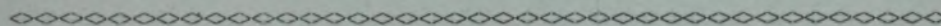


# Rural Women Leadership Development in Agricultural Cooperatives in Asia



## REPORT

OF THE 10<sup>TH</sup> ICA-JAPAN TRAINING COURSE  
TOKYO, JAPAN. AUGUST 27-SEPTEMBER 16 2000



International Cooperative Alliance

HO: 15 Route des Morillons, CH-1218 Grand Saconnex, Geneva. Switzerland

Regional Office for Asia and the Pacific

E-4 Defence Colony, Ring Road, New Delhi 110024. India

**RURAL WOMEN  
LEADERSHIP DEVELOPMENT  
IN AGRICULTURAL COOPERATIVES  
IN ASIA**

-----  
**COURSE REPORT**  
-----

**Report of the 10<sup>th</sup> ICA-Japan Training Course for  
Rural Women Leaders of Agricultural Cooperatives in Asia  
Tokyo, Japan. August 27-September 16 2000**

**Organised by the International Cooperative Alliance  
Held at and in collaboration with  
the Institute for the Development of Agricultural Cooperation in Asia-IDACA, Japan,  
and funded by the Government of Japan  
Ministry of Agriculture, Forestry and Fisheries-MAFF**



**INTERNATIONAL COOPERATIVE ALLIANCE**  
HO: 15 Route des Morillons, CH-1218 Grand Saconnex, Geneva. Switzerland  
Regional Office for Asia and the Pacific  
E-4 Defence Colony [3<sup>rd</sup> floor], New Delhi 110024. India

2000.03.2  
ICA-R

ICA Library



ICA 00197

**RURAL WOMEN LEADERSHIP DEVELOPMENT  
IN AGRICULTURAL COOPERATIVES IN ASIA – A REPORT**  
[10<sup>th</sup> ICA-Japan Training Course for Rural Women Leaders  
in Agricultural Cooperatives in Asia]  
Tokyo, Japan. August 27-September 16 2000

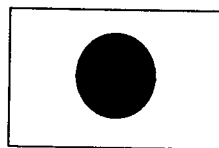
Report Compiled and Edited by:  
**Daman Prakash**  
Senior Consultant & Project Director

**INTERNATIONAL COOPERATIVE ALLIANCE**  
Regional Office for Asia and the Pacific-ICA ROAP  
E-4 Defence Colony, Ring Road, New Delhi 110024. India

World Headquarters  
**INTERNATIONAL COOPERATIVE ALLIANCE**  
15 Route des Morillons, CH-1218 Grand Saconnex  
Geneva, Switzerland  
Telephone: [41-22]929-8888  
TeleFax: [41-22]798-4122

Project Director: Mr Daman Prakash, Senior Consultant, ICA ROAP  
Course Director: Mr Yoshitada Nakaoka, Managing Director, IDACA

November 2000  
Issued for internal and restricted circulation among ICA Member-Organisations  
by the International Cooperative Alliance ROAP, New Delhi, India



RURAL WOMEN LEADERSHIP DEVELOPMENT  
IN AGRICULTURAL COOPERATIVES IN ASIA  
REPORT OF THE 10<sup>TH</sup> COURSE

---

TABLE OF CONTENTS

---

Preface by the ICA Director-General

Foreword by the ICA Regional Director for Asia and the Pacific

<b>Section-I</b>	...	...	...	...	...	...	...	...	<b>01</b>
Introduction to the Programme and Course Objectives, Programme Implementation, Course Participants, Training Course at IDACA, Programme Followed, Design and Contents of the Training Course									
<b>Section-II</b>	...	...	...	...	...	...	...	...	<b>06</b>
Participation of Women in the Decision-Making in Agricultural Cooperatives: An Overview by Daman Prakash									
<b>Section-III</b>	...	...	...	...	...	...	...	...	<b>15</b>
<b>Country Status Reports – A Summary of Background Papers</b> [Bangladesh, Nepal and Thailand]									
<b>Section-IV</b>	...	...	...	...	...	...	...	...	<b>22</b>
Field Study Visits [Mie Prefecture]									
<b>Section-V</b>	...	...	...	...	...	...	...	...	<b>25</b>
Group Discussions, Action Plans and Recommendations									
<b>Section-VI</b>	...	...	...	...	...	...	...	...	<b>32</b>
Concluding Session									
Annexure-I	Course Participants	...	...	...	...	...	...	...	35
Annexure-II	Course Programme	...	...	...	...	...	...	...	36
Annexure-III	Conference Recommendations	...	...	...	...	...	...	...	37
Annexure-IV	ICA Cooperative Identity Statement	...	...	...	...	...	...	...	39
Annexure-V	Creative Farming by Family Agreement	...	...	...	...	...	...	...	40
Consolidated List of all previous Training Courses and attending Participants									42

---

## Preface

THIS Report represents the successful implementation of the Tenth ICA-Japan Training Course for Rural Women Leaders of Agricultural Cooperatives in Asia which was held at IDACA [the Institute for the Development of Agricultural Cooperation in Asia], Tokyo, Japan, August 27-September 16 2000. The implementation of the Training Course by the ICA was made possible by the funding support provided by the Ministry of Agriculture, Forestry and Fisheries-MAFF of the Government of Japan with the most active collaborative support extended by the ICA's member-organisation in Japan, the Central Union of Agricultural Cooperatives of Japan [JA-Zenchu], and the IDACA. The ICA places on record its sincere appreciation and gratitude of the financial contribution made by the Government of Japan.

The 10<sup>th</sup> Training Course was attended by six participants, two each from Bangladesh, Nepal and Thailand. With the completion of this Course, 60 persons have been trained in women leadership from twelve countries of the ICA Asian Region i.e., Bangladesh-04, India-06, Indonesia-08, Jordan-02, Malaysia-08, Myanmar-02, Nepal-02, Pakistan-04, the Philippines-06, Sri Lanka-08, Thailand-08, and Vietnam-02.

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

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

**Karl-Johan Fogelstrom**  
Director-General

International Cooperative Alliance  
Geneva, Switzerland

November 2000

## Foreword

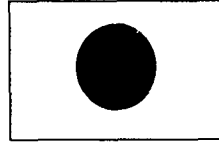
IT gives me great pleasure to submit this important Report to our ICA Director-General for onward transmission and formal submission to the Government of Japan in the Ministry of Agriculture, Forestry and Fisheries-MAFF. This Report goes beyond a mere narrative statement of the work that has been done by the participants and by us, as it explains in detail about the work that is being done by the Women's Associations together with the Japanese agricultural cooperatives. The main strength of the JA-Women's Associations [JAWAs] is their deep involvement in the social fabric of JA members and their very close relationship with the JAs and their economic activities. The Associations have, as a matter of fact, become the pillars of strength for the member-based cooperatives.

It is our conclusion that the women's associations are good examples which merit serious consideration and, where appropriate, to be replicated in other countries. A visit to such associations by the participants has helped them to understand their relevance and the role they play in consolidating the work of the agricultural cooperatives. I am, in particular, grateful to the Government of Japan for providing us financial support in creating awareness among the regional countries about the successful experiments of the women's associations. We are indeed grateful to our development-partners, the JA-Zenchu and the Institute for the Development of Agricultural Cooperation in Asia for facilitating the implementation of this training programme, the tenth in the series. The ICA Regional Office will continue to do its level best to improve the implementation of future programmes so as to generate greater impact on cooperative development in this Region.

I wish to place on record our appreciation for the support provided by Mr Yoshitada Nakaoka, Managing Director of the IDACA, and Dr Daman Prakash, my colleague in the Regional Office, for conducting the programme efficiently and to the entire satisfaction of ICA authorities and those of our Japanese counterparts.

**Robby Tulus**  
ICA Regional Director  
for Asia and the Pacific

New Delhi, India  
October 2000.



Tenth [10<sup>th</sup>] ICA-Japan Training Course for  
**RURAL WOMEN LEADERS**  
**IN AGRICULTURAL COOPERATIVES IN ASIA**  
Tokyo, Japan. August 27-September 16 2000

---

**COURSE REPORT**

---

**Section-01**

**INTRODUCTION TO THE PROGRAMME  
AND COURSE OBJECTIVES**

**Introduction**

The International Cooperative Alliance [ICA], in association with its member-organisation in Japan, the Central Union of Agricultural Cooperatives of Japan [JA-Zenchu] and the Institute for the Development of Agricultural Cooperation in Asia [IDACA]; and the National Council of Women's Associations of Agricultural Cooperatives [NCWAAC/JA-Zen Fukyu] of Japan, organised the ICA-Japan Training Course for Rural Women Leaders of Agricultural Cooperatives in Asia, the tenth in the series, in Tokyo, Japan.

The Course was organised and held by the ICA at the IDACA premises from August 27-September 16 2000. The Course was organised by the ICA Regional Office for Asia and the Pacific, New Delhi [ICA ROAP] and with the funding support provided by the Ministry of Agriculture, Forestry and Fisheries of the Government of Japan [MAFF-Japan] under an agreement reached between the ICA and the MAFF.

The ICA, presently based in Geneva, Switzerland, an international non-governmental organisation, established in London in 1895, was chosen by the MAFF as the most suitable international organisation to implement the Project because of its intimate knowledge and good working relations with the agricultural cooperatives in the Region. The ICA has affiliates in 100 countries with 230 national cooperative

organisations and seven international organisations serving over 850 million individual members. The ICA Regional Office for Asia and the Pacific, operating from New Delhi, India, since 1960, serves 68 national level cooperative organisations from 28 countries and the ACCU, and represents 580 million individual cooperative members. Within the United Nations, the ICA enjoys Category-I Consultative Status with the UN Economic and Social Council [UN/ECOSOC].

Six participants, two each from Bangladesh, Nepal, and Thailand were selected to attend the Training Course.

The Course participants had also the opportunity of attending the FAO/NGO-CSO Consultation held in Yokohama, Japan, during August 28-29 2000, and the 5<sup>th</sup> International Conference of Asian-African Women Farm Leaders during the period August 27-September 06 2000. The Course participants had also the benefit of attending several sessions together with the 22<sup>nd</sup> RECA-AARDO Seminar on the same subject.

### **Course Objectives**

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

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

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

- To provide opportunities for the development of leadership among rural women through training and by creating an organisational structure through the medium of agricultural cooperatives and other rural institutions;
- To provide encouragement for creating for them income-generating activities; and
- To assist in the formulation of rural development projects for women's participation.

### **Programme Implementation**

The training programme was implemented by the International Cooperative Alliance through its Regional Office for Asia and the Pacific, New Delhi. A Plan of Implementation, which was developed by the ICA in consultation with the IDACA, was formally approved by the MAFF-Japan. The ICA Regional Office, in



consultation with the JA-Zenchu and the IDACA, identified the countries to be invited for the tenth Training Course.

