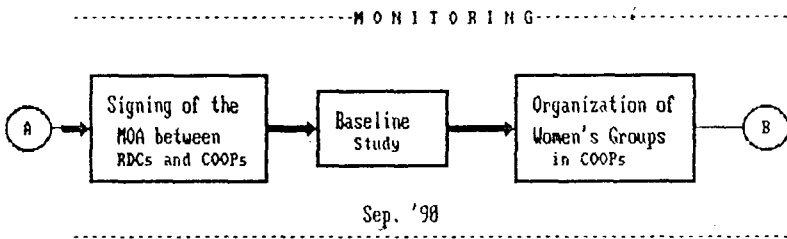
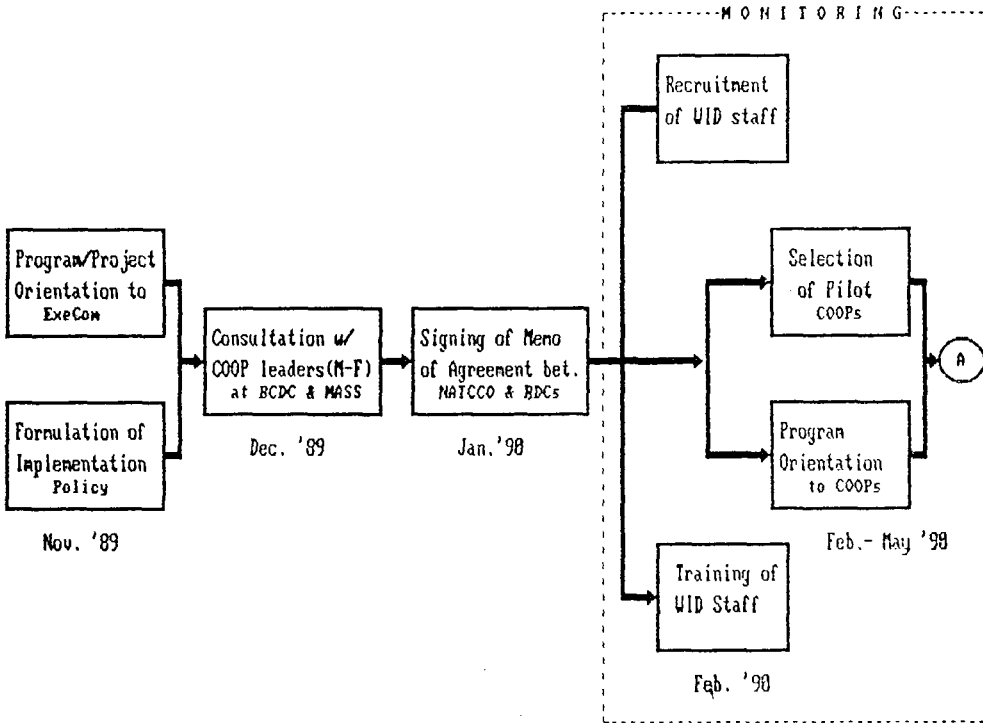
-----MONITORING-----

PHASE OUT SCHEME



ENHANCEMENT OF WOMEN'S INVOLVEMENT IN THE COOPERATIVE MOVEMENT (E.W.I.C.)  
IMPLEMENTATION PROCESS FRAMEWORK

YEAR I

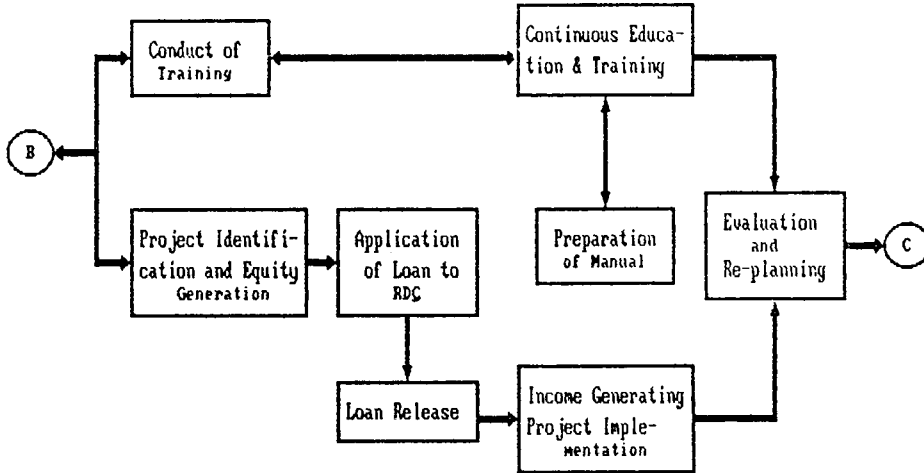




ENHANCEMENT OF WOMEN'S INVOLVEMENT IN THE COOPERATIVE MOVEMENT (E.W.I.C)  
 IMPLEMENTATION PROCESS FRAMEWORK, page 2

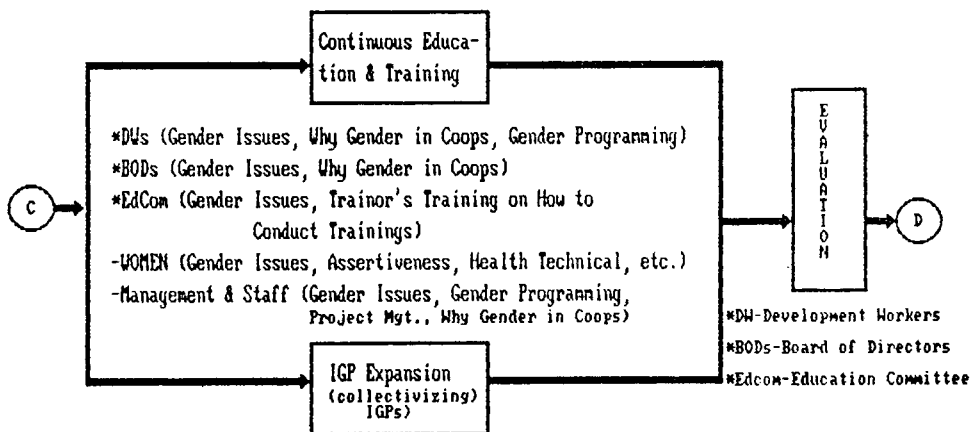
END OF YEAR I

MONITORING



END OF YEAR II

MONITORING



## **Ms. Julie Tan, Singapore**

### *1. Historical Background*

- i. In Singapore, the struggle for women's emancipation is generally a non-issue. Singapore had been a colony of the British empire (1819-1957) for more than a hundred and thirty years and when Her Majesty's Government's benevolence was suddenly withdrawn in the fifties, the fledgling nation was fraught with near political and economic tragedies that left us with little else but the spirit to survive.
- ii. In the fifties, Singapore was bankrupt. At that time, half of the population were youth under 21 years and 60% of the population were illiterate. In addition, its independence as a Republic in 1965 created a bigger problem because by leaving Malaysia, it became a sovereign state without a land mass for agriculture, rubber plantation or tin mining and its political leaders had no political skill in governing. At that time, we had no army, no navy and no air force to defend ourselves. In all, we had nothing.
- iii. Concentration on nation-building was the only priority. Emphasis on education, providing a large base of unskilled labour to factories owned by foreign companies and housing was paramount. The struggle over the next 20 years was a story of a nation's survival and fight against being overpowered by communism.
- iv. Against such odds, there was no consciousness of a gap between men and women or discrimination against either sex, because paramount in everybody's mind then was the fragility of the rice-bowl which would be broken, if badly handled. It would have been difficult for scholars in Singapore to find feminist liberation movements like those in the West.
- v. Women were given the vote in the fifties - not as a result of intense revolution inspired as such by women suffragettes in the West. It was written into the constitution.

### *2. Women's Charter*

- i. The government, ruling party, People's Action Party (PAP) of today and of yester-years passed a women's charter in 1961. It legislated for the enforcement of marriage on the principle of 'one man, one wife'. The rights of women to sue for divorce and the rights to custody of children and distribution of matrimonial properties and a women's right to own property. This had evoked the gratitude of women, whose votes must have put the PAP in power for the next 28 years.

### *3. Today Singapore women have gained basic legal, political and economic rights*

- i. The ease of the attainment of the above three basic rights, the attainment of high level education, the availability of government subsidized neighbourhood child-

care centres, the tax incentive for educated mothers to have more children and the recent relaxation of the rules for single women to buy government subsidized housing in limited locations have made women less likely to voice treatment of inequality.

- ii. Then came the economic miracle of the seventies and the eighties which opened up every job opportunity for women without even having the need for women to cry that there was discrimination in job opportunities against them. In fact, women in Singapore can make choices to work or not to work.

#### 4. *Co-operatives in Grassroots level*

- i. On the other hand, the treatment of women in co-operatives at grassroots levels tell a different story.
- ii. Singapore co-operatives had their roots entwined with the co-operatives of the then federated Malay states who had based their principles on co-operatives in India. These co-operatives were set up to serve the Indian immigrants who were brought to Malaya by the British from India to work in the rubber estates as indentured labour. The Chinese workers had no need of the co-operatives as they had their benevolent associations, tontines and clan associations to turn to.
- iii. Today, most co-operatives in Singapore have not changed their design. They are mostly in-house and their services complement and supplement the companies' benefits to the employees. As such they are only able to grow as large as their companies would allow them. Further, some of their board members are appointed and elected by their bosses. Being appointed, they find no real reason to serve other than the companies' interests and being Asian men, the board members find it culturally difficult to invite women to work together with them.

#### 5. *Co-operative under NTUC*

Another direction that the movement has developed is co-operatives under the National Trade Union Congress (NTUC). These co-operatives in insurance, supermarkets, child-care centres, taxis, health care and dental care co-operatives are highly successful because they are fully supported by the Singapore government. They have ministers and members of parliament serving on their boards and boards of trustees and in advisory bodies. They have professionals on their boards and in management and operate in the style of companies rather than co-operatives. Therefore, they are worlds apart from the school co-operatives or the company employees-bonded co-operatives. On 20th February, 1993, one co-operative, NTUC 'COMFORT', a taxi-service co-operative was corporatised.

#### 6. *Singapore National Co-operative Federation*

The Singapore National Co-operative Federation (SNCF) which is the umbrella body of 70 co-operatives in Singapore obtained registration in 1981. It has no

Singaporean woman sitting on its board. However, only one woman, who is an MP sits on its board of trustees. If the national body continues to make no attempt to invite women to its board, it will become an issue at International meetings when future policies for gender integration are framed.

7. *Singapore Credit Co-operative League (SCOPE)*

- i. On the other hand, the Singapore Credit Co-operative League (SCOPE) founded in 1991 has a woman as its Hon.Treasurer. Recently, in difference to the emerging and significant roles played by women in credit unions, SCOPE has created a women committee named 'Programme for Enrichment and Gender Integration of SCOPE' (PEGI). PEGI's chairperson, in January, 1993, was invited to sit on Scope's board making it two women on the board.
- ii. Co-operatives in Singapore have deposits totalling to US\$ 1 billion, gleaned from its 575,000 members in the multi-purpose and consumer co-operatives. 40% of these members are women. In spite of having women's deposits, this social category were not significantly included in any of the policy making bodies at primary levels.

8. *Development of Economy for Women (DEW) Co-op. Credit Union Ltd.*

- i. Based on this scenario, the Development of Economy for Women (DEW) Co-operative Credit Union was founded in 1981. It believed and still believes that women are able to handle their own monies. This group of Singapore women felt that it would be easier to set up their own credit union than to knock on doors 'clamped shut' by men.
- ii. They believed in the credit union principles of:
  - a. Democracy                      One member, one vote
  - b. Equality                         For all Economic classes of Women
  - c. Equity                            All members are treated equally regardless of status, profession and wealth.
  - d. Voluntarism                    Service above self
  - e. Autonomy                        To achieve self-sufficiency without outside help.
- iii. More importantly, we operate and are governed by our own bye-laws within the national laws of the State. Unfortunately, Singapore has no credit union statute and the few credit unions have to be under the governance of the Singapore Co-operative Societies Act.
- iv. Membership is open to all women above 18 years of age (annexe A)
- v. Although men are welcome to place their money as deposits, which are currently receiving an annual return of 4.5% rate of interest compared to the prevailing bank interest rates of between 1% and 2.5%, very few take up the offer. men don't seem

to trust the management of monies by women. However, when loans are made to them through their wives' 'membership', they do not concern themselves as to how we manage our money.

- vi. D.E.W. Member's savings have been rising steadily through the years and loans are matching the savings. Loans given to members range from renovation of homes to expansion of their businesses and from amounts as little as US\$ 70 to US\$ 70,000.
- vii. On-going informal leadership training is regularly held for its members by the education committee. D.E.W. believes in the development of women, therefore, monthly talks on self-awareness, investments, health, women's rights are organised.
- viii. Three D.E.W. leaders have played prominent roles in the formation of scope and more significantly the setting up of its inter-lending facility. These women are now holding posts as Hon. Treasurer of the SCOPE board, financial advisor in its credit committee, Chairperson of PEGI in SCOPE and another representing SNCF in the Women's Committee of the ICA.
- ix. It took us ten years of trial and error to develop DEW to what it is today. During those days we felt so isolated due to the lack of a net-working body and frightened because board members had no experience in money management. The Asian Confederation of Credit Union (ACCU) and Credit Union National Associations (CUNA) mutual insurance assisted by sending their officers on one night stop overs in Singapore. Sitting down at dinners with them, we started to learn all the intricacies of credit unions.
- x. In 1992, SNCF appointed one member of DEW to sit in the ICA Women's Committee. Progress has at last been made for recognition in the international world of co-operatives.

#### 9. *The Challenge of the 1990's*

The challenge of the 1990's would be to find solutions to prepare women for greater roles in international bodies. But a time must come in the next millennium for the men of ICA to recognize women as equal partners to work together to bring human kind into the new age, especially on the issues of the shrinking resources of the world, solutions to cleanse the polluted earth, the losing grip of morality on the behaviour of human beings, the changing concept of families, the untold suffering of men, women and children in war time, the unequal distribution of wealth and other endless needs and wats of the world's population.

These are issues that men can never solve alone but with the integration of both genders, they can best be addressed.