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

The IDACA identified and recruited the resource persons and made arrangements for comparative field study visits. The IDACA also provided the lecture notes and background material on the institutions visited by the participants.

### **Course Participants**

The Training Course was attended by six participants – two each from Bangladesh, Nepal and Thailand. A list of the Course Participants is placed as **Annexure-I**.

In all the Training Courses held so far, 60 [Sixty] women leaders from 12 countries have been trained e.g., Bangladesh-04, India-06, Indonesia-08, Jordan-02, Malaysia-08, Myanmar-02, Nepal-02, Pakistan-04, the Philippines-06, Sri Lanka-08, Thailand-08, and Vietnam-02.

### **Training Course at IDACA: Programme of Studies Followed**

All the six participants selected for the 10<sup>th</sup> Training Course attended the programme for its full duration i.e., August 27-September 16 2000. The IDACA had developed a Course curriculum in consultation with the ICA, which included class-room lectures on various aspects, handled by the IDACA faculty members and specially-invited guest lecturers, organised field study visits and arranged direct communication with women members and leaders of agricultural cooperatives. The Training Course including the 5<sup>th</sup> Women's International Conference was led by Dr Daman Prakash, Senior Consultant and Project Director, in close collaboration with Mr Yoshitada Nakaoka, Managing Director of the IDACA.

The field study visits were arranged to agricultural cooperatives and women's associations in Mie Prefecture of Japan which included the Mie Prefectural Union of Agricultural Cooperatives, Gold Fish Wholesale Market in Nagashima, the JA-Matsuzaka and its facilities e.g., Petrol Station, Farm Services Centre, A-Coop, including a visit to the green house of a farmer-member. Lecture-cum-practical field study visits assignments were combined to impart necessary knowledge to the participants on the working of women's associations and the general activities of agricultural cooperatives in Japan.

The participants also held group discussions and prepared brief reports on the experiences gained by them. An End-of-the-Course Evaluation session was also held.

The day-to-day programme followed by the 10<sup>th</sup> Training Course is placed at **Annexure-II**.

### **The Inaugural Session of the Programme**

The Training Course was inaugurated at the joint inaugural session of the 5<sup>th</sup> International Conference. The opening session of the Conference was held in the Conference Hall of the IDACA on August 30 2000. The Session was addressed by: Mr Kazuro Ashizawa of the Ministry of Agriculture, Forestry and Fisheries of the Government of Japan; Mr Kazumi Imao, Executive Director of the Central Union of Agricultural Cooperatives of Japan; Mr Makoto Ashino of the Japan International Cooperation Agency; Mr Nobuhiro Hayasaka, Director of the ILO Tokyo Office; Dr Daman Prakash, Director of the International Cooperative Alliance Regional Office for Asia and the Pacific; HE Dr Bahar Munip, Secretary-General of the Afro-Asian Rural Development Organisation; and Mr Yoshitada Nakaoka, Managing Director of the IDACA. The Conference had also received messages of greetings from the office of the Prime Minister of Japan and from the Ministry of Foreign Affairs.

### **Design and Contents of the Training Course**

The training programme emphasised on practical studies and learning. Basic aspects of Japanese agriculture, agricultural cooperative system, detailed introductions to organisation and functioning of agricultural cooperatives in Japan were given. Special topics of interest to women leaders like participation of women in agricultural cooperatives, the role and functioning of women's associations in agricultural cooperatives in Japan, their role in better-living activities and improving farm households and plans for future development were presented.

The following principal areas of subjects were discussed:

- Historical development, organisational and management structure and activities of women's associations in agricultural cooperatives in Japan;
- Japanese culture and society;
- Agriculture and agricultural cooperatives, the role of the Government in agricultural cooperatives development, women's programmes and better-living activities;
- Better-living activities and the role of better-living/home improvement advisors;
- Development of leadership among women;
- Food security issues, environment-related issues, self-help groups, institutional development in rural areas particularly for the rural women.

During the study visits programme to agricultural cooperatives in Mie Prefecture the participants were able to interact with women leaders and to observe their various activities as carried out by the JA-Women's Associations [JAWA].

The participants had the opportunity of participating in and observing the proceedings of the 5<sup>th</sup> Asian-African Women Farm Leaders' Conference held in Tokyo during August 27-September 06 2000, and the FAO/NGO-CSO Consultation held during August 28-29 2000 at Yokohama. The 5<sup>th</sup> International Conference was jointly organised by the ICA, JA-Zenchu, AARDO and the IDACA. The Conference was attended by a total number of 33 delegates representing 22 countries from the Asian and Africa regions. The recommendations made by the 5<sup>th</sup> International Conference are placed as **Annexure-III**.

The FAO/NGO-CSO Consultation held at Yokohama was organised by the FAO in collaboration with the JA-Zenchu.

The main topics discussed at the FAO/NGO-CSO Consultation were as follows:

- [01] Follow-Up Activities of the World Food Summit: Achieving Sustainable Food Security for All based on Full and Equal Partnership of Women and Men; Eradicating Poverty and Achieving Food Security for All; and Prevention and Preparation for Emergencies and Achieving Food Security for All.
- [02] Proposals for Regional Action Programmes and Strengthening Enabling Mechanisms to Enhance FAO/NGO-CSO Cooperation: Strategies and Priorities for Action in Information Sharing and Analysis and Policy Dialogue; Strategies and Priorities for Action in Field Programmes and Resource Mobilisation; and Food Security Issues and the Role of the GOs, NGOs, CSOs and the Private Sector.

The FAO Director-General, Assistant Director-General, Vice Minister of MAFF-Japan, and Mr Mutsutami Harada, President of JA-Zenchu addressed the Consultation, among others.

-----

## Section-II

### **PARTICIPATION OF WOMEN IN DECISION-MAKING IN AGRICULTURAL COOPRATIVES : An Overview**

[compiled by Daman Prakash]

#### **Introduction**

The ICA Principle of “Concern for the Community”, in some way, mandates cooperatives to go beyond the community’s and the members’ economic needs which cooperatives traditionally addressed, such as need for credit, consumer goods, marketing of products, etc, to the social needs and concerns of the community and of cooperatives’ members such as greater political participation by women in community and cooperatives’ affairs, gender equality, childcare, physical safety, etc. The history and nature of cooperative institutions go to substantiate that these are democratic and gender-fair institutions, which respect and encourage the participation of all members in all cooperative affairs, including decision-making, regardless of their gender.

In the Declaration passed during the celebration of the ICA Centennial held in Manchester in 1995, it was stated: “There are untapped resources in many memberships, especially among women and young people. Much of the future success of the Cooperative Movement will depend upon a willingness to recognise true quality between women and men in the deliberations of cooperative organisations; much of the vitality will come from the involvement of young people”.

Women are marginalised in the leadership and decision-making positions and processes in all structures in society in all countries of the world. The UNDP Human Development Report-1995 stated: “Upholding the equality of rights is not an act of benevolence by those in power. It is needed for the progress of every society. The goals of gender equality differ from one country to another, depending on the social, cultural and economic contexts... Fundamental to all these priorities is the equality of access to means of developing basic human capabilities, the quality of opportunity to participate in all aspects of economic, social and political decision-making, and the quality of reward... Equality is not a technocratic goal – it is a wholesale political commitment. Gender equality is an essential aspect of human development.”

#### **The Nature of Cooperatives**

Historically, cooperatives have fulfilled the socio-economic needs of communities, and have enjoyed success in many countries. Cooperatives are formed by many low-income communities to promote their well-being and to become self-reliant. ‘A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise’ ... ‘Cooperatives are based on the values of

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

### **Women’s Participation**

In the Asia-Pacific Region, the total number of individual cooperative membership has reached no less than 550 million people. Assuming that 50% belong to the middle-class category and 40% still among the relatively poor, it means that well over 220 million members are still in need of basic services and social infrastructure.

The picture of women’s participation in the leadership and decision-making in cooperatives is the same as at the global level and in the context of Asia and the Pacific Region. And the picture is that of low, even marginal representation of women in cooperative Boards – lowest at the national level and slightly greater at the primary and federation levels. When women are in the Boards at all, they usually hold the position of secretary or treasurer, both doing and implementing positions, rather than a position of decision-making.

### **Factors Limiting the Representation of Women in the Management and Decision-making Process**

Several factors have been identified which limit women’s representation in cooperative Boards and in cooperative management in all regions of the world. Some of these are:

- Reproductive roles traditionally borne by women reduce women’s time for community and voluntary work such as being an elected official in a cooperative;
- Old stereotypes of women and men where men are traditionally seen as more fit to have a public role [i.e., as leaders] and women to have a private role [i.e., as home makers];
- Requirements and processes for entry in leadership and decision-making in cooperatives restrict women’s access and opportunities for leadership and decision-making therein e.g., the member must have served a certain number of years in an elected position before she/he can get into the Board or be elected as cooperative president or chairperson, the nomination procedure where the member willing to be elected must nominate her/himself in front of the general assembly. This practice is not attractive to women;
- Practice of leadership and decision-making in cooperatives discriminate against women e.g., the practice of holding long meetings at night in less than safe places, hierarchical and bureaucratic styles etc.
- Cooperative laws and byelaws that restrict women’s membership in cooperatives e.g., laws that stipulate that only land owners or heads of households can be members of cooperatives; further more, traditional laws and cultural practices that regard women as subordinate to men;
- In some cooperatives, women are not given the same opportunities as men for basic training and higher education in such areas as finance, technology and management.

## **Causes which Restrict the Participation of Women in Cooperatives**

Studies have shown that some of the following reasons limit the participation of women in cooperatives:

- Few women members in some types of cooperatives. In some types of cooperatives e.g., agricultural cooperatives, there are very few women members because by tradition *only men are considered farmers and not women*. Women by their very nature also do not come forward to become members, and even to get elected to the Board, when their menfolk are already present there;
- Cooperatives do not take into full account reproductive roles traditionally borne by women. Cooperatives in their planning, in implementing activities and in choosing what services to provide to members – do not take into account the fact that women are traditionally responsible for taking care of children, preparing food, keeping the house clean, and other chores. These tasks traditionally borne by women reduce their time for cooperative work such as being an elected officer;
- More men get elected as officers than women. Most people have the traditional view that men are more fit to be the leaders and, thus, they tend to elect men and not women as officers. Therefore, although there are many or, in some cases, more female than male members in many cooperatives, still more men than women get elected. This means that more female members elect men and not women to be cooperative officers;
- Cooperative standards and procedures restrict women's opportunities to be in leadership in cooperatives. Some cooperatives require that a member must have served a certain number of years in an elected position before she/he can get into the Board. This practice discriminates against members who have no or have limited prior experience in an elected position. Between women and men, in general, more women will not be able to meet this requirement;
- Leadership practices in cooperatives make it difficult for women to carry out their leadership duties. Board meetings are usually held at night and run for hours. Women are more vulnerable to physical violence, and, thus, are more concerned about physical safety than men are. Women continue to fulfil their household responsibilities while fulfilling their leadership duties in the cooperative;
- Some cooperative laws and policies restrict women's membership in cooperatives; and
- Training on areas such as finance, technology and management are given mostly to men rather than to women. Women are expected to be retrained by their menfolk. They, thus, if it happens at all, receive a second hand and distorted information.