## ANNEXE A

|     |                       |       |
|-----|-----------------------|-------|
| 1.  | Manual Workers        | 6%    |
| 2.  | Clerks                | 17%   |
| 3.  | Junior Administrators | 15%   |
| 4.  | Child Care Teachers   | 10%   |
| 5.  | Sales Persons         | 5%    |
| 6.  | Housewives            | 7%    |
| 7.  | Self-Employed         | 7%    |
| 8.  | Managers              | 4%    |
| 9.  | Professionals         | 4%    |
| 10. | Unknown               | 25%   |
|     |                       | ----- |
|     |                       | 100%  |
|     |                       | ----- |

### **Socio-Economic Groupings**

|                 |                    |       |
|-----------------|--------------------|-------|
| <i>Earnings</i> | US\$500-1000       | 37%   |
|                 | US\$1001-2000      | 34%   |
|                 | US\$2001 and above | 4%    |
|                 | Unknown            | 25%   |
|                 |                    | ----- |
|                 |                    | 100%  |
|                 |                    | ----- |

## **Ms. Chandra Rupasinghe, Sri Lanka**

The issue of women and gender integration has aroused wide interest in Sri Lanka today, partly due to the global concern for the women and also because of rapid changes which are taking place in the lives of women. It is found in Sri Lanka that the co-operative movement has shown interest on women only after 1978. The decade of the eighties saw a significant increase in the participation of women which had a considerable influence on national development. In fact, there is an urgent need to explore and assess the needs and problems of women in the co-operative movement and measures should be taken to remedy the short-comings in the interest of both co-operative development and national development.

### *Mechanisms for Planning*

In the social environment of Sri Lanka, though women play a leading role in house work and domestic matters, in the society, it is the man who plays the dominant role. Sri Lanka society has its own cultural beliefs, therefore women are assigned certain social positions and are expected to do certain things and not others.

The government of Sri Lanka has established a separate ministry, i.e. Ministry of Women's Affairs. The extent to which the government recognizes the role of women is reflected the setting of this ministry as the highest body for raising and channelling issues pertaining to women. Earlier, women's bureau was established in 1978 as a division of the Ministry of Plan Implementation and later transferred to the Ministry of Women's Affairs. Today the Ministry of Women's Affairs could be described as the focal point for women's development activities, responsible for formulating policies, projects and various programmes for the integration. It is expected that women will enjoy equal rights along with men and develop their individual attitudes to participate actively in development.

The new economic policy in Sri Lanka, adopted in 1977, was formulated based on the need of the Sri Lankan society. Its main objective is national development through:

- i. reducing and eventually eradicating poverty by raising income levels and increasing employment opportunities for all Sri Lankans, irrespective of sex; and
- ii. accelerating the process of production to correct the imbalance of economy.

Taking into consideration the above main objectives, a slight deliberation of the strategies in women's affairs will highlight the potential areas of women's participation.

The Government of Sri Lanka has no special policy or legislation on co-operatives with special reference to the role of women. But generally, certain policy decisions

are declared by the government for development of women, which included the following:

- Establishment of a Ministry of Women's Affairs;
- Provision for employment of women in administrative services in all government and semi-government departments/ institutions;
- Representation of women in armed forces; and
- Representation of women in political parties and in local government bodies.

There are many voluntary organisations working in this women's activities in Sri Lanka.

#### *The Sarvodaya Shramadana Movement*

This is the largest non-governmental voluntary organisation in the country with emphasis on the human being. The activities of this movement is to bring about greater changes in attitudes, methods and techniques in rural development, under a more comprehensive frame work.

In relation to women, the functions are referred to the 'Mother's Group'. The formation of this group according to the Sarvodaya thought will enable the elimination of all barriers confronting rural women to play an active role in the fatal development of the village community.

Another voluntary organisation is "Young Women's and Children's Association".

The objective of this association is to meet the needs of women and girls to help them to become fully developed personalities physically and mentally.

The government departments which are involved in women's activities are mostly inter-related. But most of the voluntary organisations do their programmes separately.

There is no special advisory committee for women's organisations in the co-operative field. The women's committee itself functions as an advisory committee at all levels.

Co-operative Women's Committees in Sri Lanka are:

- National Women's Committee at the national level,
- District Women's Committees at district level,
- Multi-purpose co-operative society women's committees- at the society level,
- Branch Women's committees at the branch level.

The branch women's advisory committee consists of five members who are elected by the branch women members of the society at branch level. The members of the various branch advisory committees meet at a general meeting and elect a General Women's Advisory Committee, consisting of five members who functions at



the society level. The main function of this central women's advisory committee is to represent the views of women members at the general meeting.

### *Strategies and Plans*

Data on women in co-operatives are very few and if available they are limited to the macro level. The general lack of information causes to the exclusion of women in the planning process specially in decision making in co-operatives.

Traditionally men have been in the forefront of co-operative management, though there are no legal impediments to women's participation. At primary level, a general meeting is held every month to consider day-to-day issues in co-operative management, and work out their plans of action for both men and women. These general meetings provide good opportunities for rural women to discuss their problems.

In 1989, an amendment was made to the bye-laws of the co-operative societies and according to that at least two women members should be included in the board of directors. At present there are 63 women in board of directors in multi-purpose co-operative societies.

The National Women's Committee had drawn up working rules for women's committees to fulfill the following aims:

- Strengthening women membership;
- Developing women leadership;
- Upliftment of social and economic status of women;
- Extending women's committees;
- Skills development and generating self-employment;
- Development of knowledge, skills and attitudes of women.

Co-operation as it exists today in Sri Lanka is still fairly new experience for women than men. So if leadership is to be developed, co-operative education and training must be available for potential women leaders. The co-operative education and training system in Sri Lanka was in existence for a long time stretching from primary level to the national level. But there were some overlapping and under-utilization of resources.

### *Issues for Future*

In certain parts of Sri Lanka, there are some types of co-operatives, which make rapid progress under the influence and leadership of women. For example, rice processing projects guided by the Janasaviya co-operative societies.

But the practical problems faced by women co-operators at the field level were many. Some are their own limitations and some are due to the socio-economic environment of the country.

Some of the problems that prevent gender relationship on equal basis are:

- The general attitude of people to place less value on what women could do, the important place given to the man as leader.
- Lack of awareness about potentiality of co-operation among women due to illiteracy.
- Social systems, customs and traditional attitudes against women's participation.
- Absence of adequate training facilities for the members at all levels.

### *Ideas for 2000*

Participation in all aspects of co-operation should be on equal basis as between women and men. A special and separate role for women should be continued only where cultural and religious traditions dictate it.

Management in the future will have to give special attention to the strengthening of women's participation.

### *Strategies for future Gender Planning in Sri Lanka*

- Organise a National Plan for systematic training and education of women members.
- Take into account the development in leadership, the responsibilities, dedication and the role of women in overall activities of co-operative development.
- Make provisions in co-operative by-laws for the presentation of women in policy/decision making bodies at all levels.

There must be great bodies of leaders, women as well as men, not just to make a success of co-operatives but also to work towards building a new kind of society.

## **The Current Situation of Gender Integration in Thailand by Juthatip Patrawart, Kasetsart University, Thailand**

### *1. Introduction*

This paper is prepared to give summarily the information about the current situation of gender integration in Thailand. Hopefully, it will be useful on determining the future regional strategies and mechanisms to be adopted by the ICA ROAP. However, the readers can get the detailed information from the country research 'Gender Integration in Co-operatives-Report of the Country Survey: Thailand' by Ms. Pailin Supakitvilekagarn.

### *2. Concept of Gender*

In the past, women's perspective were missing in development planning, the most widely used methods by governments to pursue development goals. Women are concentrated in the lower ranks among the various target groups, often the benefits of the policies and programmes gave toward the mainstream of society without reaching to women.

As declared by the United Nations in 1975, the International Women's Year, and between 1976-1985, the Decade for Women, the Thai government has been responsible to include various women programmes in the Fourth and Fifth National Economic and Social Development Plans (1971-1981 and 1982-1986 respectively). The goals were to improve inequality between men and women in education and de-facto discrimination against women in regard to equality of employment opportunities and payment.

At present, the women's development plan in Thailand is directed to provide women's basic needs, freedom of choice in determining their lives and participation in social activities. The social mechanisms such as the family education and religious institutions together with the mass media and leading members of the society are stipulated to be one of the principle strategies by policy makers in order to achieve women's development target. In addition, the formulated policies include the following activities:

- i. Value readjustments: Its aim is that men as well as women should readjust their values. Men are important in promoting and supporting the development of women's role and condition. Men are not competitors but rather co-operators with women at every level of development work.
- ii. Improvement in laws, principles and regulations which hinder women's development. They are studied and amended with the aim to achieve guaranteed equality.
- iii. Improvement in efficiency of agencies concerned with women's development. It is expected that the agencies must provide guidance, support and encourage-

ment to non-governmental agencies to ensure conformity and mutual support in their work. Furthermore, activities undertaken by the government or private sectors at any level must first be assessed to determine the quantitative and qualitative adequacy of resources which will be used.

### *3. Mechanisms for Planning*

In this section, an effort to establish mechanisms to promote development for women is made. First, the Royal Thai Government approved to establish a state organization for women to formulate policies and plans for the promotion of Thai women's role and status. Then, the National Commission on Women's Affairs (NCWA) was set up as a permanent national agency.

The NCWA is entrusted with the following powers and duties:

- i. To submit policies and master plans for the promotion of women's activities, roles and status to the Council of Ministers for approval.
- ii. To recommend guidelines for implementing plans and policies to be in accordance with the National Economic and Social Development Plan, as well as to coordinate, monitor and assess the result of such implementations.
- iii. To support and assist activities to promote women's development by governmental agencies, state organizations, state enterprises, as well as private organizations.
- iv. To give comments and recommendations to the Prime Minister on the needs for new legislation or revision and amendment of existing legislation, to promote women's activities, roles and status.
- v. To report to the council of ministers on the situation of Thai women at least twice a year.
- vi. To invite officials and employees from government agencies and state enterprises to gather from such agencies, offices or other concerned persons, whatever information or documents which are useful for deliberations, and
- vii. To consider other women-related matters as entrusted by the council of ministers.

Currently, the NCWA appointed ten national committees to carry out specific tasks as follows:

- \* National Committee on the Perspective Plan and Policies for Women's Development.
- \* National Committee on Laws and Regulations.
- \* National Committee on Education, Employment and Culture.
- \* National Committee on Health and the Environment.
- \* National Committee on Social and Political Participation.

- National Committee for the Elimination of Involuntary Prostitution.
- National Committee on the International Co-operation.
- National Committee on the Development on the Women's Information System.
- National Committee on the use of Gender-based Analysis in Development.
- National Committee on the Family.

#### 4. *National Policy and Planning*

At present, women's development in Thailand follows on the long-term plan (20 years) which is called 'Long-term Women's Development Plan'. It is specifically directed at women's development on long-term basis and the policy maker to formulate the national development plan. Now, it is in the period of the second long-term plan.

The first plan 'Long-term Women's Development Plan' (1982-2001) was a guideline for the Fifth (1982-1986) and the Sixth (1987-1991) National Economic and Social Development Plans. The second plan for years 1992-2001 will aim to make its content and directions of women's development relevant with socio-economic conditions. It is used to set up the Seventh National Economic and Social Development Plan (1992-1996) as follows:

During the Seventh National Development Plan, the principal policies in women's development are to encourage and support the role of women in economic and social development by increasing opportunities for women to attain their full potential and improve their quality of life, to eliminate all forms of sex discrimination by improving laws, regulations and their enforcement, including the recognition of the full value of women in society and equality of participation between men and women, to provide social welfare support of disadvantaged women, and to promote gender awareness of a sense of self-worth and of the role and participation of women in all facets and stages of the development process.

#### 5. *Organizations that Concern with Women's Development*

One of the basic strategies to perform women development task is to establish the organizations that concern with women's development. To get the target goal, these organizations have to coordinate among them. At present, there are totally 263 organizations in Thailand, including 76 government organizations, 174 private-sector organizations and 13 international organizations.

##### 5.1 *Government organizations (GOs)*

Government organizations are divided into 3 types as follows:

- a) The national policy organizations which have the duties to set the policy and coordinate with other organizations in department and ministries, e.g. the National Commission on Women's Affairs in the office of the Prime Minister.

- b) The implementation organizations which have the duties to make the plans into practices and follow-up the government's policies, e.g. the Co-operative Promotion Department (CPD), Ministry of Agriculture and Co-operatives, the Community Development Department (CDD), Ministry of Interior.
- c) The higher education institutes and the women's projects in the institutes, e.g. Women's Studies Programme.

**Problems:**

The main problems occurring in the organizations mentioned above are lack of budget, human resources and follow-up evaluation of work.

*5.2 Private-sector Organizations (NGOs)*

The structure of private-sector organizations are in the form of board of directors which has a chairman, acting as a leader. Most of women's private-sector organizations emphasize on education activities.

**Problems**

The main problems faced in private-sector organizations are lack of volunteers, work experience and insufficient budget. However, they can perform their work fairly well.

*5.3 International Organizations*

International organizations have the major role in supporting budget and personnel in women development tasks. Especially, UN Economic and Social Commission for Asia and the Pacific (ESCAP) is a very important organization which supports the information and resource centres in the field of women in Thailand. In the future, the information and the resource centres will perform as the centres for the Asia-Pacific region.

*6. The situation of Co-operative Women's Development*

The Co-operative Promotion Department (CPD) has set up a project for the promotion of women's co-operatives to enhance women's participation in co-operatives by encouraging the co-operative members' housewives to earn supplementary income and to improve the standard of living of themselves and their families. The CPD encourage agricultural co-operatives to establish co-operative women's groups. At present, there are 113 co-operatives having 175 co-operative women's groups. The activities of the co-operative women's groups are to make handicrafts, weaving, basket making, mats, clothes, preservatives of food, dress-making, planting and so forth.

A research report on the topic of the evaluation of co-operative women's activities written in 1988 by Suwanna Thuvachote stated that the co-operative women's groups

could improve the women's knowledge in co-operative principles, encourage them to have more direct participation in co-operative activities, as well as develop a better attitude towards their co-operatives. However, their conclusion was drawn from only two co-operative women's groups. It may not be a good representative for others. Consequently in the future, a further evaluation should be conducted in order to get common results.

From a report of the CPD, the important problems of co-operative women's activities are the lack of budget, experts and equipment. Therefore, the Thai government and concerned parties should provide a revolving loan fund to them.

### *7. Concepts of Co-operative Women's Development for the Twenties*

The co-operative women's development in Thailand should have working plans which are consistent to the national co-operative plan. The co-operative women's development plan should focus on developing and expanding women's potential and existing role as equally as men in order to involve in the participation of co-operative movement. The recommendations for the concept of development are as follows:

- i. To establish an organization to formulate the master plan of co-operative women's development in the national level in order to have the unity in development,
- ii. To set up a mechanism to follow up and evaluate the co-operative women's development plan, to allocate the organizations involved in the co-operative development and to establish a coordinating network among them.
- iii. To promote establishment and development of co-operative women's organizations both in the agricultural co-operatives and non-agricultural co-operatives in the whole country, and to conduct activities that will increase their family income and social well-being.
- iv. To develop training programmes as follows:
  - \* Training programmes on the concepts of gender that are able to provide both sex through the co-operative movement,
  - \* Training programmes on income-generating skills,
  - \* Leadership training programmes, etc.
- v. To promote study, conduct research and evaluate the co-operative women's issues. These activities will provide data base for formulating suitable strategies,
- vi. To establish an information and documentation centre, relating to co-operative women's issues to the public,
- vii. To enhance friendship and strengthen relationship among co-operative women in the countries through the ICA,
- viii. To procure funds for promoting the activities described above.