The natural seasonality of work in the economy relating to agriculture, livestock, forestry, as well as the religious and ceremonial seasonality of work, lead to a situation where poor women are engaged in multiple occupations at different times of the year to ensure even a minimum level of survival. The multiple roles, multiple occupations, multiple production relationships, cash/kind income base all contribute to the complex reality of the livelihood of poor women. These are the main features of the small business sector where women are concentrated.

Several grassroots organisations in many developing countries have been actively involved in the task of influencing poor women's income by strengthening their economic activities. Some of these activities, among others, are:

- Conscious efforts of organising women;
- Interventions to strengthen existing economic activities;
- Women's multiple occupations and multiple life roles reality;
- Good internal management and positive public policy linkages;
- Focus on groups of women;
- Integrated set of support services;
- Teams of literate/illiterate middle-class/working class professional and amateur women;
- Attempt to change the structure of the economy.

### **Constraints Faced by Women in their Economic Activities**

Some of the constraints faced by women at large in matters of securing employment or better life are as follows:

- Vested interest to exploit women's work cheaply;
- Women's limited skills and exposure;
- Women's incompetence in formal dealings;
- Insensitivity of policy-makers;
- Erosion of women's economic activities; and
- Insufficient collective strength.

Women, when given a chance, or whenever they had an opportunity, have proved in many places that they are better and more conscious managers than men. They make excellent bookkeepers, secretaries and do not indulge in unplanned and unwanted expenses and unnecessary speculations. They look after the inventories and assets as they generally do at home. They have also exhibited a greater sense of loyalty to the organisation. When working in groups they produce the best of results.

Due to lack of financial and other resources at their command, women often fail to maintain certain minimum standards of their families. They need a certain amount of credit which could enable them to secure raw materials. Such sources are scarce and if and when available, the credit tends to become expensive. In a number of cases, governments and non-governmental organisations have come forward to provide small credits to such needy women. However, the donors also need a guarantee that the funds loaned out are used properly and a certain standard of repayment is ensured.

The following are some of the principles of providing credit to poor women:

- 01 Organising the women first of all before starting any banking activities;
- 02 Build a relationship of mutual trust and acceptance with the women;
- 03 Develop systems which do not make illiteracy of the women a handicap;
- 04 Understand the multiple occupation and multiple roles of poor women;
- 05 Understand the informal system of work in which the women are engaged;

- 06 Understand the value and methods of handling of small amounts of money;
- 07 Encourage savings of the women as a source of funds for the credit programme;
- 08 A holistic approach to the problems of women;
- 09 Flexibility and timeliness of responses to the needs for the women;
- 10 A participatory structure which provides women with access to decision-making;
- 11 Build a cadre of dedicated organisers and workers.

### **Possible Development Factors**

With a view to encourage involvement of women in cooperative activities including their participation in management and decision-making process it is essential that certain development policies and strategies be quickly adopted. First and foremost is the facilitation of women to enter the cooperative fold. This is possible only when appropriate steps are taken to enable women to become members of cooperatives. This can be done by bringing about changes in cooperative legislation, making appropriate modifications in cooperative byelaws and letting women know, through a process of education and extension, the benefits they can obtain by joining cooperatives. The gender-bias in the policies of cooperatives has to be removed and all the activities need to be modified in such a way that women enjoy equal rights and opportunities in providing leadership.

Women need to be organised into small economic and social groups so that they could see for themselves how effective it is to work in groups. Revisions of laws that prohibit women in inheritance of property have to be undertaken. Women should be regarded equals to men in matters of being elected to higher organs of a cooperative. They should be enabled to secure credit from lending institutions without going into a cumbersome procedure of securing guarantees and other documentation. Such improvements in laws and policies are necessary to protect the interests of poor women.

Rural women leaders can help the women to organise themselves to solve some of their social and economic problems. There are no proper leaders or motivators in rural areas who can organise rural women. They need to be identified, motivated and adequately structured. They can help rural women to be organised in the form of Self-Help Groups. Such groups could as well be operated in the form of 'pre-cooperatives' making use of the universally-accepted Principles of Cooperation [*see Annexure-IV*].

In progressive countries like Japan, rural women have shown anxieties over several concerns affecting their livelihood. Some of the priority items include measures for success in agricultural enterprises, expansion of periodic farming resulting in reduced holidays, the need to reduce agricultural work, changes in awareness of rural societies and reduction in the work concerned with caring for elderly people. In order to redress these problems, five tasks have been identified for promotion which will result in making rural living more pleasant and comfortable. These tasks are:



- [i] Creating awareness of changes and measures pursued to change the status of women by active participation in agricultural and fisheries cooperatives;
- [ii] Improving working conditions and environment;
- [iii] Appreciating the positive aspects of living in rural areas and creating a conducive environment which will contribute towards better rural life;
- [iv] Acquiring skills to diversify areas of involvement by women and supporting women in entrepreneurial roles; and
- [v] Adopt structured approach to execute the vision to improve rural conditions.

It is evident from studies that in a large number of countries in the world women's contribution to farming is ignored and are treated as any other farm labourer. There is no known system to convert their farmwork into money value. An experiment in Japan has been found to be of great interest where farmwork is recognised and rewarded through a written agreement on cooperative management among family members. The characteristics of this agreement are contained in the information sheet which is placed as **Annexure-V**.

### **The Group Approach**

Work and leadership performance of women is the best when they work in groups. Group approach is regarded as the most suitable approach to bring out the leadership and professional qualities of women. Enhancing the participation of women in the mainstream development would mean to provide greater opportunity and accessibility for them to make decisions, to be able to manage their own resources and to be self-reliant. In order to do this, the women would require special knowledge and skills towards empowerment such as information seeking and sharing, consultation, decision-making and overall management. Such experiences can be acquired when women are organised into groups where they can develop solidarity among themselves and are given opportunity to plan and advocate their needs and interest.

Organisation of Self-Help Groups [SHGs] encourage women in all leadership and enabling processes e.g., collective responsibility, joint marketing and joint purchasing, planning, and management. Such groups are autonomous and eligible to receive funds either as grants or for business promotion. They are also free to decide on the utilisation of the earning and profits either for further business promotion or for the welfare activities. Such groups also provide adequate ingredients to strengthen democracy.

There are many advantages of having self-help groups. These are:

- SHGs are necessary to overcome exploitation, create confidence for the economic self-reliance of rural poor [particularly women who are mostly invisible in the social structure];

- These groups enable the poor and weak to come together for a common objective and gain strength from each other to deal with exploitation;
- They become the basis 'for action and change';
- They help building of relationship of mutual trust among the members and between the promoting organisation and the rural poor by genuine efforts;
- They become a 'community enterprise' of the local area;
- Such groups provide easy access to credit at reasonable cost and with assured recovery and continuity simply because of their collective strength and bargaining power; and
- Such groups enjoy full autonomy and freedom and no interference of influential persons or politicians.

SHGs can be promoted either under government-sponsored schemes or by the community itself with the assistance of some non-governmental organisations and cooperatives. There are a number of examples from within the Asia-Africa regions where the SHGs have worked well and delivered the right results. Some of these have been: India's Self-Employed Women's Association-SEWA, Development of Women and Children in Rural Areas-DWCRA; Bangladesh's Grameen Bank; Japan's Women's Associations and Han Groups; etc.

### **The Women's Associations in the Japanese Agricultural Cooperative Movement**

The JA-Women's Associations [JAWA] were established by organising women who lived and worked in farming villages with the object of improving the socio-economic status of women. The women's associations have constantly been grappling with a wide range of activities ranging from improvement of farm management to better-living of the members in order to create comfortable local communities having full spirit of heart-to-heart communication as well as mutual help.

Currently, there are 1,636 primary level women's associations with 1,480,257 members nationwide. These are composed of 47 prefectural level councils and these councils are further organised into the National Council concentrating their local activities to the national wide scale. The National Council will have its golden jubilee of its foundation in April 2001.

The current activities of the JAWAs are based on the following slogans [the Let Us Approach] which have unanimously been adopted:

"Let us join agricultural cooperative associations as formal union members and work to become officials of the associations. At present 60% of the people working in Japan's agriculture are women but less than 13% of the regular members of agricultural cooperatives are women. Among the directors of the JAs their share is slightly over 0.3%. We are seeking to overcome the role concept providing that 'women are for work and policy-making is for men'. We need joint management of agricultural cooperatives.

“Let us rebuild agriculture and produce safe and good quality food. Here in Japan, the world’s leading importer of food, we are building regional agriculture and improving cooperation with consumers. Objectives include raising Japan’s self-sufficiency in food production, positioning food as ‘source of life’ and encouraging healthy dietary habits suited to the Japanese lifestyle. Efforts are made to ensure the quality of imported food that it is safe and healthy. Also women members are encouraged to participate in the direct sale activities.

“Let us build a pleasant homeland where the elderly can live without worry. The basis of the slogan is that farmers are getting old. Younger generation is not so keen to take up farming. Elderly farmers have to fend for themselves. They have to be taken care of by someone. There are many women today who find it difficult to support themselves when old because of inadequate social security and the fact that they worked without salary when younger. To avoid such a situation, people advancing in age must be cared for with a better system. They must also carefully plan their lives with the intention of maintaining economic independence in later years.

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

“Let us protect regional and global environment. The idea behind the slogan is to get rid of elements which endanger our environment e.g., excessive packaging of goods which result in waste, high costs and pollution. We constantly urge people to switch over to environment-friendly detergents, stop the waste of resources and cooperate with recycling programmes. We also advise the JAs to reduce packaging to the barest minimum to make the goods cost effective. Further, as producers, we pursue agriculture that is gentle to nature and we seek to perpetuate cultivation through better soils and less use of agricultural chemicals.

“Let us strengthen our Association by tackling the above four-point programme. We will vitalise the associations, make efforts to promote joining of new members and also fostering young wife leaders.”