## *8. Summary*

Thailand has a master plan for women's development which is called 'Long Term Women's Development Plan'. It provide a direction to the policy makers to formulate women's development strategies on the basis of national economic and social development plan.

At present, the Co-operative Promotion Department (CPD) has set up the 'Promotion of Women's Co-operative Project' to enhance women's participation in co-operatives. Under this project, the CPD will support the agricultural co-operatives to establish the co-operative women's groups. Most of the activities conducted by the co-operative women's groups are to earn supplementary income for their families. The main problems on their performance are lack of budget, assistance in terms of expertise and equipment.



## **Ms. Nipa Suwatee, Thailand**

### *1. Some Facts about Thailand*

|                 |   |   |
|-----------------|---|---|
| Geography       | : | Situated in the heart of the South East Asian Mainland.   |
| Area            | : | 513,115 sq. km.   |
| Topography      | : | Four physiographic regions: <ul style="list-style-type: none"><li>* folded mountain in the North</li><li>* a plateau in the Northeast</li><li>* a densely populated central plain</li><li>* an isthmus in the South</li></ul> |
| Climate         | : | Tropical climate with a high degree of humidity: The average temperature is 23.7°C to 32.5°C.   |
| Population      | : | The population of Thailand is approximately 56 million with an annual growth rate of 1.2 percent.   |
| Ethnic groups   | : | Thai 84%, Chinese 12%, other 4%.  |
| Language        | : | Thai is the official national language  |
| Government      | : | Thailand is governed by a constitutional monarchy with a parliamentary form of government.  |
| Capital city is | : | Bangkok with 5.6 million population; Bangkok is administered by an elected governor.<br><br>The country is divided into 72 provinces, each administered by an appointed governor.   |
| Economy         | : | G.D.P. (gross domestic product) was approximately US\$80,440 million.<br><br>Annual growth rate : 15.5%<br>Per capita income : US\$ 1,410<br>Agriculture : 12.4% of GDP<br>Industry : 26.1% of GDP<br>Service : 13% of GDP    |
| Trade           | : | Exports : US\$ 23,130 million<br>Imports : US\$ 33.115 million  |
| Work force      | : | 31.2 million- unemployed person 1.4   |
| Health          | : | Infant mortality rate = 3.1%  |
| Life expectancy | : | 64.2 years  |

## Education

National Education Scheme is six year primary and followed by a three-year lower secondary and another three-year upper secondary school. Higher education is given in university and in specialized institutes of higher education.

### *2. Background Information Developing of Gender Concepts*

Following Thailand's participation in the World Conference to review the achievements of the United Nation Decade of Women in 1975, The Royal Thai government approved the establishment of a state organization for women to formulate policies and plans for the promotion of Thai women's roles and status, namely 'Thailand National Commission on Women's Affairs' under the office of Permanent Secretary at the Office of the Prime Minister (NCWA), which consists of the Prime Minister or a Deputy Prime Minister as the Chairman, a minister to the Office of the Prime Minister as a Vice-Chairman, head of specialized government agencies, representatives of non-government women's organization and individual experts are member totalling of 30 persons.

### *3. Mechanisms for Planning*

The NCWA is entrusted with the following powers and duties for planning on:

- i. To submit policies and master plans for the promotion of women's activities, roles and status to the Council of Minister for approval;
- ii. To recommend guidelines for implementing plans and policies to be in accordance with the National Economic and Social Development Plans, as well as to co-ordinate, monitor and assess the result of such implementation.
- iii. To support and assist activities to promote women's development by governmental agencies, state organization state enterprises, as well as private organization.
- iv. To give comments and recommendations to the Prime Minister on the needs for new legislation or revision and amendment of existing legislation, to promote women's activities, roles and status.
- v. To report the Council of Ministers on the situation of Thai women at least twice a year.
- vi. To invite officials and employees of government agencies and state enterprises to gather from such agencies, offices or other concerned persons, whatever information or documents which might prove useful for deliberations.
- vii. To consider other women-related matters as entrusted by the council of ministers.

### *4. Strategies and Plans*

For the achievement of the above duties, the NCWA appointed ten national committees to carry out specific tasks as follows:

- i. National Committee on the Perspective Plan and Policies for Women's Development : to monitor the progress of women related programmes and activities during the Seventh National Economic and Social Development Plan (1992-1996).
- ii. National Committee on Laws and Regulations : to analyze laws, rules, regulations, orders and modes of practice which limit or discriminate against women with a view to proposing new legislation or amending existing laws and regulations; and to propose legal measures to promote and develop women's roles and status.
- iii. National Committee on Education, Employment and Culture: to analyze conditions, causes and trends of the problems where women are limited in their rights and opportunities in education, employment and enrichment of skills and experiences, as well as access to services for women, so that recommendations can be proposed to eliminate discrimination and to provide equal opportunity; and to provide recommendations for the promotion and support of women's status, roles, and potential in education and employment.
- iv. National Committee on Health and the Environment: to consider the existing conditions, causes and trends in women's health and the environment and to provide appropriate measures for the elimination and prevention of identified problems; and to recommend plans of action to promote women's roles and participation in health care and development of the environment.
- v. National Committee on the Social and Political Participation: to consider the existing conditions, causes and constraints or obstacles to women's participation in the social and political process at all levels as well as to recommend appropriate measures for the resolution of identified problem; and to study and develop an appropriate women's promotion and co-ordination system and network in order to ensure an effective mechanism for the promotion of women's roles and status.
- vi. National Committee for the Elimination of Involuntary Prostitution : to analyse the conditions, causes and trends of prostitution, short-comings in the related laws, mechanisms and efficiency of law enforcement; to formulate an action plan covering short-term and long-term strategies to resolve prostitution problems as well as to prescribe the responsibilities to be taken by related agencies; and to mobilize all governmental and non-governmental agencies concerned to co-operate in the monitoring, supervision and control of programmes and project implementation in order to ensure continued adherence to the prescribed plans as well as to coordinate the activities aiming at the elimination and prevention of involuntary prostitution.
- vii. National Committee on International Co-operation: to co-operate and coordinate with international organizations and agencies on women's affairs; to seek assistance from public and private sectors of potential donor countries and from international organizations; to coordinate with other national committees to

prepare policy proposals on women's issues and statement on the Thai position at relevant international meetings; and to coordinate activities emanating from the United Nations Decade of Women and to monitor the implementation of international agreements and related United Nations resolutions regarding women issues, particularly the Convention on the Elimination of All Forms of Discrimination against Women.

- viii. National Committee on the Development of Women's Information System: to study existing information resources and systems at the local and international levels with a view to establish an extensive network in the future; and to cooperate with other NCWA national committees in the development of an appropriate women's information system to assist the NCWA in its planning and monitoring activities.
- ix. National Committee on the use of Gender-based Analysis in Development: to carry out studies and research on the use of gender-based analysis in the development process; and to conduct seminars and training courses on gender-based analysis for agencies involved in development projects.
- x. National Committee on the Family: to formulate guidelines for family development; to carry out public campaigns on family development; and to prepare the plans and activities to celebrate the 1994 international Year of the Family.

5. *The comparison of men and women in various categories*

5.1 State University enrolment by sex

| <i>Level/Program</i>             | <i>Total</i> | <i>Male</i> | <i>Female</i> |
|----------------------------------|--------------|-------------|---------------|
| 1. Below bachelor Degree Program | 5,611        | 3,634       | 1,977         |
| 2. Bachelor Degree Programme     | 612,513      | 314,337     | 298,176       |
| 3. Graduate Studies Programme    | 23,701       | 12,614      | 11,087        |

*(Source: National Statistical office)*

5.2 Private Higher Education Institutions Enrolment by Sex

|                               | <i>Total</i> | <i>Male</i> | <i>Female</i> |
|-------------------------------|--------------|-------------|---------------|
| Private University Institutes | 83,289       | 32,715      | 50,574        |

*(Source: National Statistical office)*

5.3 Permanent Staff in State University by Qualifications

|                         | <i>Total</i> | <i>Male</i> | <i>Female</i> |
|-------------------------|--------------|-------------|---------------|
| Doctorate               | 3,841        | 2,350       | 1,491         |
| Master's Degree         | 9,294        | 4,011       | 5,283         |
| Bachelor's Degree       | 2,175        | 1,132       | 1,043         |
| Below Bachelor's Degree | 15,320       | 7,499       | 7,821         |

(Source: National statistical office)

5.4 Employed Persons by Work Status by Sex (in thousands)

| Work Status                    | Total  |       | Male   |      | Female |      |
|--------------------------------|--------|-------|--------|------|--------|------|
|                                | No.    | %     | No.    | %    | No.    | %    |
| 1. Employers                   | 474    | 1.5   | 379    | 80.0 | 95     | 20.0 |
| 2. Government Employees        | 1,519  | 5.0   | 928    | 61.1 | 591    | 8.9  |
| 3. State Enterprises Employees | 295    | 1.0   | 237    | 80.4 | 58     | 19.6 |
| 4. Private Employees           | 6,463  | 21.1  | 3,609  | 55.8 | 2,954  | 44.2 |
| 5. Self-Employed               | 8,782  | 28.7  | 6,433  | 73.3 | 2,349  | 26.7 |
| 6. Unpaid Family Workers       | 13,079 | 42.7  | 4,698  | 35.9 | 8,381  | 64.1 |
| Total                          | 30,612 | 100.0 | 16,284 | 53.2 | 14,728 | 46.8 |

(Source: National Statistical Office)

5.5 Numbers and percents of Women in various Positions in Politics in 1992

| Position                         | Total<br>(Male & Female) | Female | Female<br>% |
|----------------------------------|--------------------------|--------|-------------|
| 1. Council of Ministers          | 49                       | -      | 0           |
| 2. Member of Parliaments         | 360                      | 15     | 4.17        |
| 3. Member of Senate              | 270                      | 8      | 2.96        |
| 4. Mayor                         | 132                      | 9      | 6.82        |
| 5. Councillor                    | 288                      | 19     | 6.60        |
| 6. Member of Municipal Council   | 2,166                    | 120    | 5.54        |
| 7. Member of Provincial Council  | 2,056                    | 90     | 4.38        |
| 8. Speaker of Provincial Council | 72                       | 1      | 1.39        |
| 9. Sub-district Chief            | 6,950                    | 72     | 1.03        |
| 10. Village Chief                | 63,373                   | 856    | 1.35        |
| 11. Sub-district Assistant Chief | 6,950                    | 245    | 3.53        |
| 12. Member of Village Committee  | 339,377                  | 20,214 | 5.96        |

(Source: Office of the Prime Minister)

5.6 *Women's Participation on Top Executive Level in Government Service in 1985*

| <i>Position classification</i> | <i>Total</i> | <i>Male</i> | <i>Female</i> | <i>% of Female</i> |
|--------------------------------|--------------|-------------|---------------|--------------------|
| C11                            | 22           | 22          | -             | 0                  |
| C10                            | 143          | 136         | 7             | 4.9                |
| C9                             | 177          | 163         | 14            | 7.9                |
| Total                          | 342          | 321         | 21            | 6.1                |

*Source: Office of the National Commission on Women Affairs*

Remarks: The Council of Ministers has approved the position of the first woman governor on 26 January, 1993

5.7 *Number of Co-operatives, Membership, Board of Directors and Employees by sex as at 31 March, 1991*

| <b>Type of Co-op</b>          | <b>No. of coops</b> | <b>Membership</b> |            | <b>Total Mbrship</b> | <b>No. of Board of Directors</b> |            | <b>Total Cmte Mbrs</b> | <b>No. of Empl.</b> |            | <b>Total Empl.</b> |
|-------------------------------|---------------------|-------------------|------------|----------------------|----------------------------------|------------|------------------------|---------------------|------------|--------------------|
|                               |                     | <i>Men</i>        | <i>Wmn</i> |                      | <i>Men</i>                       | <i>Wmn</i> |                        | <i>Men</i>          | <i>Wmn</i> |                    |
| Agri.Co-ops                   | 1271                | 710159            | 203770     | 913929               | 13448                            | 418        | 13866                  | 2199                | 2023       | 4222               |
| Fishery Co-ops                | 24                  | 4949              | 891        | 5820                 | 196                              | 16         | 212                    | 13                  | 22         | 35                 |
| Land Settlement Co-operatives | 88                  | 85687             | 26107      | 91794                | 107                              | 930        | 1109                   | 204                 | 183        | 367                |
| Thrift & Credit Co-operatives | 751                 | 797840            | 485637     | 1283477              | 9589                             | 1656       | 11245                  | 1098                | 2475       | 3573               |
| Consumer Co-operatives        | 286                 | 258890            | 285991     | 544881               | 2621                             | 669        | 3290                   | 433                 | 1317       | 1750               |
| Service Co-ops                | 221                 | 56412             | 12269      | 68681                | 1960                             | 165        | 2125                   | 250                 | 257        | 507                |
| Total                         | 2641                | 1393917           | 1014665    | 1908582              | 28893                            | 2954       | 31847                  | 4197                | 6277       | 10474              |

*Note : 537 Co-operatives did not report*

*Source : Technical Division, Co-operative Promotion Department*

5.8 *Percentage of Membership, board of directors and employees by sex as at 31 March, 1991*

| Type of Co-operative | No. of Co-ops | Percentage of Membership |           | Total      | Percentage of Board of Directors |          | Total      | Percentage of Employees |           | Total      |
|----------------------|---------------|--------------------------|-----------|------------|----------------------------------|----------|------------|-------------------------|-----------|------------|
|                      |               | Men                      | Women     |            | Men                              | Women    |            | Men                     | Women     |            |
| Agri. Co-ops         | 1271          | 78                       | 22        | 100        | 97                               | 3        | 100        | 52                      | 48        | 100        |
| Fishery Co-ops       | 24            | 85                       | 15        | 100        | 92                               | 8        | 100        | 37                      | 63        | 100        |
| Land Settlnmt Co-ops | 88            | 72                       | 28        | 100        | 97                               | 3        | 100        | 53                      | 47        | 100        |
| Consumer Co-ops      | 286           | 47                       | 53        | 100        | 80                               | 20       | 100        | 25                      | 75        | 100        |
| Service Co-ops       | 221           | 82                       | 18        | 100        | 92                               | 8        | 100        | 49                      | 51        | 100        |
| <b>Total</b>         | <b>2641</b>   | <b>65</b>                | <b>35</b> | <b>100</b> | <b>91</b>                        | <b>9</b> | <b>100</b> | <b>40</b>               | <b>60</b> | <b>100</b> |

*Note: 537 Co-operatives did not report*

*Source: Technical Division, Co-operative Promotion Department*

6. *Promotion of Women's Involvement in Co-operatives in Thailand*

The policy of the Co-operative Promotion Department for developing women in co-operative sector is to promote the involvement and participation of women in the field of co-operatives so that women could, through group action, find co-operative solutions to their problems and become active partners in co-operatives and contributors to economic and social development.

For the effectiveness of the policy which mentioned above, Co-operative Promotion Department has appointed a policy makers' committee to handle the project by organizing seminars, training courses, workshops, as well as seeking for assistance in the form of funds, marketing and technology for improving the quality of the products, the understanding and awareness in nutrition, family health, family welfare and household economy, which have helped in the improvement of quality of life of the rural people.

At present, the number of women groups in the co-operatives are as follows (30 June, 1992)

| <i>Type of Co-op</i>       | <i>No. of Co-ops</i> | <i>No. of Women groups</i> | <i>Activities</i>                                 |
|----------------------------|----------------------|----------------------------|---|
| 1. Agri.Co-ops             | 77                   | 138                        | - handicrafts<br>- making shirts<br>- making nets |
| 2. Land Settlement Co-ops  | 35                   | 35                         | - Agriculture<br>- Making artificial flowers      |
| 3. Land Reform Co-ops      | 2                    | 3                          | - consumer stores                                 |
| 4. Land Improvement Co-ops | 1                    | 1                          | - Preservation of food                            |
| 5. Service Co-ops          | 1                    | 1                          | - Saving<br>- Maintenance of agri.machines,etc.   |
|                            | 116                  | 178                        |   |

*Remarks: The number of women are 7402*

*Source: Technical Division, Co-operative Promotion Department.*

#### *7. Problems and Obstacles for Development of Women Groups in Co-operatives*

The role of women in the development of co-operatives and communities they belong to is still limited. The power of decision-making are almost upto men. The by-laws of agricultural co-operatives has restricted membership to only the chief of the farm household, regardless of being man or woman.

The fact is that the majority of agricultural co-operative membership are men. Therefore, the percentage of women in agricultural co-operative is very small and as a consequence, women lack influence on co-operative activities. Heavy workload in both the family and the field leaves little time for rural women to participate actively in co-operatives. That is why Co-operative Promotion Department has set up a programme for the participation of women.

#### *8. Ideas for the Year 2000*

The policy-makers' committee try to increase the number of women groups in co-operatives and aim that one co-operative should have at least one women group. The



women groups must be strong and influence the social and economic development of the rural areas.

The strategies for future gender planning are:

- Introducing the principle that one co-operative should have at least one women group and one women in the farm household should be a member of the group.
- Seeking assistance and funds both inside and outside the country to support the activities of the women groups.
- Organizing training courses and workshops to all members of women groups in order to increase their knowledge and ability in improving the quality of their products.
- Establishing a demonstration centre for women groups for making, displaying and selling their products.
- Introducing effective and efficient women groups to register as a women co-operative in the future.
- Stimulating both men and women in the co-operatives to realize the roles and responsibilities for their family.

#### 9. *Conclusion*

Men and women are equally significant in national economic and social development and the Thai legislation identify that men and women have equal rights. At present women have more opportunity in attaining high positions both in governmental and non-governmental agencies. Any agency which continue to bar women from jobs must be able to explain why. So women must show their ability and responsibility with good work results. We expect that women would have more roles in national economic and social development, especially in the co-operatives, in the near future.



**GRASSROOTS LEVEL EXPERIENCES  
OF NGOS/CO-OPERATIVES  
AND  
UN ORGANISATIONS**



## **The Experience of ASEAN Women in Development Co-operative Forum: A Profile by Lota Bertulfo, Coordinator**

The purpose of this presentation is to inform the delegates and participants of the ICA ROAP Gender Planning Conference in Co-operatives of the:

1. Factors which prompted four national co-operative organisations in South-East Asia to form/establish the ASEAN WID Co-operative Forum (AWCF)
2. Organizational arrangements agreed by the members in carrying out the AWCF,
3. AWCF's thrusts and programmes as well as activities so far organized or conducted.
4. Achievements since it started.
5. Lessons learned, and
6. Issues and implications for gender integration in the co-operative movement.

### ***Factors for setting up the AWCF***

The AWCF was set up in January, 1990 and was intended to be an informal collaborative forum of national co-operative organisations in Asia. There were a number of factors which prompted the four national co-operative organizations to set up the AWCF.

#### ***1. The reality of gender issues in society and in the co-operative movement:***

As a result of the process of consultations in 1989 and 1990 among co-operative organizations in South-East and South Asia, it became clear that gender issues are real not only in the societies represented in the consultations but in the co-operative movements themselves. For example, the reality of women's marginalization in the decision-making or leadership in societies is reflected in the co-operative movements.

#### ***2. Commonality of gender issues and gender-related needs in all countries and in the co-operative movements in these countries:***

Gender issues which were observed occurring in one country also occurred in the other countries with minimal variations in extent and particular manifestations as determined by the particular cultures of the countries. The commonality of gender issues resulted to the realization that these gender issues can be addressed collectively.

The following gender needs were identified to be common among the movements:

- gender sensitization for both female and male leaders,
- development of gender policy within each national and regional movement.
- accessing the necessary funds to undertake gender programs,

- technical assistance on gender training in the form of training manuals and training skills as well as gender-sensitive research methodology.
- development of inter-cooperative trade for women's products, and
- exposure programmes (i.e. exchange of key leaders).

3. *Need to address gender issues quickly and seriously:*

Gender issues identified were felt to be deeply rooted in tradition and culture and observed to be very prevalent in all societies. They are also observed to be very complex. Thus, it was felt that they must be addressed quickly and seriously, that is, there must be a sustained effort and strong commitment to take concrete actions to address them.

4. *Co-operatives have the infrastructure to address the issues:*

The history of the co-operative movement showed that co-operatives were organised to address social needs through economic means. Thus, it is in the nature of co-operatives to address gender issues which are seen primarily as social issues. And important still, co-operatives have the facilities, infrastructure and mandate to address gender issues.

5. *The absence of a regional effort to address gender issues in co-operative movement:*

During the period of the consultations, the co-operative organizations participating were at different levels of awareness and commitment to gender issues. Similarly, the types and extent of their interventions varied. Their needs for assistance in addressing gender issues also varied. Yet, there was no co-operative institution from which these co-operative organisations can seek assistance. Further there were issues which they felt could be best tackled and taken up in a regional forum where some form of neutrality and objectivity could be felt.

6. *A pro-active effort from a regional co-operative organisation can trigger a response on gender from the movements:*

It was felt that a regional forum could take up issues which normally are considered controversial by local organisations but which, when taken up by a regional forum, could be received as objective and non-threatening. The AWCF could be that regional forum.

## **Organisational Arrangements**

a. *Steering Committee:*

A Steering Committee which serves as a direction-setting body was set up. To apply gender parity in its organisational structure, the four pioneering member organisations agreed that one woman and one man from each of their organizations represent them in the Committee. Thus, there are four women and four men in the

committee. Also, it was agreed that one representative must come from the policy-making level while the other from the implementation level to ensure that agreements reached by the committee will be adopted and carried out by the member organisations.

*b. Secretariat:*

Because AWCF's resources are limited, it was agreed that the Secretariat will maintain a lean but efficiently and effectively functioning staff. Also, the members shall take turns in anchoring the Secretariat so as to share the responsibility for running the AWCF. Presently, the Secretariat is anchored by the National Confederation of Co-operatives (NATCCO) in the Philippines.

***Thrusts and Programmes***

The AWCF is primarily a coordinating and facilitating body and not an implementing one. It aims to trigger gender-sensitive and responsive programmes and services in the local movements through the following thrusts and programmes:

*i. Institution-capacity building:*

It means enabling member organisations to pursue and promote the gender agenda in all levels of their respective organisations. The AWCF will provide assistance in the areas of:

- developing gender-sensitive programmes, including education and training and research,
- accessing of human, technical and financial resources, and
- networking.

*ii. Leadership development:*

It aims to enable women to take active participation in co-operative leadership through exchange programmes, solidarity-building and networking.

*iii. Enterprise development:*

It aims to enable women to embark on real and profitable business ventures that benefit the family, the community and the woman herself. In achieving this, the AWCF will facilitate in the generation of funds to provide initial support to women's collective business enterprises, marketing assistance and technical assistance in the area of business and financial management.

*iv. Advocacy and Support services:*

The AWCF will take active efforts to advocate for co-operative to go beyond their traditional services, address women's particular needs and provide them with support services like daycare. The avenues to undertake this advocacy will be through publications and networking.

Since its inception in 1990, the AWCF has focused its energies and invested its limited resources to the first thrust, institution-capacity building as it sees this as urgent and in some way a prerequisite before the other thrusts can be effectively addressed. The fourth thrust, advocacy and support services is seen to be addressed in the longer term as the time required to transform co-operatives to actually advocate for women's particular needs will be extremely long. However, in various forms, especially through training and in its publications, the four thrusts have been addressed in varying degrees.

In operationalizing the earlier mentioned thrusts, and programmes, the following activities have so far been undertaken:

1. The holding of two simultaneous seminars "Gender Sensitivity Training for Male Co-operative Leaders" and for women leaders and staff, "Strategies and Techniques for Organizing Women in Co-operatives" last November, 1990.

- The male leaders showed an open-mindedness to gender issues but did not understand what exactly they are; the lack of understanding resulted to some suspicion and inaction on their part.
- A few women leaders and staff took personal initiative in organizing women and raising their awareness on their oppressed situation. These actions were undertaken even without the mandate and much less the support of their organisations.
- Their efforts, however, were seen to be outside the regular concerns of their organisations. They were adhoc and outside the mainstream.

In view of these needs, the seminars were designed in such a way that towards the end, the two groups (women and men) came together and held dialogues on gender issues and drawn up future actions together. There were four critical factors which were considered in organizing these seminars:

- i. Male leaders holding key and strategic positions in the organisations were selected and invited,
- ii. The contents of the seminars for the two groups (women and men) differed as they were at different levels of gender awareness and involvement,
- iii. The processes and approaches for the two groups also differed. Some caution was exerted not to threaten the men and show the global character of the issues. The perspective of integrative "women in development" was emphasized to contribute to co-operative development. In the women's training, a strategizing session on how to dialogue with the men was included to ensure that they were able to make their points across. Where the men's training focussed on sensitizing them to gender issues, the women's training focussed on actual organizing and sensitizing work with women,



- iv. The dialogue was a visioning process (of an ideal society and co-operative movement) for the women and the men together. This process created a positive and constructive attitude towards gender issues.
2. Follow-up and monitoring visits conducted by the coordinator to verify actions undertaken. It was observed that gender issues have become a concern not just of the women but of the men as well. Some strategic actions were taken to bring gender issues into the mainstream co-operative agenda.
3. After a year, a need for a framework for action on gender was expressed by the members. Thus, a workshop was organized for the members to formulate their own gender and co-operative development framework. The workshop entitled "A Gender-based Framework in Co-operative Development in the ASEAN" was held last January, 1992. The four members now have their respective GAD frameworks which contain the following element
  - the specific gender issues in their co-operative context and which they want to address,
  - their vision for a gender-sensitive co-operative movement,
  - the specific goals/objectives which they want to address to achieve their vision,
  - the various strategies to achieve their goals/objectives, and
  - the specific indicators of change in their organisations and in their society.

The members are presently validating these frameworks with other key persons in their organisations, like their leaders and staff, and operationalizing these in terms of policies, programmes and services.

4. An exchange programme of grassroots women co-operative leaders was conducted to enable women leaders at the primary co-operative level to observe and have a first hand view of the co-operative movement in other countries as well as to learn from the exposure, how other movements address gender issues. This activity was conducted during the period May-July, 1992.

5. As part of its efforts to expand the advocacy on gender to co-operative movements in other and more countries in Asia, the AWCF organised a 2-week workshop on "Gender Effectiveness of Co-operative Organisations in Asia: Exploring Strategies of Change" with the Coady International Institute of Canada. The twenty-two male and female participants came from the AWCF's members as well as from five other countries. The workshop ran from February 15-26, 1993.

### ***Achievements***

Through the AWCF's catalytic efforts, it can claim to have achieved the following:

1. Mainstreaming and legitimizing gender agenda in some co-op movements in Asia.
2. Sensitized at least 80 male leaders and at least 150 female co-operative leaders

through its regional seminars workshops/conferences as well as those conducted in-country. The sensitization of these key persons resulted in concrete actions on gender in their organisations.

3. Facilitated the exchange of human, financial and technical resources for co-operatives to address gender issues and strengthen their gender programmes.
4. Despite its limited resources, the AWCF has achieved a visibility and an identify for commitment internally to advocate and support co-operative movements to address and pursue gender issues.

### ***Issues***

As a result of its productive efforts, some needs emerged from the movements:

1. Need for follow-up and continuing support and advocacy to sustain the efforts and programmes undertaken to address gender issues. This also means the need for the AWCF to come up with a systematic monitoring and evaluation scheme.
2. Need for technical expertise on integrating gender. As more co-operative organisations respond to AWCF's advocacy, the need to provide technical assistance on operationalizing this increases. The areas of expertise needed are on training (sensitizing and planning), research (generating sex dissegated data) and monitoring and evaluation
3. The advocacy must continue and the mutual support on pursuing the gender agenda must be strengthened. Thus, there is a need for continuing collaboration through networking and resource exchange among co-operative organisations.

### ***Lessons Learned***

From its 3-year work, the AWCF learned the following resources:

1. Men and women are equal partners; both must be involved in addressing gender issues.
2. An integrative approach is a better approach than a women-specific approach as the latter tends to result to marginalizing women and the gender agenda even further in the co-operative movement.
3. Any planned change must be comprehensive and any change achieved must be sustained. Change can be sustained when models are created which co-op organisations may consider in the process of transformation.
4. In planned change, there is also a need for flexibility as individuals and organisations reactions/attitudes to gender vary and highly unpredictable. One must be ready to change strategies and approaches as situations warrant.
5. Real change in gender is most sustained when it happens not just at the cognitive level but at the heart. It is only when persons "own" the issue that they will be gender advocates forever.