In order to make the profession of farming productive and remunerative, the JA Movement has launched an intensive programme of establishing *Farmers’ Markets* which are supported by the primary level agricultural cooperatives. Special selling spaces have been provided for the farmers to bring in their fresh farm products and sell their products directly to the consumers and general public. It is considered highly desirable to create added value for local agricultural products sold at these markets. Women and the elderly are expected to provide the bulk of the staff for Farmers’ Markets. Farmers’ housewives working part-time and the growing numbers of senior citizens in farming communities will be organised into ‘shipping groups’ or ‘processing and restaurant groups’. According to their physical strength and abilities, they can operate small farms, process agricultural products, or manage restaurants. With JA Farmers’ Markets serving as a base, housewives and the elderly will be able to sell a variety of agricultural products in small quantities and products that they process themselves. Such markets will provide a stable income to women and the elderly, together with health, common friendship and a sense of purpose for those who run them. Such a venture also enhances a face-to-face contact between the producers and the consumers. This is expected to restore trust in JA and strengthen the unity of its members.

Another popular activity is the *welfare service* for the elderly. Now in Japan the population of the elderly has rapidly increased, and consequently there can be found even those households only with the elderly and with family members who shoulder the burden of nursing care for the elderly and hence cannot be engaged in farming fully. In April 2000 a public nursing care insurance scheme was launched under which the local governments provide the elderly with care service. This is, however, not considered to be adequate. This means that the JAWAs will have to come in the forefront more and more to not only supplementing the scheme but also to make it successful. The associations arrange the so-called 'day service' under which recreational activities are provided, meals delivery to the elderly by using local food ingredients and send qualified home-helpers to the elderly for complementing insufficient number of home helpers from the local government. Furthermore home visits and institutional visits for the elderly are also conducted by which the elderly can enjoy their life in the area.

Some of the principal activities of JAWAs have been: generating interest among the housewives about the JA; providing support, assistance and advice in the operation of A-Coops; undertaking joint marketing and joint purchasing activities; providing education and guidance to young wives, daughters and other non-farm women in better-living activities; undertaking joint programmes in social activities e.g., cooking, embroidery, painting, dancing, music, environment-related issues and looking after the elderly; distributing lunch boxes to the senior citizens; participation in the development of kindergartens and other community-related programmes; and organising green tourism and contacts with women-related projects overseas.

The JAWAs are not formal organisations. These are informal groupings which operate systematically and try to supplement and compliment the activities of their respective agricultural cooperatives. Their organisational structure runs parallel to the formal organisational structure of the JA group. By their activities they promote the economic and other interests of the JAs to which these associations belong besides participating in the actual farming work. Their source of funding is the membership fees and some contributions made by the JA system. To carry out their activities they usually collect funds on a contributory basis from among their members.

-----

### Section-III

#### COUNTRY STATUS REPORTS A Summary of the Background Papers

##### [01] Bangladesh

*There were two participants from Bangladesh. They were: Ms Akhtar Jahan from the Sopura Srijonee Women's Cooperative Limited, Rajshahi; and Ms Khadija Hassan Sefali, President of the Bogra Central Women Cooperative Society Limited, Bagan Bari, Bogra. Both were sponsored by the Bangladesh Jatiya Samabaya Union [Bangladesh National Cooperative Union].*

The agriculture sector employs 61.3% of the labour force, and directly contributes about 46% to the gross domestic product, and women are the potential components of this sector. They are heavily engaged in plantation and processing of tea, processing and manufacture of jute goods and sericulture. The handloom sector employs a large number of rural women. Rural women work longer hours than men. The division of labour by gender in Bangladesh indicates that women perform 100% of domestic works, 80% of processing and storing crops, 60% of weeding, 80% of harvesting, 80% caring for livestock, and 55% of planting works in the agriculture sector.

A number of women organisations, supported by governmental and non-governmental organisations have been operating in the country. Almost all the political parties have women's branches. The ruling party and the leader of the opposition in the national parliament are headed by women. With the expansion of general services and garments industry in the country, a large number of women, especially young girls have been recruited as employees.

With a view to involve women in the cooperative sector to provide them with economic and social security, the government has promoted a number of women cooperatives and have, through its extension programme, encouraged more and more of women to join cooperatives. Although they shoulder a bulk of farm work, they are not adequately recognised. In view of the multifunctional character of agriculture, women are engaged in sugar industry, tending the kitchen gardens, grain processing and storing, food processing and preservation, seed storage, poultry, fishnet making, handloom activities and even in house construction work. In the industries women are usually employed in low-paid jobs.

Although women are involved in agriculture and industrial sectors they do not enjoy equal status with their men counterparts, do not have job security, their products cannot be sold because there is no adequate marketing infrastructure for them, and they remain illiterate and ignorant because of lack of educational opportunities available to them.

The following factors deter the women community to join agricultural cooperatives in Bangladesh:

- The veiled seclusion restricts the mobility of women, especially the Muslim women. Markets and other service centres promoting economic activities are generally inaccessible to women;
- The inheritance laws, as well as the social traditions are structured in such a way that they prevent females in acquiring wealth and means of production. There is a big gap between women legal entitlement and society considerations;
- Gender differentiated right to land is the single most important factor affecting gender equality since in most cases land is the most important collateral for obtaining credit from agricultural cooperatives;
- It is an accepted as natural that women should receive lower pay than men, even though they perform the same task. Women productivity is considered as lower despite much to the contrary evidence;
- Lack of pre-natal and post natal care and taboos and superstitions attached to pregnancy and lactation lead to poorer health to mother and children; and
- Absence or near-absence of women at the policy formulation and implementation levels.

The coverage of rural women in agricultural cooperatives has been balanced, even superceded, by their overwhelming participation in formal and informal cooperatives under non-formal sectors. More than 94% of the members of the Grameen Bank and 97% under the BRAC [Bangladesh Rural Advancement Committee] are women. Their dominance in participation is justified with their better performance than their male counterparts.

*The Sopura Srijonee Women Cooperative Society Limited* was established in 1995 with the main objective of participation in the process of development of the infrastructure at all levels and in social, economic and cultural sectors by performing tasks, such as, savings and lending activities, promotion of agricultural and non-agricultural activities, supporting income-generating activities, health and nutrition programmes, and to develop human resource development and awareness programmes. The principal function of the cooperative is to encourage women to save money and borrow funds.

The present membership of the cooperative is 45 which forms the general body. The General Meeting elects a president and six members to its executive committee. Although there have been a number of problems with regard to the business operations, the cooperative has proposed a Plan of Action to improve its condition. The main components of the Plan of Action are: To enhance literacy among rural women, to extend health care especially family programmes, to generate additional income-generating programmes to increase individual incomes, to establish improved production and home management skills through education and extension

programmes, and to establish greater coordination with government and non-government agencies.

*The Bogra Central Women Cooperative Society Limited* has a membership of 1,000 women through its 12 primary level affiliates. The main objective of the society is to safeguard and protect the needs and interests of the primary women cooperatives in Bogra area. It also provides marketing facilities for member-societies and individual members for their farm products. The society also undertakes thrift and loan activities.

## **[02] Nepal**

*There were two participants from Nepal. They were: Ms Ratna Kumari Sharma, Chairperson of the Maitidevi Women Savings and Credit Cooperative Society Limited and Ms Chitra Kumari Subba, Board Member of the Transportation and Environment Agricultural Multipurpose Cooperative Society Limited. Both of them were sponsored by the National Cooperative Federation of Nepal Limited.*

The Kingdom of Nepal is a landlocked country sandwiched between India and China. Its topography consists of three sectors: one, high mountains; second, medium and hilly areas; and three, the sub-Himalayan region called Terai. It has a population of 22.9 million with US\$ 210 per capita income. It is predominantly an agricultural country which provides employment to 81% of the population and contributes 40% to the GDP. Nepal was once known as a 'food country' but since 1960 it has been facing an extremely low production due to low investments, traditional type of farming, lack of crop diversification, insufficient irrigation system etc. The characteristics of Nepalese farming system are as follows:

- Mixed activities
- Labour intensive
- About 90% of women are engaged in farming
- Majority of farmers are small and marginal
- Low level of investments in farming e.g., finance, fertiliser etc.
- Lack of irrigation infrastructure
- Low level of agro-processing, post-harvest facilities and techniques
- Markets are hard to access due to topography and poor transportation.

Cooperative system is an integral part of the rural life in the country. Nepalese people have a long tradition of mutual cooperation. The life of the people is still inter-related with such traditional mutual aid systems as 'Parma', 'dhikuri', 'mankakhal' and 'guthi' in most of the rural areas. Modern Cooperative Movement, however, began in 1954 with the establishment of the Department of Cooperation. One of the objectives of the department was to promote and nurse cooperative institutions in the country. In the year 1956 the first cooperative credit society with unlimited liability was formed in Chitwan district. In order to give a proper identity to the institutions and make them more secure and acceptable, a Cooperative Societies' Act was promulgated in 1959 which formalised the cooperative sector. With a view to give substance to the

cooperative institutions, the government also established a Cooperative Development Fund within the Cooperative Department.

After the restoration of democracy in 1992, a new Cooperative Societies' Act was formulated. This Act recognised the democratic characteristics of the Cooperative Movement and ensured the operational autonomy of cooperatives. All cooperatives have become autonomous and the National Cooperative Federation was established. At the same time a National Cooperative Development Board was established by the government with a view to provide development assistance and guidance to the cooperative sector. At present there are nearly 5,000 cooperative institutions of all types in the country. Recognising the importance of the Cooperative Movement in the national economy, His Majesty's Government has now established a separate Ministry of Cooperatives. The government structure has, in a way, become top-heavy vis-à-vis the number, type and business performance of cooperatives as such.

*Status of Women in the Country:* More than 95% of the economically active women are engaged in agriculture and have little, or no access, to alternative means of earning income to feed their families. Family growth has gradually been reducing the farm size. Under these circumstances, the agribusiness sector provides opportunities for women- farmers to achieve some degree of economic independence. Agribusiness sectors such as sericulture, dry ginger processing, cardamom drying, fruit processing, tea and coffee processing, angora wool, dairy products, meat and fish processing, cut flowers, and saffron have the predominantly women participation or involvement as well.

Major problems faced by Nepali women-farmers are as follows: Hard and difficult work situation, Illiteracy, Lack of awareness, Backwardness, Lack of self-confidence, Dependency, Low-income levels, Male domination, Insecurity, Lack of economic opportunities etc.

*The Maitidevi Women Savings and Credit Society Limited* established in 1995 has now [2000] 135 shareholding women-members. The main objective of the Cooperative is to generate additional income through savings and provide access to the members to credit in the times of needs. The main functions of the Cooperative are, among others: inculcate the habit of saving, group work, extending loans for productive purposes, organise training and education programmes, organise vocational activities to create employment opportunities and to help market members' products, eye donation campaign, sewing and cutting training programmes.

The general assembly elects a Board of Directors and an audit and supervision committee. The Society has active working relationship with other cooperative organisations e.g., the National Cooperative Federation, the National Cooperative Development Board, the Cooperative Department and other institutions.