## **Gender Policy and Programmes of the Canadian Co-operative Association (CCA) by Lota Bertulfo**

The Canadian Co-operative Association is the apex organisation of English-speaking Canada. The organisation is divided into two major divisions, specifically domestic affairs and international affairs. Three smaller divisions which cut across these major divisions are special projects, finance and administration and development education.

As in most organisations, gender stereo-typing is observed in CCA's organisational structure. From their 15-person board of directors, only four are women, which in the history of CCA is a major achievement but which occurred only last year. Majority of the administrative and support staff are women while all managers are men except for one but who recently left. Women, however, comprise the technical staff positions in the main office in Ottawa. All field programme managers posted overseas are men except for two which was a result of CCA's conscious effort to hire more women in management and field positions.

CCA staff and leaders have gone through a number of workshops on gender issues in its desire to integrate gender concerns in its programming both domestically and internationally.

CCA has also recently come up with a statement of policy on gender to be operationalized and reflected in all aspects of its organisation and programmes. All project proposals submitted to CCA are assessed for their responsiveness to women's particular needs and of their impact on gender relations of the participants and the intended beneficiaries from the projects. Likewise, all programmes and projects are evaluated in the light of gender concerns.

CCA's progressing awareness and commitment to the gender agenda can be illustrated in the approaches it employed in the past. Initially a WID Officer was hired to look into WID concerns. After a stressful year, the WID Officer gave up her post as she felt that her presence and function hindered others in the organisation to be involved in pursuing the gender agenda in their respective areas of responsibility. By concentrating the responsibility of gender on her, the institutionalization of the gender agenda could not take place.

Another strategy was used which was the setting up of a WID Committee among the women staff in the main office. Again this did not lead to the institutionalization of gender in CCA. However, with the co-operation and support from women leaders in the Canadian Co-operative Movement, it was able to produce a book let on "Family Friendly Co-operatives in Canada" documenting the different schemes which co-ops set up to make work in co-operatives more family-friendly and thus, women-friendly.

In the meantime, a change in ideological perspective was also occurring in CCA as reflected in the title and composition of the task force which it created to look into gender. This was the gender and development task force coming from the staff and volunteer leaders from the co-operatives in Canada, both women and men.

CCA has supported several projects both women-specific and integrated in its overseas development programmes in the three major regions: Asia, Africa and Latin America. These projects range from savings mobilization, enhancing women's involvement in co-ops, credit, training and conferences and the collaboration of various movements on gender issues. It has always maintained its position to be a catalyst on these issues as well as on others rather than be implementing programmes. It has also supported the publication of the following:

Women in Credit Societies in Sri Lanka

Women in Co-operatives in Costa Rica, among others.

CCA is confronted with the paradox that it is able to advocate for the gender agenda only in its overseas programmes but is unable to do in its own movement. However, some progress has been made in this aspect and it is utilizing the wealth of experiences and lessons learned from overseas to apply in their own movement and benefit from it.

**Mrs. Ela Bhatt, Self-Employed Women's Association, Ahmedabad, India**

Before I describe my grassroots experiences in SEWA, let me put SEWA on the world of work.

1. According to the ILO report, some 800 million workers out of the total world labour force of 2000 million may be considered socially protected, i.e. those who are covered by labour legislations or collective agreements with social security provisions. The remaining 1200 million amounting to 60% of the total labour force are yet to attain this protection. In the third-world countries, 70% of the labour force is unprotected.

Within countries too, there is glaring disparity amongst the working class. There are those who have stable jobs in the modern sector, protected by labour legislations (10% in India) on the other hand there are daily wagers, casual contract labour, self-employees, family labour, who are totally 'unprotected'. They are lumped together and described as 'unorganised' or 'informal' sector though they form 90% of the workforce in India.

In the unorganised sector, the gap between the male and female workers' status widens still further. Women are an essential production force in the economy of our countries, but the statistical 'purdah' created by existing concepts and methods of measuring and defining 'work', renders much of women's work 'invisible'. The political invisibility of these women is another aspect of their vulnerability.

If these women are of our concern in this conference, then SEWA experience has some relevance.

2. Struggle is an essential part of development. That is the first lesson I learnt in the beginning of my career (1955). Injustice has to be effectively fought. When a policeman beats and kicks a helpless vegetable vendor, he has to be opposed. When a contractor makes a garment stitcher labour for a pittance, a struggle for fair wages has to be done against him. The government has to be pressurised for enforcement of Minimum Wages Act. The ILO has to recognise the home-based workers as workers, and pass a convention for maintaining labour standards for the homebased workers. In order to be effective, struggle has to be carried out at all levels.

The other lesson that I learnt that struggle by itself is suicidal, frustrating, struggle has to be combined with development programmes as a strategy.

Let me now take you through the SEWA experience.

3. The unorganised/informal sector labour- we call them 'self-employed' to lend dignity to their work and for many other reasons.

A large majority of self-employed women do not own capital or the tools of equipment of their trade. Consequently, they remain vulnerable to private money

lenders and remain indebted indefinitely at interest rates which can be as high as 10% per day! Indebtedness puts them in a weak bargaining position with the middlemen and traders of their business, on whom the women are dependent on their livelihood, thus perpetuating their state of low wages and insecurity of work opportunities and completing the vicious circle of indebtedness. SEWA soon realised that the sources of credit for these women was the cause of many other problems. A possible solution was to free these women from the vicious circle by linking them to credit facilities of the government banks. The whole effort led to the formation of SEWA bank as a co-operative venture in 1974. This experience gave us confidence to organise more co-operatives.

The same idea re-emerged, in both urban and rural areas, out of the SEWA union's struggle to unionise women workers. In the urban areas, the specific experiences of chindi workers, hand block printers and bamboo workers showed the way for alternative production systems for them. After years of exploitation by merchants, over 600 quiltmakers organised in 1977 to pressure for payment or minimum wages. By all rights, this was not an unreasonable demand, and after a long series of negotiations, a compromised agreement was reached between the two groups. However, within 24 hours, the merchants broke the agreement. They began to harass the workers by giving them bad materials to sew, less work and in many cases stopped giving them work altogether. The struggle had only begun. So, with SEWA's support, the women decided to start a production unit of their own. SEWA's work in organising handblock printers also brought to light the serious displacement they were facing due to declining market for their traditional textile designs and because of screen printers. In organising bamboo workers, although highly skilled, the women were not producing products and designs for which the modern market was expanding. There was a strong need for training to upgrade their skills to produce goods with high demand and higher returns. Through our experience with these and other trade groups, the need became evident for alternative organisations that can not only be used by women, but also managed, owned and led by women.

In the rural areas, a parallel experience was emerging in organising agricultural labourers. When the workers tried to organise, they were not given work, and false criminal cases were filed against them. The workers had no alternative employment. The land was arid, so very little work was available. The workers realised that unless alternative sources of work were provided, their bargaining power would always remain low.

4. In SEWA, we have found that the development of alternative economic organisations goes through three distinct phases. The first phase is of training the women workers in a vocational skill or upgrading the existing skill. Then organising an economic unit of them to earn income from the skill. You may call it a pre-cooperative stage. The

third phase is formation of a co-operative. These women try to break away from the exploitation by having direct access to raw materials and markets. 80% of SEWA co-operatives are self-sufficient, 10% in loss, 7% dependent, 3% doing extremely well. The 61 of SEWA co-operatives consists of artisans' co-operatives, tree-growers co-operatives, dairy co-operatives, trading co-operatives of fish vendors, vegetable vendors, kerosene vendors, service co-operatives like co-operatives of cleaners, rag pickers, healthcare practitioners, childcare practitioners and labour co-operatives of salt workers. Of course, our largest and strongest co-operative is our SEWA Bank, also unique because of its membership of 30,000 women, mostly illiterate and the rest semi-literate, having loan repaying rate of 96% to 93% and poor women's bank with working capital of about US\$1,300,000.

SEWA is a trade union started in 1972, has a membership of 46,016 in my home state Gujarat. The total membership is 100,000 in 5 other states of India. In addition to banking service, SEWA organises support services viz, healthcare, childcare, training, legal aid, communication, insurance and housing. Each of these services aims at financial self-sufficiency and providing security of work to the members. Joint action of union and co-operative has been the strategy of SEWA to make a presence felt in the national economy. All SEWA activities head towards work security and self-reliance as concrete goals.

5. For SEWA women, empowerment is full employment, and self-reliance. When there is increase in her income, security of work and assets in her name, she feels economically strong, independent, autonomous. Her self reliance is not only on her individual basis, but also organisationally. They have learnt to manage their organisation on viable terms. She sits on the boards and committees of their union and co-operatives and takes decisions. They have to deal with traders, employers, government officials, bankers, etc. on equal terms, where earlier they were worker, serving their master. She knows that without economic strength, she will not be able to exercise her political rights in the village council panchayat or elsewhere. She has to have work on her hands, such work that ensures her income as well as food and social security that includes healthcare, childcare, insurance and shelter.

Another component of empowerment for poor women is self-reliance. Self-reliance in terms of financial self-sufficiency and self-management, as well as in terms of decision making. For them collective empowerment is more important than individual empowerment. With collective strength, she is able to combat with the outside exploitative and corrupt forces, like money lenders or police or a black marketeer. As her economic strength and self-reliance grow, her respect in the family and the community follows soon.

6. Kamla, a bidi worker-turned senior organiser in SEWA is today on invitation, heads the governing board of her caste organisation, helping the community to take

larger decisions. Her union committee has been a training ground for her public life.

Which type of organisation can lead to empowerment? Not an organisation which is charitable in nature or which is controlled by one person. It should be owned by the members and democratically controlled by the members. The dairy co-operative of SEWA women in village Rupal gave severe fight to the landgrabbers (men) of the village who wanted to usurp the co-operative's fodder farm. The tree growers' co-operative fought the shepherds in court to retain the wasteland acquired from the government for collective plantation.

The vegetable vendors' and growers co-operative managed their co-operative so well that from their surplus gifted a building to the SEWA Union to house some of the co-operatives of SEWA. The union helped the vendors to win the case in the Supreme court to establish their traditional right in the market place, from where they were being pushed out.

The collectiveness of the organisation generates tremendous power and strength for its members in their individual life as well. Famidabi of Bhopal, a bidi worker, President of SEWA, Bhopal, on her way to attend the bidi workers' factory in Ahmedabad dropped her 'burqua' for ever. Karimaben, leader of chindi workers in Dariyapur sat on the negotiating table opposite her own brother who represented the employers' side, and she representing workers, while negotiating wage rise, before the labour commissioner.

When women organise on the basis of work, her self-esteem grows and realises the fact (first time) that she is a 'worker', a 'producer', an active 'contributor' to the national income and not merely a somebody's wife or mother. While participating in the management of her co-operative or union, her self-confidence and competence grow, a sense of responsibility develops, leadership in her shows. SEWA Academy's recent study of 1200 sewa leaders finds that 52% of them perceive themselves as head of the household and 20% as joint heads. The same self-worth is reflected in their answers: (i) it is necessary to be economically strong, (ii) for a woman to own assets, (iii) since women work equal to men, they should have equal rights. All leaders - 100% answered as above, and 67% of leaders added to the last statement saying that women work more than men.

When the workers/producers form their own co-operatives, they are able to break new grounds: (i) teachers and mothers forming 'Sangini', our childcare co-operative, (ii) health functionaries co-operative called 'Lokswasthya' where from doctors to 'dais' form the membership, who not only produce and sell health service to its members but also run a drug counter at the city general hospital, propagating generic/rational drugs pushing out *brand name wallabs* from the market! (ii) 'Saundarya' the cleaners' co-operative won a historic case establishing their right to negotiate employment conditions of their members with the company against the company's



employees union. "We are not (individual) workers, we are (collective) owners/partners of our co-operative", said the Saundarya co-operative members while convincing the court.

Since government is a big buyer of goods and services, a relationship has to be developed with the government. After many years of persistent lobbying by SEWA and other women's organisations, the state government passed a resolution that it will give preference to women's co-operatives prior to gen market to buy. This has helped to strengthen the existing women's co-operatives and create the new co-operatives in the State.

This much for the women's empowerment.

For us, what is important is the hard fact that SEWA co-operatives and the Union in 1992 (i) created 3019 new employment worth US\$ 60,000, (ii) put additional cash income of one million dollars in the hands of 28112 women, (iii) built assets worth \$660,000 for 14,208 women - collectively and individually. 44,303/- members benefited from the support services. All the members are covered under life insurance and work security insurance scheme.

#### *7. Limitations and Potentials*

The growth of co-operatives are limited by a number of factors both internal and external.

The growth of SEWA Bank is restricted by rules of the Reserve Bank of India. The expansion in rural areas is not allowed by the RBI, inspite of consistant good performnce of the bank. The artisans were constrained by supply of raw material. The big industries have priority over the actual producers. The labour co-operatives face opposition from the organised trade unions. Today the unions have provided a 'closed shop' to the formal sector. The poor from the informal sector cannot break into the formal sector where employment is protected and better paid.

The co-operative structure itself is a limitation to the growth of co-operatives. The restrictive practices of the registrar inhibit co-operatives from growing.

SEWA tries to demonstrate that co-operatives have a potential for promoting both economic development and poverty alleviation. The co-oeprative sector neither needs large hand outs nor pity to survive. What it does need is a promotive and supportive enviornment and initial investments. Given the requisite economic and social climate, the co-operative sector can emerge as a strong competitor to both private and public sector.

8. Women should recognise that the labour and co-operative movements are the main vehicles for their members to build up their economic and political strength. It is unfortunate that by and large both these movements have yet to reach the majority

of underprivileged, including women. Women should join the unions and co-operative in far greater numbers for their work to be recognised, protected and enhanced.

SEWA has provided to me the most practical evidence for the validity of this concept of joint action of labour and co-operatives. Also political visibility comes with organising women on economic grounds through their unions and co-operatives. Since women are not ready to be treated as 'safety net'. Women, when organised, are able to take the lead, develop new visions of leadership, develop new choices: political, economic, personnel.

BUT ORGANISE you must. There is no short-cut to organisation.

**Mr. R.K.Dhami, Director, IFFCO, India**

### *Gender Position of Women*

If we look at the present position of women in India, the picture as a whole is not encouraging. Out of the 315 million workers in India, 91 million are women. The women's work participation rate is less than the rate of the developed countries in the Asia-Pacific region.

87% of the Indian working women were in rural area and that the majority of them were illiterate and engaged in low paying jobs. Of the total number of working women, 83% are in the category of cultivators, agricultural labour and household industry workers.

Women constitute less than 10% of scientists and technicians, 9% of civil servants and 2% of lawyers and judges. Biological factors are often cited to discriminate against working women. Though pregnancy, child birth, caring and carrying of infants adversely affect the duration and efficiency of women's work but these all are temporary and transitional phases and certainly cannot be rationalised for discriminating against women.

Education is the key to resolve the problems of women in general and working women in particular. It is only through education that the discrimination and difficulties faced by working women can be reduced and socio-economic transformation of their status in the society can be attained. Though the school enrolment in the 11 to 14 year age group has grown from 0.5% in 1951 to almost 18% now, it is still woefully low and much is left to be done still.

The role of electronic media is of particular significance in India, where the rate of illiteracy is high, as it acts as an effective medium of educating masses.

Under such circumstances, empowerment of women and bringing them to the main stream of life is one of the priority areas in the national development policy in India.

### *National Policy & Perspective Plan for Women*

Government of India has formulated National Perspective Plan for Women (1988-2000 AD). Objectives of the plan is the economic development and integration of women in the main stream of the economy, equity and social justice for all women.

The goals have been set for protecting women's rights not only as producers/providers but also as individuals with human grace and dignity. The perspective plan presents sectoral reviews of the situation of women in rural development, employment, supportive services, education, health, legislation, political participation, media and communication and volunteer action and suggests strategies towards over all development of women by 2000 AD.

Following recommendations are made in National Perspective Plan for Women (1988-2000):

*Agricultural and allied sectors*

- i. Women's access to productive resources, e.g. land credit inputs, other resources such as animal, house, wealth, etc. should be ensured.
- ii. In dairy co-operatives, the name of female spouse should also be recorded as shareholder along with her husband.
- iii. Rights of collection of minor forest produced by tribal women should be specified in records.
- iv. Poor and tribal women should be organised into collective groups.
- v. Women should have accessibility in institutional credit.

*Employment*

- i. Women Development Corporations should be established in states.
- ii. National Wasteland Development programme and local forestry should generate greater employment opportunity for women.
- iii. Avenues of part-time employment should be explored to improve women's earning capacity.
- iv. Women should be adequately represented on all decision making bodies.
- v. Labour legislation should be enacted to safeguard the interest of women labour in the informal sector.
- vi. Training for management in co-operatives, its organisation and women mobilisation in two groups should be imparted.

*Support Services*

- i. Vital role of supportive services such as day care centres/creches, working women's hostels in enhancing productive employment should be recognised. It is essential to ensure that drudgery of the rural women on tedious chores such as fodder, fuel and water collection, cooking, child care, etc. be alleviated.

*Education*

- i. All agencies involved with preparation of curricula, prescription of text books, and organisation of educational processes should be made aware of women issues.
- ii. Facilities for part-time studies and correspondence courses should be provided on large scale.
- iii. The elementary education for girls should be universalized.
- iv. Entrepreneurship development programmes should be organised for women in rural and urban areas.

- v. All women in industries, organised and unorganized sectors or employed in jobs should be women's co-operatives.

#### *Women in Co-operation*

The areas of activity in which exclusive women's co-operative are functioning may be classified in two broad categories:

- i. Production of workers co-operatives,
- ii. Service co-operatives.

The urban co-operative banks for women are performing with full confidence. National Commission on Women (1988) had observed that banks managed by women have proved to be more advantageous and within the reach of women.

#### *No. of membership - share capital*

No. of women in co-operatives, its membership and share capital is as under:

*(in lacs)*

| <i>Year</i> | <i>No. of women in co-ops</i> | <i>Annual growth %</i> | <i>Member</i> | <i>Annual growth %</i> | <i>Paid up share capital</i> | <i>Annual growth %</i> |
|-------------|-------------------------------|------------------------|---------------|------------------------|------------------------------|------------------------|
| 86/87       | 3980                          |                        | 3.03          |                        | 486                          |                        |
| 87/88       | 4809                          | 20.8                   | 3.43          | 13.2                   | 534                          | 09.9                   |
| 88/89       | 5261                          | 09.4                   | 4.71          | 37.3                   | 662                          | 25.8                   |
| 89/90       | 5478                          | 04.1                   | 5.39          | 14.4                   | 816                          | 23.3                   |

This indicates that the participation of women in the co-operatives is not steady. The working capital and business operations which indicate financial status of women in co-operatives is as under:

*(Rs. in lacs)*

| <i>Year</i> | <i>Working capital</i> | <i>Annual growth %</i> | <i>Business operation</i> | <i>Annual Growth %</i> |
|-------------|------------------------|------------------------|---------------------------|------------------------|
| 86/87       | 1503                   |                        | 1863                      |                        |
| 87/88       | 1600                   | 06.4                   | 2371                      | 27.3                   |
| 88/89       | 4146                   | 15.9                   | 2584                      | 9.0                    |
| 89/90       | 5962                   | 43.8                   | 2869                      | 11.00                  |

During 89/90, the growth in business operation has risen to 11% only. This indicates that women's co-operatives are not viable from business point of view.

### *Participation in Mixed Gender Co-operatives*

Gender integration in the over all process in development is one of the strategies of women development. The mixed membership is prevalent in Indian co-operative movement. The mixed gender membership is found in urban areas, especially in consumer co-operatives and salary earner's thrift credit co-operatives and urban co-operative banks. The female membership in selected consumer co-operative of selected states ranged from 20 to 21% of total membership and their participation in management committee was 16 to 20%. Similarly in urban co-operative banks' membership varies from 35 to 37% with 2% participation in the management of these societies.

### *Co-operative Law vis-a-vis Women Participation*

The committee on co-operative law of democratization and professionalisation of management in co-operatives has recommended to incorporate such provisions concerning membership which would facilitate open membership to husband and wife team, having one vote as a measure to involve the entire family in the operation of the society, thereby introducing the concept of joint membership in the movement. The committee further recommended for incorporation of provisions giving adequate representation to women on the committee of management particularly in certain class of societies.

### *Agriculture*

Agriculture is the main resource of Indian Economy and nearly 80% of rural female population contribute in different capacities. Paradoxically, the female membership in the agricultural co-operatives is almost non-existent.

### *Role of Women in IFFCO*

IFFCO is a national level co-operative society, having a membership of more than 30,000 co-operative societies in it. To manage the affairs of IFFCO, a representative General Body to represent these 30,000 societies has been constituted in accordance with the legislation vide which IFFCO is covered. As the women are awakening and coming forward to rub their shoulders with men in the Indian society, there are some women co-operative representatives on the Representative General Body of IFFCO, but their number at the moment is almost negligible compared to men co-operators representing their societies. Though, at present at the board of IFFCO Directors, there is no women director, there is very strong possibility of some women directors being in the IFFCO board in the near future.

As far as the participation of women folk in the employment of the society is concerned, there are lady engineers managing the plans, female employees to carry out the desk jobs like accounts, personnel function, etc. and in the library for documentation, etc. who are employed on a fairly large scale. The progress in this

matter is not as sound as it would have been as the labour laws like Factories Act, 1948, as were prohibiting the employment/attendance of women at night.

IFFCO being a co-operative society, is doing a massive work for its farming community. IFFCO realizing the importance of women in the field of agriculture, is conducting various promotional programmes like field days, crop seminars, etc. in the interior of the villages, making possible for the female farming community to participate in the programme in large numbers. In tribal areas also since women folk is the main labour segment, IFFCO has launched an exclusive Tribal Area Development Programme under which a large number of women have participated and taken benefit. Since IFFCO is dedicated for raising the general living standards of the farming community through improved agricultural practices, has also adopted more than 1000 villages all over the country. The main emphasis of this programme is in the family of farmers of which the women are an inseparable important part.

IFFCO conducts health campaigns, adult education campaigns, family planning campaigns; besides other services in these villages, with which the larger beneficiaries are the women. To give the employment to the female landless labourers who are largely women, IFFCO has also launched social forestry project in 10 major states of the country. IFFCO has recognized the role of women in the agriculture and therefore greater emphasis is now being laid to cover the women farming folk in their recent programmes. IFFCO has decided to build some community centres in remote areas where the women of that area instead of wasteful idling their time will spend the time more meaningfully and thus would render creative help to the community.

IFFCO at its Co-operative Rural Development Trust, presently functioning at two places, have also conducted exclusive programmes for the village women at these centres.

It would therefore can be seen that IFFCO is quite alive to the participation of women in the field of agriculture and co-operation.

### *Limitations*

Above analysis reveals that women participation in the co-operative movement is negligible. Women's contributions in the economy remains unpaid as well as unrecognized.

### *SEWA's Co-operative Activities*

In Gujarat state of India, Self Employed Women's Association, which is known as 'SEWA', is doing various types of activities for socio-economic development of women. This association is also promoting several types of co-operative societies. Specially, SEWA has been attempting to bring the co-operative movement to self-employed women so as to change its structure and form to make it useful for these

workers. Co-operatives of various category workers are formed and supported by SEWA. They develop within 6 months to 2 years time, depending on the types of co-operatives into independent and self-supported units, both financially and in decision making.

SEWA's role has been to initially help the workers producers in forming a co-operative and to continue to support it through technical help, management know how, access to capital and training. SEWA also helps each individual co-operative to link itself to the larger co-operative movement. As the co-operative becomes more capable and self-sufficient, SEWA's role reduces to one of help in only policy issues and maintaining solidarity of the co-operatives.

There have been 52 co-operatives sponsored so far by SEWA that fall into following categories:

- i. Artisan co-operative
- ii. Land base co-operative
- iii. Live stock co-operative
- iv. Trading co-operative
- v. Service co-operative

#### *Lack of Policy Decision and Programmes*

There is no co-operative policy in women involvement till present, defining the role of co-operative institutions in the socio-economy development of Women especially the weaker section of women.

In the National Convention on involvement of women in co-operation in 1987 organised by NCUI, the former Indian Prime Minister, Late Shri Rajiv Gandhi, remarked "Women's involvement in co-operatives constitutes a practical programme for raising the status of women on a very large scale and especially in those echelons of our society where it needed most."

#### *Conclusions*

Participation of women in co-operatives is important for their socio-economic upliftment. Due to some grave limitations, women have neither been able to become part of co-operative infrastructure nor could share its services. A nexus has to be built up with voluntary organisations which have already devoted themselves for the promotion of women's participation in co-operatives.



## **Gender Planning for Development in Co-operatives in Africa; Presentation by Ms. Bernedette Wanyonyi, Kenya, Africa**

Co-operation has been practiced in Africa from time immemorial. African societies have very strong sense of the family; both extended and nucleus. The traditional way of life was based on communities pooling their resources for their common welfare. This welfare was based on the fact that the whole community was engaged in its various economic activities.

It was from this traditional economic structure that modern co-operative ideals and principles were introduced and developed. This development was further based on the prevailing socio-economic practices in African societies. So when the first regularized co-operatives were introduced and established in the early 20th Century by European Settler Farmers, they developed within the cultural frame work.

This was the easiest way of developing economic system which produced cash crops and raw materials for western consumption in a fair way. Through co-operatives, African farmers were able to benefit from the economic principles of co-operation and on the other hand, the western markets benefited from dealing with well organised suppliers. It is beyond the scope of this brief paper to analyse co-operative development in Africa. However, suffice it to say that the introduction of modern co-operative principles in African pre-dominantly agro-based economics has been largely successful because of the role women play at the grassroots level.

In Kenya, at the time of independence in 1963, there were 600 registered societies with a membership of 200,000 farmers. The most recent figures indicate that today there are over 4000 active registered organisations with a membership of 2 million families. It is further estimated that 16 million people derive their livelihood either directly or indirectly from co-operatives in Kenya.

The Kenyan government recognized at the outset, the importance of co-operative instrument to transform the traditional subsistence farming into a modern agro-based economy which has diversified into housing, savings and credit, financing, industry and manufacturing. Co-operatives now contribute almost 50% to the GNP.

In this regard, co-operatives are the backbone of the Kenyan economy. Despite recent attempts to modernise the co-operative sector of the economy, through diversification the small scale farmers remain the chief contributors to the success of the movement. They produce over 60% of the coffee in the country, nearly 90% of pyrethrum, 90% of the cashewnuts, 80% of cotton and over 60% of all milk produced in Kenya. Since the chief contributors to the co-operative economic sector are small scale farmers, it is therefore true to postulate that women do form the backbone of this sector because they contribute nearly all the labour. However, within the modern practices, driving the Kenyan economy, women now find themselves at cross roads.

Women no longer view themselves as the chief source of labour in agricultural co-operatives. As mentioned above, African society in its traditional ways, was very much compartmentalized. Men owned land and husband livestock and hunted. Conversely, women fetched water from rivers, produced food and looked after the household. Although this practice has persisted into the modern economic structure where men go to urban centres for wage employment and women remain in the rural areas to look after the family 'shamba' (small scale farm), there is a growing number of women who are now equally qualified for wage employment. With this in mind, there is a need for gender awareness policies which will foster a balanced approach in development programmes.

#### *Need for Gender Awareness Policies*

Before proceeding in discussion of the need for gender awareness and gender planning, it behooves us to define what these terms mean or have come to mean in the international fora.

For brevity, the definition explained by W.U. Herath, in 'An Overview of Gender Integration and Women in Co-operative Development in Asia and the Pacific' will be adopted as also being representative of the African region. Further, for the purposes of this paper, gender issues will be taken to mean those issues in which the needs of both women and men have been considered in formulation of policy which will promote and develop programmes geared towards enhancing the value and quality of life.

In any situation, where separate development is promoted whether politically or economically, the chances of success are always very doubtful. History is full of examples of these situations. But, pertinently, when the UN declared a Women's Decade 1975-1985, which was based on the premise that by addressing women's issues, women would achieve equality. As matters stand, now this has not been achieved. Women's Decade did however manage to sensitize the international community on women issues.

One can say that with gender planning, the phoenix of women's issues is rising from the ashes of the Women's Decade. There are now two schools of thought in the approach to women development. The exclusively women development projects: these are special groups which are generally accepted as being income generating activities for the members. They are normally small in membership. The objective of these activities is to enable women to earn an independent income.

On the other hand, there is gender integrated approach to women development. This is now the highly talked about approach because of its holistic nature. Where women's needs are considered together with men's needs, so that gender balanced programmes can be drawn up. However, it is important to reflect on such facts that

women are not at the same level as men in many aspects. If this is taken into account, then this approach is very favourable.