*The Transportation and Environment Agricultural Multipurpose Cooperative Society [TEAMUC] Limited, established in 1997, is aimed at preservation of environment through the use of nonpollutable vehicles and by extending loans to the members to further their economic interests.*

### **[03] Thailand**

*There were two participants from Thailand. They were: Ms Surawongse Wannapak from the Agricultural Cooperative Federation of Thailand Limited, and Ms Namfon Sammadee from the Cooperative League of Thailand. Both of them were sponsored by the Cooperative League of Thailand.*

Agriculture has an important role in the national economic growth. It has been a major source of food supply, farm workforce and employment generation. Approximately 57% of the total arable land is used for rice cultivation. Rice farming is the chief occupation of Thai farmers. The average size of farm household is about 10 acres. Thailand's principal exports are agricultural products, which constitute about 55% of the total exports. Rice is the chief export. Other exports include sugar, rubber, corn, frozen and canned sea foods, fresh fruits, vegetables and flowers.

Cooperatives in Thailand were established in 1916 on the basis of the Raiffeisen model – mainly to provide agricultural credit to the farmers. The first Cooperative Societies' Act was promulgated in 1928. Cooperatives are now covered by the new Cooperative Societies' Act of 1999. Cooperatives in Thailand are classified into six types: [i] Agricultural cooperatives which cover agricultural cooperatives as such, [ii] Land settlement cooperatives, and [iii] Fisheries cooperatives; and the non-agricultural cooperatives which include [iv] Consumer cooperatives; [v] Thrift and credit cooperatives, and [vi] Service cooperatives. Agricultural cooperatives are established to enable farmer-members to engage in business together, thus helping one another in times of crisis as well as gaining for themselves a better livelihood and a better quality of life. The objectives of agricultural cooperatives are:

- to provide loans to members for productive and providential purposes at affordable rates of interest;
- to encourage thrift among members through savings and deposits;
- to provide agricultural products as well as daily necessities for sale to members at reasonable costs;
- to provide good farm production methods and disseminate technical know-how aimed to help members reduce production costs and obtain higher yields; and
- to enable members to market products together thereby obtain good prices for their produce and maintaining fairness in terms of weights and measures.

*Status of Women in Thailand:* Thailand recognises the valuable contribution of women to national development and has taken appropriate measures to promote their full participation on the basis of equality in all sphere of society, in particular, the equality before the law. The Thai Constitution states that ‘Men and women have equal rights’. While women in some parts of the world are seeking the political right of voting, the Thai women had had their right of voting and competing in the parliamentary elections as universal suffrage for the last 60 years.

Although Thailand has achieved satisfactory progress in the promotion of women’s rights, it realises that the gap between *de jure* and *de facto* inequalities still exists. To bridge this gap Thailand is taking all necessary steps to empower women in all spheres of their lives e.g., the promotion of life-long education and access to full participation in decision-making and sustainable development.

The presence of women in all sectors of the Thai Cooperative Movement is quite prominent. Out of a total staff of 13,508 working with various cooperatives there were 8,040 [60%] women; out of the total membership of 5.2 million of all types of cooperatives, there were 1.6 [31%] million women members; and out of a total number of 40,960 Board members there were 3,637 [9%] women board members. Several of the agricultural cooperatives in the country employ women as their managers, as there is a belief that they perform better and do not indulge in unfair means while handling finances and personnel. Two managers of agricultural cooperatives [Pimai and Shikiu] who had attended the previous 9<sup>th</sup> training programme [1999] were awarded merit certificates by the government and by the Cooperative League of Thailand for their excellent performance.

To enhance the participation of rural women in cooperatives including agricultural cooperatives, a specialised Women Committee was formed in 1998 within the CLT organisational structure. The Committee has the benefit of advice from various organisations e.g., the Kasetsart University, Cooperatives Promotion Department, Cooperative Audit Department, the Agricultural Cooperative Federation of Thailand and the CLT. The Committee has prepared a Master Plan to enhance the participation of women in agricultural cooperatives. Some of the major commitments made in the Master Plan are as follows:

- Encourage women participation in the Cooperative Movement;
- Enhance the development potentials of women in economic development;
- Upgrading the capacities of women in appropriate social and economic development programmes;
- Enlarge roles played by women in gender equality campaign to promote cooperative development in the country;
- Creation of specialised bodies to be responsible on planning network and expand cooperation with women and other interested organisations;

- Establishment of an Information Centre for strengthening women participation;
- Undertake research programmes and evaluation to strengthen women's participation;
- Boost capacities and capabilities of human potential and support for development of women's participation.

*The Cooperative League of Thailand*, established in 1968, is the national apex of the Cooperative Movement in the country. It has affiliates of 5,418 cooperatives at all levels serving over 6 million individual cooperators. Other national level federations are the Agricultural Cooperative Federation of Thailand, the Consumer Cooperative Federation of Thailand, the Federation of Savings and Credit Cooperatives of Thailand and the Bus Service Cooperative Federation of Thailand.

*The Agricultural Cooperative Federation of Thailand [ACFT]*, established in 1952, was registered under several titles in different years because of the changing character of its organisation and functions. The present name was registered in 1975 as a federation of nearly 2,000 agricultural cooperatives from 74 provinces. The main objectives of the Federation are: To encourage social development in terms of education, health and social thought to achieve a peaceful society, to act according to the laws regulating cooperatives, to act according to the ACFT regulations and principles, and to carry out others related activities or form other activities to achieve its objectives. The principal objective is to undertake business activities and services at reasonable fees to serve the needs of cooperative members by means of purchasing, selling, solving problems or by promoting any activity that maximises the productivity of the members.

-----

## Section-IV

### COMPARATIVE FIELD STUDY VISITS [Mie Prefecture]

#### Mie Prefecture

The ICA Training Course participants, together with the delegates of the 5<sup>th</sup> International Conference visited Mie Prefecture from September 03-06 2000 to get themselves acquainted with the organisational structure and business activities of primary level agricultural cooperatives, and also to observe the organisation and functioning of women's associations. The field visits, carried out under the leadership of Mr Yukio Abe, Senior Programme Coordinator of the IDACA, were to the Mie Prefectural Union of Agricultural Cooperatives, JA-Matsuzaka and its business operations including the petrol station, A-Coop, and the Gold Fish Wholesale Market in Yatomi district. The participants, on their way back to Tokyo, also had the opportunity of having a sightseeing tour of the ancient city of Kyoto.

Mie Prefecture stretches north to south which creates distinctive features in climate and customs by area. Under such a condition agricultural land is limited to 67,000 ha or 12% of the total 557,366 ha. It is only 1.4% of total land area of Japan.

Rice is produced most out of the main commodities in the agricultural land, which is about 165,000 tons or merely 1.8% of the national production. Other main commodities are mandarin oranges, cabbage, radish and tomato. Green tea production is considerable, 7,000 tons, ranking 3<sup>rd</sup> in the country.

In livestock farming milk production has reached more than 70,000 tons, 0.8% of the total national production. Egg production is 68,000 tons or 2.7%, beef cattle raising is about 11,000 heads, or 1.9%, hog raising is about 240,000 or 1.4% of the national production.

People engaged in agriculture have been gradually decreasing - there are about 144,000 or less than 10% out of the total adult population in the Prefecture. Core farmers are a mere 2%. Accordingly, a majority of farmers in Mie Prefecture is so-called Part-Time-II farmers. Their total household income is 4% higher than the national average. Their dependence on agriculture is only 8.9% out of the income. In spite of the impediments mentioned above, agriculture in Mie Prefecture has played important role in maintaining stable life for people with multi-functions such as preserving the prefectural land and providing people living with abundant and peaceful environment.

## **Agricultural Cooperatives in the Mie Prefecture**

In the 1950s the Mie Prefecture had 965 agricultural cooperatives including 493 invested and 472 non-invested cooperatives. Out of the invested cooperatives a majority of them was multipurpose agricultural cooperatives, and the others were a variety of single-purpose cooperatives such as sericulture, production cooperatives, livestock production cooperatives, dairy cooperatives, poultry cooperatives, horticultural and specialty products cooperatives, village industrial cooperatives, land reclamation cooperatives, agricultural practices broadcasting cooperatives, etc. At present sericulture and land reclamation cooperatives have been dissolved.

Multipurpose agricultural cooperatives, as invested cooperatives, have been amalgamated in 1970s, 1980s and 1990s, which resulted in the number of the cooperatives from 408 to just 19 now. This resulted into the emergence of large-scale cooperatives. The present number of members of JAs in the Prefecture is about 174,000.

Multipurpose business conducted by the JAs covers: credit, savings and loans, mutual insurance, purchasing and supply of farming and daily living materials, collecting and marketing of agricultural products. Recently more community-related activities have been introduced, e.g., funeral service, care and welfare services.

### **The JA-Matsuzaka**

The JA covers one city and two towns covering a total land area of 526.9 km<sup>2</sup> with a population of 136,537. Plain area centering around Matsuzaka City is utilised mainly for paddy cultivation. Nowadays, farming area has decreased due to the increase in housing activity which has created a situation called 'mixed housing' – housing for farmers and non-farmers. The green tea grown in the area has gained high reputation for its high quality. The JA-Matsuzaka is also well-known for its masterpiece beef, called the Matsuzaka Beef.

Among its various strong economic activities, the Better-Living Activities are of special mention. The JAWA of JA-Matsuzaka is the number one in the coverage ratio of members.

Some of the characteristics of the JAWA are as follows: group of women members according to age e.g., Fresh Mrs. Group, Middle Mrs Group and the Elderly Mrs Group; Establishment of different interests groups, objective-wise groups and friendship members' group; Home help business activities to support the Day Care Insurance System; Volunteer activities in hospital; Mutual help organisation group, also called the 'Smile Group'; and Mid-day care facility. The Cooperative promotes a joint purchasing activity based on the theme 'Reliable, Safety, Domestic'. There are also groups which promote special and specific tasks e.g., Herb Friendship [emphasising on the use of traditional herbs and materials], Morning Market Group

[which helps promote the marketing of locally grown products directly to the consumers], Kids Club etc.

### **Golden Fish Market in Yatomi District**

This is considered to be the largest and strongest golden fish wholesale market in the country. This fish is widely used as a decoration piece and is rarely eaten. The history of golden fish in Yatomi town can be traced back to around the year 1750 when peddlers from Koriyama built a pond by digging paddy field so as to give a little rest to the exhausted golden fish as they were carried for a long distance. In those days they used to carry them on their shoulders. The water, rich in clay soils with iron, turned out to be most suitable for culturing of golden fish that led to the development of the town. Since the beginning of the Meiji period, culturing project of golden fish is said to have embarked upon a productive scale.