Women need to be recognized and acknowledged for the role they play in primary societies. This should lead to increased productivity in co-operatives. This recognition should consider:

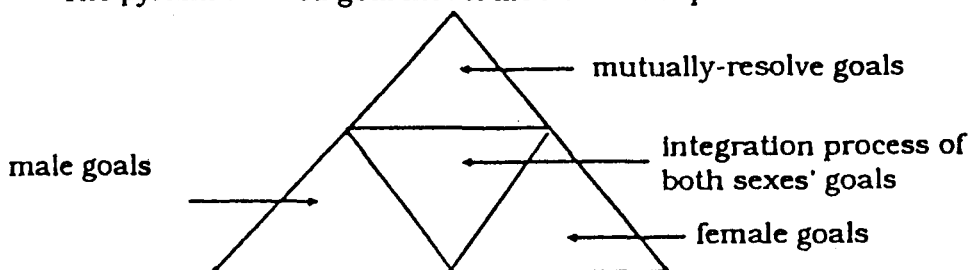
- development of education and training programmes designed to promote gender equality in input and remuneration;
- women's participation in decision making process of any activity in which they are participants or that affects them directly or indirectly;
- leadership identification, and training for leadership at the local and national level;
- development of management skills applicable to the participatory level- home, primary society, local union, country apex, etc.

While considering women's needs, the roles men have traditionally played in co-operatives will have to be modified to keep in tune with the changing times. The role of men should be addressed on equitable terms with that of women. To enhance the ability to plan together, men's special roles will have to be addressed when developing gender balanced programmes. These sensitization process will include:

- sensitization on gender equality - the importance of recognizing women as equal partners;
- promotion of co-operation in activities where both sexes work towards the same goal;
- training in management skills with an emphasis on a gender integrated approach.

Gender integrated approach to co-operative development be based on a notion of mutual trust for mutual development. I wish to illustrate this by quoting freely from my paper published in the 'Year Book of Co-operative Enterprise 1993' titled "Gender Planning for Development in Kenya". I advanced the theory of a broad based goal model to promote the process of gender integration.

The pyramid-based goal model illustrates the process:



In the above illustration, the male and female goals are shown in separate triangles. The inverted triangle in the centre represents the integration process of male and female goals. This integration will promote mutually resolved goals for the benefit of the family, community and the country at large.

With the advent of Structural Adjustment Programmes instituted by International Monetary Fund/World Bank, gender integrated planning will need special attention. This is to ensure that the co-operative member at the primary level receives the best returns for her/his production.

In conclusion, there is much work to be done, yet, one feels that in Kenya and Africa, indeed in the whole third world, a new dynamic development process is bursting to go forth. This will elevate the co-operative movement to a greater level of participation in the respective economies. Women participating together with men in productivity and management receiving equal remuneration should have a lot of appeal for all planners.

## **Gender Planning in Co-operatives : The FAO Experience, by Ms. Alexandra Stephens, FAO Regional Office for Asia and the Pacific, Bangkok**

It is no coincidence that some of the most successful co-operatives for rural women have been all-women co-operatives, such as some of the dairy co-operatives in India. In a movement dedicated to improving the lot of disadvantaged workers, co-operative leaders have, on the whole, remained gender-blind, blinkered by patriarchy and slow to perceive the constraints which this imposes upon its potential female membership. It is, therefore, unsurprising that women farmers have not rushed to join agricultural co-operatives, viewing them some what cynically as another 'men's club'.

Male farmers on the other hand, have been slow to see a need for the women in their households - conveniently called 'housewives' - to participate in the men's business of co-operative management. Where women have joined in large numbers, therefore, they are typically concentrated in the lower echelons in agricultural co-operatives, some times without even voting power.

Frustrated at this lack of voice, women in India (where "most farmers are women", Shiv, 1991) fought hard and eventually won the right to establish their own, all-women co-operatives in which they feel welcome and capable. Many are very successful in a way that would not have been possible if their co-operatives had been mixed. Simple membership' in a mixed co-operative may given women access to certain services, but it does not imply meaningful participation - participation in decision making and management - nor participation in co-operative development.

Official policy on co-operatives does not generally exclude women, but by opening membership to 'heads of households' or to 'land-owners', women farmers are effectively debarred. Even when these constraints are removed, platitudes enshrined in co-operative manifestos which explicitly include female partners remain just that: platitudes enshrined within the covers of the document.

If co-operative policy makers and planners are serious about tackling gender issues, a change of direction is indicated. A meeting such as this could be a start. If the funding for this meeting for example was derived from regular, co-operative resources and not from 'special funds' earmarked for women's social welfare, we could be on the right track. If on the other hand, some donor with a conscience provided the cash, it does not augur well for implementation of follow-up within the regular co-operative movement or programme. I have, I am afraid, attended too many meetings on women and on gender issues, organized in response to the availability of external funds without any commitment on the part of those who hold the purse-strings for regular policy and programme development. The result is generally zero, zilch, nothing, or worse - a happy smiling male management freed of guilty feelings for having done nothing for women, by virtue of having organized a meeting on the

subject under pressure from donors. This may sound cynical, but it is impossible to take gender issues in planning seriously unless it is backed by official policy and resource allocations.

I saw in the ICA ROAP 'Overview of Gender Integration and Women in Co-operative Development in Asia and the Pacific' (1992) that the women's section in the ICA Regional Office for Asia has been terminated in 1985 "with the expectation that member countries would continue with the programme". The document then mentions that these expectations have not been realized.

I wonder if any woman in this room is surprised at that? I for one, am not, and I think most of us could have predicted this in the absence of the most fundamental pre-conditions for member countries to continue the programme.

In FAO, for example, if we dropped the post I hold in the Regional Office for Asia and the Pacific, I am confident that there would be an immediate drop in activities for rural women, and this is certainly not because I am personally indispensable. Far from it! But my male colleagues (there are no other women professional staff on the Regional Regular programme at FAO, RAPA) have not yet internalized gender issues.

In spite of compulsory gender analysis workshops for all professional staff in the Regional Office in 1990, we are all - both men and this one woman - continually learning to recognize gender issues and deal with them in our work. The fact is that patriarchy is so internalized, institutionalized and pervasive that we no longer recognize patriarchal constraints on women as 'unnatural' or man-made, and therefore, changeable.

Even more difficult is the task of translating elements which impose constraints on women's productivity out of patriarchal beliefs and practices into policy and planning. To ICA ROAP, therefore, I venture to say the termination of women's programme in 1985 was premature, and to country and agency representatives here - those of you with or without a gender unit or women's programme- I say it must be instituted and supported for a long time with regular co-operative resources, if any thing is to be fundamentally changed in gender relations.

That a change of direction after the Decade for Women was indicated, is beyond dispute. The thrust now is away from a welfare or social ('soft') approach, towards the co-opting of women as economic partners in co-operatives. In Asia as in Africa, rural women are gaining recognition as the farmers they are, and not as farmers' wives, but even this recognition emerged slowly in the face of a dearth of data to prove it.

In the case of co-operatives, gender desegregated data is also scarce but available statistics show women members are few in number, and practically absence on boards of management. The issues of concern to women are, therefore, left on the shelf.

### *Why Women?*

It is not only for the sake of women, but for the sake of a viable, dynamic and relevant co-operative movement, that the role women must be reconsidered. In order to consider or reconsider the issues, gender awareness/gender sensitivity training will have to be provided to both men and women, to equip them to identify the issues, to recognize the constraints, and to act upon them at relevant levels.

I am not suggesting the imposition of Western feminism. A coherent Asian model or social constructs which constrain the participation of one sex or another needs to be developed as a tool for gender analysis in policy and planning. This has of course already been done in several Asian countries. It remains, however, for co-operative management to understand and to adapt or adopt it as a part of their own frame work, and having done that, to create gender-sensitivity among its members, especially management.

It will then remain to develop the tools for gender-responsiveness, beginning with policy mandates. Equality and equity, optimization of human resource potential, mobilization of human capital, efficiency, effectiveness, balance and harmony are key words in the frame work. Social justice and welfare, to the extent they apply to all members, may be retained but should not be applied to women as an alternative to their economic emancipation and political participation.

A 'gender-just' frame work will be a force against exploitation of women, against their relegation to passive political participation in decision-making, and against 'norms' which effectively exclude them from areas where their competence challenges myths and stereotypes. It may require, at least as an interim measure, some positive discrimination for women by, for example, quotas in training programmes and staff development, in the United Nations for example, in cases where a man and a woman are equally qualified for a promotion or appointment, decisions are taken in favour of the female.

A woman who is competent asks no more than to be given a chance to prove herself, and having done so to be recognized for that. This requires a change in what many see as the biggest obstacle of all - the attitudes of men who are threatened by women's more active participation. This must be tackled for what it is - insecurity - and not camouflaged in often vehement but ultimately irrelevant argument.

### *Poor Rural Families*

The FAO experience in Asia and the Pacific has shown that increasing women's income earning capacity benefits all family members, especially in poor households, much more than a similar increase in men's income (FAO, 1990). Similarly the World Bank reports that education of women and girls yields one of the highest investment pay offs because female education:

- increases birth intervals and lowers fertility rates,
- reduces health risks to mothers and children thereby reducing maternal, child and infant mortality,
- offers the best prospects for breaking vicious cycles of poverty,
- has the potential to transform society over time.

That report by Lawrence Summers (1992), suggests that if a larger fraction of girls had gone to school a generation ago, millions of infant deaths could have been averted, and tens of millions of families could have been healthier and happier.

Co-operatives clearly have the capacity to act on these economic and human resource development potentials, and to facilitate the realization of the benefits that would accrue to those most in need. Women farmers have not been served well by the co-operative movement in the past. Although their numbers are increasing as males leave agriculture in favour of better opportunities in other sectors, the feminization of farming has gone hand in hand with the feminization of rural poverty, and women now represent over 60 per cent of the rural poor. By the year 2000, IFAD (1992) predicts women will comprise 65-70 per cent of the absolutely poor in rural areas unless concerted action is taken to avert what Devaki Jain (1992) calls the "pauperization of women".

### *Vulnerable Groups*

Some of the most vulnerable among the poor are those who are members of woman-headed households. In India women head between 10 and 12 per cent of households overall; but among the poorest (those classified below the poverty line) women head as many as 35 per cent. Thus women heading households can be seen as both a cause and an effect of poverty. Poverty drives men away from an unrewarding rural life, to towns and cities in search of better opportunities. Women are less free to leave, and must then shoulder responsibilities formerly undertaken by men. For these a woman is often ill-equipped. Her low social status compounds her lack of access to capital for a productive livelihood, and she is frequently unable to take advantage of co-operative services. Co-operatives seldom reach out to each woman, whose families may be in greatest need. Surely there is an obligation here?

Another vulnerable group are the landless rural populations and small scale fisher-folk who rely on seasonal employment or other people's farms. Their landlessness itself disqualifies them from co-operative membership, and agricultural co-operatives have done little to assist them. There are gender issues with this group too, since in many Asian countries rural women form the bulk of agricultural labour without organization. As such they are much exploited by employers who justify lower rates of pay than men, use legislative loopholes to avoid many benefits to women (part-



time and contract/piece rate employment avoids holiday pay, overtime, maternity and health benefits, insurance, etc.), and provide no security. Unions and co-operatives have been very slow to support such vulnerable workers and their families. But beyond the case for the women's needs, there is a strong case for the growing need within co-operatives, to capitalize on women's strengths and competence in their membership. On the other hand, women may well feel little obligation to co-operatives, which are viewed as distant organisations of little relevance to them. Co-operatives must reach out to them actively, with relevant services.

### *The Way Forward*

As I said earlier, if co-operatives are to address gender issues seriously, they must be prepared to commit resources to redressing the current imbalances between the sexes. This requires head-on confrontation with the gender issues relevant to any co-operative, which in turn requires clear identification and definition of the problems. It implies co-opting women as partners in this task, to articulate the issues which will form a starting point for discussion at the highest levels. The highest levels themselves, however, will only be able to find out about gender issues by consulting the membership, both male and female. This may imply providing a non-threatening environment where women feel free and encouraged to speak out for themselves.

It is not for us to say what women want from co-operatives, but it is our duty to find out. Without a powerful women's lobby within the movement, I fail to see how this can be done. My plea at this meeting is that those representing co-operatives at this forum here in Tokyo make a concrete commitment to taking gender issues seriously, setting an agenda for action, and committing resources for an on-going programme to redress sex-inequality. You cannot go forward without women, but women can go forward without you, by doing what frustration led dairy women in India to do - establishing parallel co-operatives for women alone. How much better, how much more civilized if women and men pool their resources and work together for themselves and each other's benefit.

## **ILO Experience on Gender Integration by Ms.Evy Messel, International Labour Office, Geneva**

The principle of equal treatment and equal opportunities for women workers have been embodied in ILO's Constitution since the International Labour Office was created in 1919.

This principle proclaims that all human beings, irrespective of race, creed and sex have the right to pursue their material well-being and spiritual development in a condition of freedom and dignity, economic security and equal opportunity.

The progress and the weakness of the condition of women at work remain for the ILO a subject of close examination and discussion within the organisation. Well aware of the risks to which the most vulnerable categories of workers are exposed to in times of crisis, the ILO is currently mobilising governments, employers and workers to promote and protect equality of opportunity for men and women in the world of work.

A key question at present is the same as the one in most co-operative movements, namely, the participation of men and women on equal basis at the decision-making levels. Solutions to these problems offers a real possibility to eliminate discrimination on a long term basis.

ILO's means of action is principally done through the integration of gender concerns in all its programme's objectives and activities by deliberately incorporating equality issues in all areas of action, i.e. through the promotion of relevant international labour standards, through research, advisory services, information dissemination, meetings and technical co-operation, development work through development projects.

For an example, in ILO's co-operative programme, the direction and activities are based on ILO recommendation 127 concerning the role of co-operatives in the economic and social development of developing countries. The question of women's participation is not mentioned as a special issue, but the gender issue play an increasing role in ILO programmes in the field of human resource development, in co-operative legislation and technical assistance. Emphasis is laid on employment promotion and income generation for rural and urban poor. This includes the promotion of self-help groups, local initiatives, and pre-cooperatives, as well as assistance to formally registered co-operatives and co-operative training institutions. In this context women's active participation is seen as a way to not only satisfy their economic needs but also as a way to women's empowerment. Within research work is increasingly disegregated by sex and case studies on gender relations in co-operatives are developed.

In Asia the ILO has, over the last many years, been involved in the implementation of a number of projects that involve women in training and employment activities through the organisation of women in formal and informal groups, pre-cooperatives and co-operatives. Women's practical and strategic needs are tackled by launching project activities that are specifically earmarked for women or through so-called mixed activities open for both men and women on an equal basis. The activities include support to income generating training, the organisation of credit and saving groups, management training, support to housing co-operatives and consumers' co-operatives, industrial and handicraft co-operatives, etc.

ILO sees as it's role to promote equality of opportunity between men and women as workers, while at the same time protecting women by considering their multiple additional roles in society, as mothers, daughters, wives, community members. This is the only way to look at women in the light of their human rights to benefit from all of society from whatever cultural and economic background and from whatever part of the world they come from.

**Asia-Pacific Experience on Gender Integration by Mr. Ejvind Mogenson, Chief Co-operative Advisor, International Labour Office, Bangkok**

***Mongolia***

- 6 months consultancy for preparing training material for women completed.
- Based on MATCOM material.
- Main concentration on savings/credit
- UNIFEM funded (1991)

***Indonesia***

- As per Ms. Soejatni's paper

***Nepal***

- **Main project on co-operative training:**
  - Started 1984
  - ended 1992
- **Women component added 1988**

Objective to support 3 government-promoted women co-ops and further develop women co-operatives.
- **Project and approach (women component)**
  - One ILO Associate Expert ) Central guidance Mobile
  - Three Danish volunteers ) teams operating at
  - Local counterparts ) field level.

Search for common interest of the women.
- **Savings**

200 groups established (10-15 members each)  
Teaching simple systems/records
- **Link to Agencies - Arrange Training/Inputs**

Skills Training - Literacy training  
Sanitation-Healthcare-childcare  
Family planning  
Income generating activities (training)
- **Lessons**

Grassroots approach (Mobile teams) positive  
Small groups positive, however.  
Not linked up into bigger groups for pooling money and provision of credit.  
Project proposed for that phase not yet funded.  
However saving groups to continue operations beyond project period.

**ICA Policy on Women in Co-operative Development : An Introduction  
by Mr. Jan-Eirik Imbsen, HRD Director, ICA, Geneva**

First of all, I bring you greetings from the ICA President and Director General, who also wish you luck in your important deliberations. They both have high hopes for the outcome of this conference, which is a milestone in ICA history. Let me also express ICA's profound appreciation to the Japanese Consumers' Co-operative Union for hosting this important event.

When we met last year in Colombo for the Gender Consultation, I was given the opportunity to talk about ICA's approach to gender, and also to give you a preview of an early draft of ICA's Policy on Women in Co-operative Development. A revised version of the policy has since then been approved in principle by the ICA Executive Committee at their last meeting here in Tokyo.

It was also agreed then that the final approval would be given to the policy at the next meeting of the Board, which is the new name of what used to be the Executive, in March in Uruguay. This would give time for further scrutiny by and discussion with a group comprising the ICA Vice President and the former chairperson of the Women's Committee Raija Itkonen, the present chairperson, Katarina Apelqvist and another member of the committee from Sweden. The result is the paper that you now have in front of you and that will be submitted to the ICA Board for final approval.

Before I go on to say more about this document, I would like to give you a brief update on other developments on the gender front. (This, incidentally is one front from which no news is definitely not good news.) As far as the ICA is concerned, we have seen some encouraging developments.

Recognizing the need for increased emphasis on gender issues, we have approached some of our development partners with a view to soliciting their support in terms of technical and financial assistance.

As I am sure you all know, the JCCU has kindly agreed to finance a gender officer at the ICA Regional Office for Asia and the Pacific. Considering the very ambitious gender agenda for this region, we are very grateful for this support.

Last month, we interviewed candidates (only women, I may add) for the position of HRD and Gender Officer at our Regional Office for West Africa. This appointment will vastly increase the capacity of the office to effectively realise its programmes. In Central America, we already have a position as Project Manager for the Women's Programme. Both are financed by NRD/Norcoop of Norway.

The CCD, Denmark, has also responded favourably to our request. As a first step, they have suggested funding a three months' consultancy. The objective of the consultancy will be to formulate strategies aimed at strengthening the gender

dimension of ICA's global development programme based on an analysis of ICA's gender activities.

The consultancy is expected to commence in May. Visits to the regions are of course envisaged. Special attention will be given to the two African regions. We are confident that this collaboration will facilitate the formulation of viable strategies and reinforce the implementation of our action plans for increased women participation in the regions.

So, things seem to be going our way. In terms of staffing, the added women power at our regional offices will ensure that determined and vigorous efforts are made to increase women participation in the regions. The possible addition of a gender position also at HO would greatly enhance our capacity to focus on and reinforce our global gender agenda.

All this also sends a clear message that gender is indeed a priority area of the ICA. If we look at the past, we find that the history of the co-operative movement is filled with good intentions with regard to women's issues. We are now in a better position than ever before to begin to realise them.

*Back to the policy paper,*

In the preamble we state the dilemma that despite the democratic nature of co-operatives, there are still obstacles that prevent the full participation of women. This policy sets out to address these constraints and suggests guidelines for how they may be alleviated.

The background traces previous efforts by the ICA, indeed (Women's Guild and Committee) as well as in words (policies), to promote women's participation, but concludes that the impact so far has not been satisfactory. What this 'chapter' also shows is that the ICA does have a tradition of advocating women's causes and that it is not just getting on the 'gender bandwagon'. The difference is that we now have established global guidelines for regional and national strategies which we will have more resources to carry out in what is after all an increasingly more receptive environment.

The main objective of the policy is to reinforce already existing ICA policies that also contain provisions for women, and ultimately to assure the effective participation and full integration of women at all levels. That is a big order, but let me expound on just a couple of points in this regard.

You will recall that the objectives of the forward-looking Strategies for the Advancement of Women to the Year 2000, adopted at the Third World Conference on Women held in Nairobi in 1985, calls for equal opportunities and treatment for men and women in employment. An area of major concern for us in this connection is the equal participation of women and men at the decision-making level in co-operatives.

This is an area where inequality still reigns to the detriment of women. Because the distribution of power defines and shapes our present and our future, it is imperative that women obtain their rightful share of this power.

That is also the only way that we in a longer perspective may hope to eliminate all prejudice. In terms of human rights and social justice, such equality is absolutely essential; it is also the best way to promote change with a human face.

To exercise, and indeed to acquire, such power requires talent and skills that must be developed through capacity building. It is, therefore, essential that as many women as possible be offered education and training opportunities, so that each woman, whatever her culture and background, from whatever part of the world, can develop her full capabilities to the ultimate benefit of all society.

It should, however, be noted that training does not automatically provide the key for advancement. According to the ILO, the relationship between education and training and women's career development and mobility is a complex and paradoxical one. For training to alter imbalances in the labour market and bring about the entry of women in a wider range and higher levels of occupations, it must be planned as part of an overall strategy for achieving equal opportunity objectives. Training and awareness-raising are essential components for bringing about change in organisations, and I would in particular like to emphasise the need for the latter which should not be confined to women. Gender awareness is more than a popular concept, it is a must.

The following section, Target Groups, includes what we consider to be key actors on the co-operative stage; states and policy makers, development agencies, financial institutions, training institutions, women's groupings and the members, committee members, co-operative leaders and staff of co-operative organisations. Key words defining their involvement are revision of constitutions and laws, the application of gender planning methods, access to credit, education and training (capacity building), networking and gender awareness.

The section on activities focuses more directly on activities that highlight the close linkage between gender issues and development, all of which are essential and should require no further comment from me.

The policy also sets out to define the role of the ICA which it describes as being one of promoter, catalyst and coordinator. It is a big portfolio for a momentous task, but I think we know where we want to go. I am furthermore confident that this Conference will serve as a strategic base camp for the climb ahead.

*Let us briefly consider this section:*

Under (a), we emphasize that support for women should not automatically be conceived as being developed within the segregated women's projects or women's component. Because gender differentiation varies from one region to another and

from one socio-economic group to another, there is no uniformity in women's productive roles and in the means of addressing the improvement of these roles.

Strategies will consequently have to be tailored to fit the prevailing specific cultural, socio-economic and political circumstances.

At the Tokyo Congress, ICA's President Lars Marcus, used the word network to describe the organisation. Point (b) underscores the functional advantages of such a big network that makes it ideally suited to undertake a coordinating role, and because of its contact net, enables it to solicit support both from within (member organisations), and outside the organisation (development partners).

Point (c) highlights ICA's structure, the existence of specialised bodies, as a vehicle for institutionalized promotion of gender issues.

In (d), the international nature of the ICA gives it access to various fora where it can advocate gender issues.

Point (e) bring us back to why we are here, namely under the auspices of the ICA to assist in gender planning.

Given the diversity of culture and tradition with the organisation, the policy suggests that the regions formulate priorities, strategies and policies that reflect regional realities and address local needs. This Conference is part of the Asia-Pacific process, but as you have heard things are also under way in other regions.

I have no doubt your experiences and achievements will be studied in other regions. Within an international organisation like the ICA, there is ample opportunity for constructive inter-regional exchange. Different conditions may require different tyres, but there is no reason to reinvent the wheel.

In conclusion, the ICA Board calls for the concerted effort of member organisations, development partners and all engaged in co-operative development to help implement this document.

I don't necessarily believe that a document of this kind can change the world, but it is our hope that as a statement of intent it may mobilise the co-operative movement and provide guidelines that may achieve its objective.



**Gender Aspects in Co-operative Development Projects: The SCC Case, presented by Ms. Birgitta S. Thackray, Programme Officer, Swedish Co-operative Centre**

The Swedish Co-operative Centre (SCC) adopted its present guidelines for the integration of women into co-operative development in 1989. It was also about this time that the concept of 'gender planning', based on the writings of Caroline Moser, was introduced in development organisations in Sweden.

The SCC has earlier supported special women's projects and made efforts within our projects to enhance the status of women and to involve them actively in the co-operatives. Some of these projects have been quite successful, for example the Women's Consumer Education Project in Sri Lanka. Although successful, such projects have a limited coverage and there is always a risk of marginalisation instead of integration of women when separate women's projects are carried out.

When planning a women's project in those days (1970's) we, like other development organisations, tended to look at what we called 'women's problems', we did not look at the whole society, the whole environment. Therefore, these projects did not always meet the real needs of the women in the target group.

Since the introduction of the gender concept, we have learnt to see the difficulties and the possibilities in a different way. Our policy for many years has been that integration of women into co-operatives is better than having special women's projects. To achieve this, we have to plan for the needs and wants of both women and men. We also have to look at the constraints from both a female and a male perspective. And we have to marry the different views together to design projects that are truly beneficial to both women and men.

The SCC always works together with co-operative organisations in developing countries, and with the International Co-operative Alliance. Planning of projects is done together with the development partner, implementation of projects is done by the development partner. Thus, we have in our dialogues with our partners talked about the gender planning concept and tried to introduce this where it was not known before. Some of our development partners have organised their own gender planning training, others will do it in the near future.

In our own office, we have seen that this type of training makes a difference - all our project officers have participated in gender planning courses, and this has had an influence on the content of the projects. We have learnt to see the needs and possibilities of women and men as a result of their role in society, and to adjust the efforts to promote co-operative development accordingly.

One of the most important aspects of this is that we recognize the fact that the roles of women and men differ from country to country, some times also within a country - from one group of people to another. We cannot transfer the same type of programmes from one country to another, and we cannot, from our European perspective, claim to know what should be done in India or Malaysia or Kenya. Gender planning necessitates knowledge of the local situation - and if we are not part of the local situation ourselves we have to make sure that somebody in the planning team has that knowledge. I believe that the SCC, with a history of co-operation with our development partners, may see this need for local experience and knowledge better than others, but we still need to emphasise this fact when we discuss what should be done within the programmes where we are involved.

# MEMORANDUM

**ICA WOMEN'S COMMITTEE/ICA ROAP/SCC/JCCU  
ASIA-PACIFIC CONFERENCE ON GENDER PLANNING  
IN CO-OPERATIVES**

**Tokyo, Japan**

**PROGRAMME**

**March 01, 1993**

- 09.15 - 10:00 Registration of participants
- 10:00 ***Opening Ceremony***
- i. Address by Mr. Isao Takamura, President, JCCU
  - ii. Address by Ms. Mitsuko Horiuchi, Director for Women Affairs, Prime Minister's Office.
  - iii. Address by Mr. Hiroumi Kawamura, Director, Community Welfare and Services Division, War Victims Welfare Relief Bureau, Ministry of Health and Welfare
  - iv. Address by Mr. G.K. Sharma, Regional Director, ICA.
  - v. Address by Ms. Katarina Apelqvist, Chairperson of ICA Women's Committee
- 11:00 Break for coffee/tea
- 11:15 Plenary  
Introduction of delegates
- 12:15 Lunch
- 13:30 Discussion on the objectives, working procedures and general information by Upali Herath
- 13:40 Address by Jan-Eirik Imbsen on ICA Policy on Women in Co-operative Development.
- 14:00 Introduction to gender concepts: Ms. Evy Messel (ILO).
- 15:20 Break

- 15:40 Presentation from International Agencies+ Their policies and programmes (ILO,FAO, SCC,CCA,AWCF)
- 16:40 Introduction to gender concepts: Group work in 4 small groups  
*Place:* Matsukaze (4F), Jupiter (25F) Mercury (25F)and the Conference room (Aoba-3F)
- 18:00 Adjourn
- 19:00 Welcome reception hosted by JCCU  
*Place:* Metropolitan Hotel, Hikari Room, 3rd floor
- 21:00 Closure

### **02 March, 1993**

- 09:00 Group reports from the 4 groups.
- 09:20 Presentation of the situation of women in the region,including presentation on the strategies for tackling of co-operatives in each country and region concerning gender issues.
- 10:15 Break
- 10:45 Presentation continued
- 12:00 Lunch
- 13:00 Presentation continued
- 15:00 Break
- 15:30 Presentation of experiences from the grassroots  
- Ms.Ela Bhatt, SEWA, India  
- Ms.Nargis Rashid, Pakistan  
- Ms.Bernadette Wanyonyi, Kenya  
- Ms.Leila Bokaie, Iran.
- 17:00 Explanation on the concepts and strategies of planning:U p a l i Herath.
- 18:00 Adjourn

### **03 March, 1993**

- 09:00 Preparation of country and regional plans/projects on gender integration in co-operatives (group work)
- 12:00 Lunch
- 13:00 Group work continued
- 17:00 Adjourn

**04 March, 1993**

- 09:00            Group work continued  
10:15            Presentation of plans/projects (10\_minute speech by 13 countries  
12:00            Lunch  
13:30            Discussion and adoption of declaration and recommendations.  
16:00            Closing ceremony  
17:00            Closure  
18:00            Farewell reception hosted by JCCU  
                  *Place:* Metropolitan Hotel, Hikari Room, 3rd floor  
20:00            Closure

**05 March, 1993**

Study visits to Co-operatives in and around Tokyo in two groups

**06 March, 1993**

Full day Sight-seeing tour.

**07 March, 1993**

Departure of participants.



**ICA WOMEN'S COMMITTEE/ICA ROAP/SCC/JCCU  
ASIA-PACIFIC CONFERENCE ON GENDER PLANNING  
IN CO-OPERATIVES**

**Tokyo, Japan**

**01-06 March, 1997**

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