The cultured golden fish project had historically undergone some critical periods due mainly to the falls in the prices caused by the great Kanto earthquake, forced conversion of the pond into arable land for boosting food during the World War-II etc. After riding over the hardship, the production expanded sharply with increase in demands accompanied by the Japan's rapid economic growth. However, with the oil crisis as a turning point, the production has become stagnant until today with 1975 as the peak of its production because of the economic recession. In terms of the number of management entity and the area in the culturing business, Yatomi town occupies more than half a share in Aichi prefecture. As such, the golden fish of Yatomi is now well-known across the country as the leading production area of the high class golden fish.

Number of members in [1989: 244, 1993: 231], cultivated area [1989: 16.6a, 1993: 15.7a], and production amount [1989: 43.9 million yen, 1993: 57 million yen].

During their study visits, the participants were received and briefed by the Presidents of the Mie Prefectural Union of Agricultural Cooperatives and of the JA-Matsuzaka.

-----

## Section-V

### GROUP DISCUSSIONS, ACTION PLANS AND RECOMMENDATIONS MADE BY THE PARTICIPANTS

#### I. Group Discussions: Main Points made by the Participants

The participants were given a topic which was to be discussed by them in one combined group.

*Point for Discussions:* Discuss the problems of rural women, their participation in the activities of agricultural cooperatives, and what are the possible solutions.

Problem Areas Identified by the Group were as follows:

- Gender inequalities persist;
- Illiteracy and high among women;
- Cultural, religious and traditional obstacles;
- Responsibilities are clearly spelled out but are heavy for women;
- Lack of awareness among women for their rights and opportunities;
- Attitudes within the society/specific community vary and some time hostile;
- Poverty environment – 71% of the poor are said to be women;
- Decision-making generally rests with men;
- Insufficient facilities for mothers and childcare;
- Restrictive nature of law in respect of women;
- Restrictions/hesitation for women to get elected to higher posts in cooperatives;
- Very limited access to credit, specialised training and technology; and
- Development programmes view women as beneficiaries only, not participants in decision-making process.

The following suggestions and recommendations were made by the Group

- 01 Governments should reformulate restrictive legislations and policies to make them more women-friendly. For example: facilitation of women to become members of agricultural cooperatives even if they do not own land; enable women to obtain credit from financial institutions; and make specific reservations for women on the elected bodies of cooperatives;
- 02 Governments should make more of education, training and extension opportunities available to women in sectors like vocational training which help generate income and employment, information technology which enable women to enter more professional organisations, formal education to overcome the problems of illiteracy.
- 03 Governments and non-governmental organisations including agricultural cooperatives should promote and encourage women to become members and undertake various functions because of the multifunctional character of agriculture. Cooperatives should also enable women to borrow funds on easy terms to purchase raw materials and provide them with marketing facilities like market space and the related infrastructure;
- 04 Mass media, print media including the electronic media should give due encouragement to rural women in giving publicity to them and their products to help market their products. Such

facilitation can be organised through the intervention and support of national and local cooperative organisations:

- 05 National cooperative organisations should try to identify relevant non-governmental organisations from within the country and/or from abroad to associate their development projects with women's organisations so that a greater interaction to gain knowledge and experience takes place. Such an interaction will help the women to obtain simple and appropriate technology without much of expenditure;
- 06 As a part of their development programmes, the national cooperative organisations in collaboration with the respective government agencies should promote formation of women's self-help groups and provide them with information, education, training to enhance their business and leadership potentials. Information on experiences like the Women's Associations of Agricultural Cooperatives of Japan should be provided to women groups and encourage the group leaders to take advantage of such successful experiences;
- 07 Cooperative organisations in collaboration with selected and progressive women leaders should develop and intensify campaigns and active lobbying to secure an effective and higher participation of women in cooperatives and rural institutions;
- 08 Family work should be considered as a paid work, and women should be adequately rewarded or remunerated for the services rendered. In this context the experiences of Japan on family farm management agreement is considered relevant. The national cooperative organisations and governments should try to make use of such experiences.
- 09 Women's organisations should take advantage of the experiences of self-help organisations and various government programmes to provide rural women with an easy access to credit. Making use of experiences like those of the SEWA and DWCRA of India, JAWA of Japan, Sammrudhi of Sri Lanka, Amanah Ikhtiar of Malaysia, and Grameen Bank of Bangladesh was considered relevant.
- 10 The women, on their own, should make all efforts to reduce family expenses through own food production activities such as home gardening and diversification farming. There have been heavy expenses incurred on some social and religious ceremonies which adversely affect the family budgets. Such expenses should be minimised. It is, therefore, the duty and obligation of women's organisations to drive this point home to the rural women;
- 11 Promote gender integration and awareness. The men should be gender sensitised to have positive attitude towards poverty alleviation so that there is less feminisation and technology bias between men and women;
- 12 Reduce population growth rate through more intensive family planning programmes especially in countries with high population growth rates. Such a concept should be an integral component of all education and extension programmes implemented by agricultural cooperatives;

## **II. Action Plans Proposed By the Participants**

In view of the experiences gained by the participants through classroom lectures, field study visits, interaction among themselves, and based upon their own work environment, the participants were able to develop brief outlines of their Action Plans which they would recommend to their organisations after their return to their home



countries. These plans were developed through holding group discussions and on the basis of their discussions with their seniors before joining the Training Course. The main points of their Action Plans are as follows:

#### **[01] Bangladesh**

The two participants from Bangladesh had proposed their respective Action Plans. The main components of the Plans were as follows:

- Both the participants will report the result of the Training Course to their respective cooperatives and the sponsoring organisation with their suggestions and recommendations;
- Both the participants will get in touch with the respective government departments and other interested non-governmental organisations to enhance development programmes for women in rural areas and to suggest their greater participation in agricultural cooperatives;
- Enhance membership of respective cooperatives by giving publicity to the good work done by the members and through membership campaigns;
- Cooperatives will try to introduce kitchen gardening, food processing, developing plant nurseries to generate food and additional income;
- The participant from Rajshahi suggested that a seminar at regional level will be organised at which the experiences from agricultural cooperatives from Japan will be discussed, The main aim is to generate suitable programmes on the model of the Japanese women's associations and their linkages with the cooperatives;

#### **[02] Nepal**

The two participants had expressed their satisfaction with the learning at the four events that they had participated in e.g., the FAO/NGO-CSO Consultation, the 5<sup>th</sup> international conference, the 22<sup>nd</sup> RECA seminar and their own 10<sup>th</sup> training programme.

The two participants from Nepal had proposed a three-year Action Plan for the development of their respective cooperatives. It was suggested that a two-pronged efforts will be launched, one, on the strength of their own individual cooperatives, and two, in collaboration with the National Cooperative Federation and other development agencies including the relevant department in the government. The main components of the Action were as follows:

During the First year:

- Intensify membership campaign by encouraging the existing members to recruit at least one additional member;
- Identify the organisations including the non-governmental organisations and government departments which have development programmes to support financially and through development activities;
- Mobilise resources e.g., expertise and financial, to support educational training programmes, public awareness campaigns, and specific programmes like eye-donation campaigns, instructors for sewing and tailoring, marketing potentials etc.

During the Second year:

- Operationalise programmes through introducing income-generating activities and by setting up workshops or spaces for work;
- Intensify marketing activities to generate income, increase lending services and obtain support of other institutions;
- Continue increasing membership through multiplication methods, as applied in the first year, to generate membership fee and to create a better bargaining power.

During the Third year:

- Cooperatives will launch extensive marketing programmes by entering into negotiations with open market operators and, if possible, exporters.
- Organise national level seminars and meetings in collaboration with the National Cooperative Federation and Government departments to create awareness among the general public on issues like food security, women's participation in cooperatives, environment protection etc.

The main objective of the Plans of Action is to increase membership, generate additional funds, mobilise resources, create greater goodwill and enter into market for having better returns for the basic members. Main activities include: interaction with National Cooperative Federation, governmental and non-governmental organisations to organise education, training and extension services including publicity.

### **[03] Thailand**

The two participants had proposed the following Plan of Action. The main components of the Plan were as follows:

- Make a comprehensive report to the respective organisations on the work done during the training programme in Japan and the main points which had emerged from out of study visits and discussions with other participants;
- Suggest changes in policies of respective organisations which relate to the participation of women in cooperatives and especially on decision-making in agricultural cooperatives;
- Introduce the concepts of 'morning markets' and 'women's associations' of Japan to the respective organisations and support them in the implementation of these concepts among agricultural cooperatives in the country;
- Strengthen the Women Committee of the CLT, and, if possible, help establish such a committee within the ACFT.

The main objective of the Plan is to transfer the existing situation of women's associations in the Japanese agricultural cooperatives to the agricultural cooperatives in Thailand through respective organisations.

### **III. RECOMMENDATIONS MADE BY THE PARTICIPANTS**

After having completed the formal course of studies, the participants made the following general observations and recommendations:

01 The participants of the 10<sup>th</sup> ICA-Japan Training Course for Farm Women Leaders of Agricultural Cooperatives in Asia held at Tokyo, Japan, during August 27-September 16 2000 expressed their deep appreciation for the opportunity given to them to participate in the Training Course as also, as delegates, in the 5<sup>th</sup> International Conference of Farm Women Leaders of Asia and Africa held at Tokyo during the period August 27-September 06 2000. It was a unique opportunity for them to meet and interact closely with the delegates from 22 countries of the Asian and African regions.

02 The participants endorsed fully the recommendations unanimously adopted by the 5<sup>th</sup> international conference and strongly recommended that such conferences and training courses should be organised regularly as they serve as an important platform for the rural women leaders in Asia and Africa to discuss pertinent issues relating to the multiple functions of agriculture, food security, alleviation of poverty and participation of women in agricultural cooperatives.

03 Governments should reformulate restrictive legislations and policies to make them more women-friendly. For example: facilitation of women to become members of agricultural cooperatives even if they do not own land; enable women to obtain credit from financial institutions; and make specific reservations for women on the elected bodies of cooperatives;

04 Governments should make more of education, training and extension opportunities available to women in sectors like vocational training which help generate income and employment, information technology which enable women to enter more professional organisations, formal education to overcome the problems of illiteracy.

05 Governments and non-governmental organisations including agricultural cooperatives should promote and encourage women to become members and undertake various functions because of the multifunctional character of agriculture. Cooperatives should also enable women to borrow funds on easy terms to purchase raw materials and provide them with marketing facilities like market space and the related infrastructure;

06 As a part of their development programmes, the national cooperative organisations in collaboration with the respective government agencies should promote formation of women's self-help groups and provide them with information, education, training to enhance their business and leadership potentials. Information on experiences like the Women's Associations of Agricultural Cooperatives of Japan should be provided to women groups and encourage the group leaders to take advantage of such successful experiences;

07 Family work should be considered as a paid work, and women should be adequately rewarded or remunerated for the services rendered. In this context the experiences of Japan on family farm management agreement is considered relevant. The national cooperative organisations and governments should try to make use of such experiences.

08 Women's organisations should take advantage of the experiences of self-help organisations and various government programmes to provide rural women with an easy access to credit. Making use of experiences like those of the SEWA and DWCRA of India, JAWA of Japan, Sammrudhi of Sri Lanka, Amanah Ikhtiar of Malaysia, and Grameen Bank of Bangladesh was considered relevant.

09 Reduce population growth rate through more intensive family planning programmes especially in countries with high population growth rates. Such a concept should be an integral component of all education and extension programmes implemented by agricultural cooperatives;

10 The participants felt that a larger number of participants should be invited to participate in a programme like this in order to make the experiences of the Japanese Agricultural Cooperatives and JAWA available to a larger group. The ICA, JA-Zenchu, IDACA and the MAFF-Government of Japan are requested not only to continue such a training programme but also to expand its scope and duration;

11 The ICA in collaboration with the JA-Zenchu and IDACA should produce simple material on Japan's better-living activities and women's associations for the information and use of women leaders and cooperative organisations in the Region;

12 It is suggested that a special session be organised with the members of JAWA at a primary cooperative in order to discuss with them the details of organisation, management and financing of JAWA activities;

13 It is strongly urged that a short-term follow-up training programme for the participants of this programme be organised to provide them with the latest information on developments in Japan and in the Region;

14 The participants expressed their highest appreciation and of their own organisations for the financial support extended to the programme by the Government of Japan and the implementation of the programme by the ICA together with the IDACA and JA-Zenchu. They have found their stay and work at IDACA very comfortable and rewarding. The IDACA Managing Director and his staff and the ICA Project Director have provided them with all the technical information and general guidance needed by them.

-----

## Section-VI

### CONCLUDING SESSION

The 10<sup>th</sup> ICA-Japan Training Course for Rural women Leaders of Agricultural Cooperatives in Asia was organised by the International Cooperative Alliance in collaboration with the IDACA during August 27-September 16 2000 with the funding support of the Government of Japan in the Ministry of Agriculture, Forestry and Fisheries-MAFF. Six participants – two each from Bangladesh, Nepal and Thailand, attended the Course. The participants had also the opportunity of participating as delegates in the 5<sup>th</sup> international conference of Farm Women Leaders of Asia and Africa which was held at Tokyo during August 27-September 06 2000, and in the FAO/NGO-CSO Consultation which was held at Yokohama during August 28-29 2000. Besides attending the classroom sessions, the participants had an exposure to primary and Prefectural level agricultural cooperatives in Mie Prefecture.

The concluding session of the Training Course was held on Thursday, September 14 2000 with Ms Ayumi Sato, Section Chief in the Overseas Technical Cooperation Division of the MAFF as Chief Guest. Dr Daman Prakash, ICA Senior Consultant and Project Director of the Training Course and Mr Yoshitada Nakaoka, Managing Director of the IDACA addressed the closing session.

Speaking on the occasion, *Ms Sato* conveyed her congratulations to the participants on the completion of their training programme in Japan successfully and hoped that their return journey would be comfortable. She expressed her happiness that the participants were able to participate also in other events like the 5<sup>th</sup> international conference and the FAO Consultation in Yokohama. Touching upon the contents of the training programme, *Ms Sato* mentioned that the issues relating to women's participation in decision-making in agricultural cooperatives and the issues relating to food security and poverty alleviation were more relevant in the context of open market economy, globalisation and the relevant of cooperatives in the present day economy. She hoped that the participants would be able to make use of their experiences in the development of their respective organisations and movements. She expressed her full satisfaction that the programme was implemented in a good and professional way by the ICA.

*Dr Daman Prakash*, speaking on the occasion, expressed the gratitude and thanks of the International Cooperative Alliance for the collaborative support extended by the MAFF-Government of Japan in the implementation of the 10<sup>th</sup> Training Course. He said that the ICA would very much appreciate to continue implementing similar programmes even in the future. The successful implementation of the programme was possible mainly due to the good understanding and rapport that existed between the ICA, IDACA and the JA-Zenchu on one side and with the Government of Japan on the other. We, at the ICA, wanted the programme to be technical, professional and relevant to be effective. We try to select participants who are good, relevant and eager

to learn something. This is possible because of our close and good rapport with the key officials in our member-organisations. And we finalise the selection of the candidates only after having a final consultation with the IDACA. It is because of such procedures we are able to have good sets of participants to our programmes.

Dr Prakash informed Ms Sato and the participants that the long-term programme on management training, which is also supported by the Government of Japan, would commence in November this year. The participants of that programme would also spend about two months here in Japan at the IDACA to gain some insight into the working and progress of the Japanese agricultural cooperatives. Dr Prakash thanked Ms Sato for all the support given to the programme. He expressed his sincere thanks to the JA-Zenchu and the IDACA for taking good care of the participants and for making all the arrangements for the programme. Without such an assistance and collaboration the programme would not have been successful and memorable for the participants.

The Managing Director of the IDACA, *Mr Yoshitada Nakaoka*, expressed his happiness that the Training Course has been completed successfully and satisfactorily. He was happy to see yet one more batch of participants going home with good memories of the IDACA and those of the Japanese Agricultural Cooperatives. He expressed his satisfaction that the ICA was able to identify good participants for attending the Course and conveyed his thanks to the ICA member-organisations for sponsoring them. He was fully aware that it was hard for the women to come to Japan and stay here in an isolated place for longer durations, but ultimately such experiences also contribute to learning.

Elaborating on the theme of the training programme, Mr Nakaoka mentioned that the women's associations although going down in numbers yet have an important role to play in the farming community. They are the key players in sustaining the interests of households in the profession of farming and also retaining social and traditional values. Women contributed a lot to farming. They worked harder than their menfolks and were more intelligent in taking decisions at home as well as on farms. Their associations have contributed enormously to the business development of cooperatives, and therefore, they were important to the Japanese agriculture. He said that he was happy to know that there was a good interaction between the participants and the women's associations. Mr Nakaoka mentioned that as a policy, the IDACA would like to have more and more of women participants in its programmes. He requested the participants to remember their stay at IDACA and in Japan and hoped that the participants would make use of their experiences when they go back to their respective countries. He congratulated all the participants on the successful completion of their Training Course.

'Certificates of Participation' were awarded to the participants by the IDACA and the International Cooperative Alliance.

Ms Ratna Kumari Sharma [of Nepal] speaking on behalf of the participants of the 10<sup>th</sup> Training Course expressed thanks on behalf of the participants and on her own, said that the visit to Japan and to the agricultural cooperatives here was an excellent experience. It was a very welcome opportunity for all of us to come and study here under the scholarship given to us by the ICA. We have met many people during the women conference, FAO conference and the RECA seminar from Asia, Africa and Japan and we were able to exchange our views and experiences. The studies carried out at IDACA were very technical and highly useful. Also the visits to the inner parts of Japan, like the Mie Prefecture, Gold Fish Market, the JA-Matsuzaka, Kyoto and to the city of Tokyo were very impressive and highly educative. We shall remember all these events for years to come, she said.

She said that the contribution of the ICA and that of the Government of Japan in providing training opportunities of this kind were very valuable. In home countries such opportunities are not available, and therefore, a visit to Japan for training is very valuable. She hoped that the Government of Japan would continue to support this training programme even in future. She thanked the ICA, especially Dr Daman Prakash, and the IDACA, especially Mr Nakaoka, Mr Abe, Ms Oshita, Mr Nakashima and all others for the opportunity given and for their spontaneous guidance, assistance and help.

Upon completion of the 10<sup>th</sup> Training Course the participants left Japan for their home countries on the 16<sup>th</sup> of September 2000.

-----



## Annexure-I

### LIST OF PARTICIPANTS

#### 01 Bangladesh

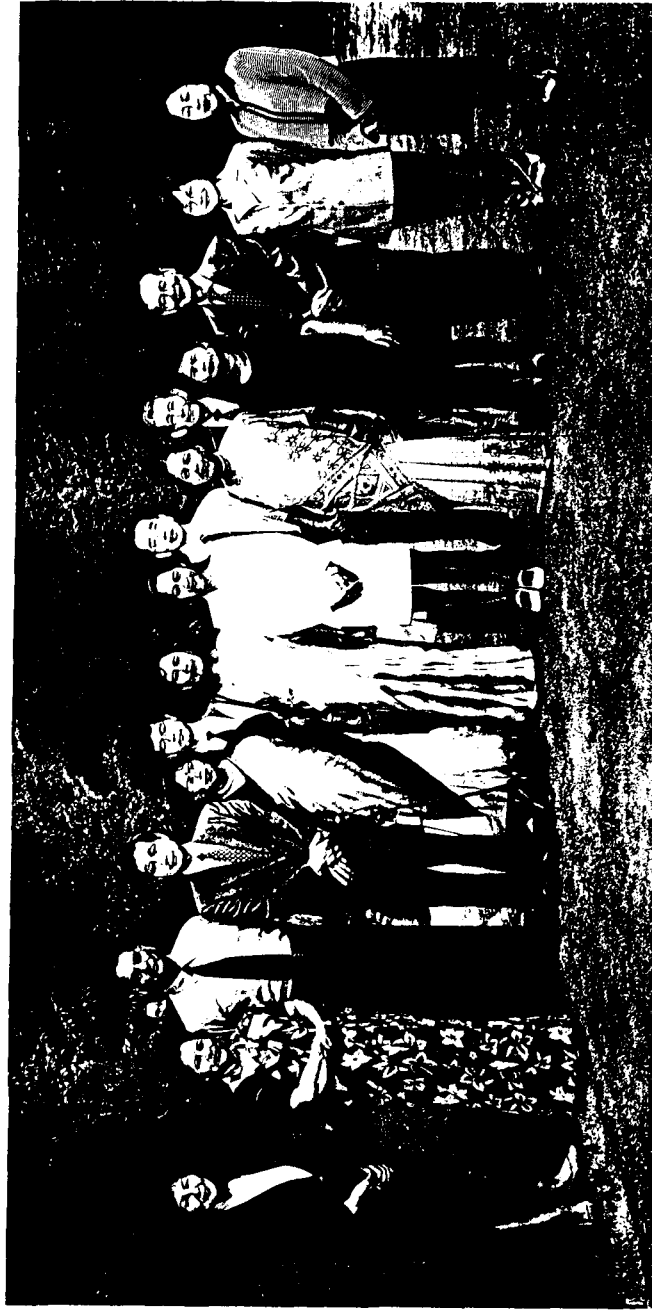
- 01 Ms Begum Akhtar Jahan, Member  
Sopura Srijonee Women Cooperative Society Limited  
House Number 279, Sector-2, Upashahar Housing Estate  
**Rajshahi Cantt.** Rajshahi Bangladesh
- 02 Ms Khadija Hassan Sefali, President  
Bogra Central Women Cooperative Society Limited  
Sutrapur Moyezmiar, **Bagan Bari.** Bogra Bangladesh

#### 02 Nepal

- 03 Ms Ratna Kumari Sharma, Chairperson  
Maitidevi Women Savings & Credit Cooperative Society Limited  
Maitidevi, Dilli Bazaar, **Kathmandu** Nepal
- 04 Ms Chitra Kumari Thamsubang Subba, Board Members  
Transportation and Environment Agricultural  
Multipurpose Cooperative Society Limited  
**Lalitpur.** Nepal

#### 03 Thailand

- 05 Ms Surawongse Wannapak  
Manager of Corporate Services and Secretarial Department  
Agricultural Cooperative Federation of Thailand-ACFT  
79 Ngamwongwan Road, Ladyoa  
Jatujuk, **Bangkok 10900.** Thailand
- 06 Ms Namfon Sammadee, Public Relations Officer  
Public Relations Section, Information Division  
Cooperative League of Thailand-CLT  
13 Pichai Road  
Dusit, **Bangkok 10300** Thailand



The 10th ICA/ Japan Training Course for Rural Women Leaders of Agricultural Cooperatives in Asia  
from August 27 to September 16, 2000

*From left to right:* Ms Y. Aoki-IDACA Official, Ms Ratna Kumari Sharma-Nepal, Dr Daman Prakash-ICA ROAP, Mr K. Ashizawa-MAFF Government of Japan, Ms Khadiji Hassan Sefali-Bangladesh, Mr T. Nakashima-IDACA official, Ms Chitra Kumari Subba-Nepal, Ms Surawongse Wannapak-Thailand, Mr Yukio Abe-IDACA Programme Coordinator, Ms Begum Akhtar Jahan-Bangladesh, Mr T. Ishii-IDACA official, Ms Namfon Sammadee-Thailand, Mr Yoshitada Nakaoka-IDACA Managing Director, Ms Eiko Oshita-IDACA Programme Coordinator, and Ms Kogure-IDACA official.

# The 10th ICA/Japan Training Course for Rural Women Leaders of Agricultural Cooperatives in Asia

From August 27 to September 16, 2000

Date	Forenoon (9:30-12:00)	Afternoon (13:30-16:00)	Accommodation
Aug. 27 (Sun)		Arrival of the Participants	Yokohama
28 (Mon)	Attending the FAO International Meeting	Continued	"
29 (Tue)	Attending the FAO International Meeting	Continued	IDACA
30 (Wed)	Attending the 5th Asian African Women Farmer Leaders Conference	Continued	"
31 (Thu)	Attending the 5th Asian African Women Farmer Leaders Conference	Continued	"
Sep. 1 (Fri)	Attending the 5th Asian African Women Farmer Leaders Conference	Agricultural Cooperative System in Japan (IDACA)	"
2 (Sat)	Sight-seeing in Tokyo	Continued	"
3 (Sun)	Move to Mie Prefecture		Mie
4 (Mon)	Visit to the JA Mie Pref. Union	Observation of the JA affiliated facilities	"
5 (Tue)	Visit to the Primary Cooperative Society	Observation of the JA's facilities/Exchange Meeting with the members of the JA Women's Association	"
6 (Wed)	Study tour in Mie Prefecture	Move to Tokyo	IDACA
7 (Thu)	Roles of Administration in the Enhancement of Rural Women Status	Entrepreneurial Activities of Rural women in Japan -And the Role of Extension Workers (Ms. K. Kano)	"
8 (Fri)	System and Business of the Multi-purpose Agri. Coops in Japan (IDACA)	Continued	"
9 (Sat)	Free		"
10 (Sun)	Free		"
11 (Mon)	Case Study of JA Mikkabi (JA Mikkabi, Mr. A. Komiyama)	Continued	"
12 (Tue)	Supplementary lecture (IDACA)	Continued	"
13 (Wed)	Approach for the problem solution in the participating countries	Group Discussion (Comprehensive)	"
14 (Thu)	Report writing	Presentation of group report/Evaluation/Closing Session	"
15 (Fri)	Preparation of Departure: Move to Narita city		Narita city
16 (Sat)	Departure		

As of Sep 8, 2000

## Annexure-III

### CONFERENCE RECOMMENDATIONS

[ICA/JA-Zenchu/AARDO/IDACA 5<sup>th</sup> Asian-African Women Farm Leaders' Conference held at Tokyo, Japan, during August 27-September 06 2000]

In the light of the documentation made available to the Conference delegates, the country background papers presented and circulated by the delegates, expert inputs made by the Conference organisers and specialists, the discussions held at the FAO/NGO-CSO Consultation held at Yokohama, the discussions held at the three Working Groups, and the points made at the Plenary Sessions, the 5<sup>th</sup> Asian-African Women Farm Leaders' Conference held at Tokyo, Japan, during August 27-September 06 2000 has made and unanimously adopted the following recommendations:

01 Agricultural cooperatives and the relevant rural institutions including the farmers' organisations have a special role to play to promote the status of rural women. Agricultural cooperatives are the prominent players in the Asian-Africa Regions on food security issues. Such institutions perform multiple functions at the grassroots level and generate not only food but also income and employment. It is, therefore, *recommended* by the Conference that national cooperative/rural development organisations and the respective governments recognise the importance of participation of women in cooperatives and rural institutions and facilitate the process by making suitable provisions and modifications in relevant laws, rules and other regulations. Women should also be given suitable marketing opportunities by facilitating appropriate linkages, opportunities to acquire professional, managerial and marketing skills. Support organisations should encourage women to participate not only in the organisational matters but also in business activities of their respective organisations. The Conference *recommended* that women should have an easy access to new and appropriate farm technology which is women-friendly and credit facilities on a priority basis to improve their capacities and capabilities.

02 Recognising the importance of access to credit and technology, the Conference *recommended* that the distinction between men and women merely on gender-basis, should not restrict the development opportunities for rural women. The Conference *recommended* that rural women leaders and rural institutions including agricultural cooperatives should make special and clear provision for providing such facilities to women members.

03 Governmental and non-governmental organisations have been promoting and supporting, through technical and financial means, a variety of institutions and projects at the basic level with a view to improve the social and economic conditions of the community. In a number of cases such institutions fail to sustain themselves after the external assistance is withdrawn. Such events produce negative effects on weaker sections of the community especially rural women. The Conference, therefore, *recommended* that self-help groups on a small scale be organised and supported by qualified extension workers to take up income-generating programmes which help to improve the economic conditions of the community. Cooperatives and rural development institutions are, therefore, seen as the most appropriate institutions to provide services such as education, health, and income-generation by adopting micro-credit activities. The Conference *recommended* that governments and other institutions provide seed funds, small and medium-size work contracts, and easy credit to women members of such rural institutions.

04 With a view to mitigate problems relating to credit for rural women and their activities special financial institutions and financial programmes be established and strengthened where they already exist. Extension workers and development agents of NGOs and of other governmental and non-governmental institutions should be given extensive training in resource mobilisation. The Conference *recommended* that such initiatives be urgently taken by the concerned development agencies.

05 Women members often are engaged in micro level economic activities such as vending, handicraft, food processing, working on farms, nursery plant raising, weaving, baby sitting, with a view to supplement family income. They are often faced with the problem of obtaining raw material and marketing of their products. The Conference recommended that governments, cooperatives and other rural development institutions, through making appropriate modifications in policies and regulations, offer discounted prices and market places to women members. The Conference *recommended* that such small-scale women business operators be given opportunity to have access to the mass media, and market information.

06 The Conference *recommended* that the experiences of advanced and progressive countries and their Cooperative/Rural Movements be made available to their counterparts in other countries and Movements so that an intensive exchange of experience takes place. This can be done through broadcast of replication of experiences, participation in meetings and conferences and exchange of learning visits. The Conference *recommended* that donor agencies in countries like Japan e.g., MAFF of Government of Japan, JA-Zenchu, IDACA, JICA etc. provide such experiences and opportunities.

07 While recognising the importance of gender sensitisation, issues relating to food security and environment, as is supported by several governmental and non-governmental international and national organisations, the Conference *recommended* that extension leadership development programmes be further strengthened, established and promoted where they do not exist to provide greater information and awareness among rural women. Such extension programmes be made more responsive to the needs of rural women. In the same context the Conference took note of the importance of right to information for women on issues like the Genetically-Modified Farm Products, safety of food and relevance of farm chemicals handled by the farming community.

08 The Conference *unanimously acclaimed* with a high degree of appreciation the efforts of the Japanese Agricultural Cooperative Movement and its specialised institutions like the JA-Zenchu and the IDACA, and the Government of Japan, and the collaborating organisations like the ICA and the AARDO for continuing to hold this Conference for the fifth time in a row.

09 It was strongly *recommended* by all the delegates that such a platform should be continued to be made available to women leaders of Asia and Africa region in future as well to discuss issues like food security, impact of WTO agreements, environment preservation, alternative sources of energy, relevance of agricultural cooperatives, strengthening of human resource development in rural areas etc.

10 The Conference took note of the observance and celebration of international days e.g., World Food Day, Women's Day, International Cooperative Day which normally aim at creating awareness among the community at large on issues relating to them. In the same way, the Conference *recommended* that Rural Women's Day be widely observed and celebrated on the 15<sup>th</sup> of October every year to create favourable feelings for the rural women among the general community and give publicity to the problems and achievements of this section of the society by making use of print and electronic media and other methods and means.

-----

## Annexure-IV

### ICA COOPERATIVE IDENTITY STATEMENT

*The ICA General Assembly held on 23<sup>rd</sup> September 1995 in Manchester, adopted the new Principles of Cooperation recommended by the ICA Board of Directors and the ICA Congress after global study and review by a committee headed by Prof Ian McPherson from Canada. The following is the finally-adopted version of the Cooperative Identity Statement.*

#### DEFINITION OF A COOPERATIVE

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

#### BASIC COOPERATIVE VALUES

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

#### THE PRINCIPLES OF COOPERATION

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

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

**Second Principle: Democratic Member Control:** *Cooperatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women, serving as elected representatives, are accountable to the membership. In primary cooperatives, members have equal voting rights [one member one vote], and cooperatives at other levels are also organised in a democratic manner.*

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

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

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

**Sixth Principle: Cooperation among Cooperatives:** *Cooperatives serve their members most effectively and strengthen the Cooperative Movement by working together through local, national, regional and international structures.*

**Seventh Principle: Concern for the Community:** *Cooperatives work for the sustainable development of their communities through policies approved by their members.*

*International Cooperative Alliance [World Headquarters]  
15 Route des Morillons, CH-1218 Grand Saconnex, Geneva. Switzerland.*

## Annexure-V

### Creative Farming by Family Agreement

*Agriculture becomes more creative and attractive  
by a written agreement on cooperative management  
among family members*

Agriculture itself is a creative and attractive job, but it can be more so by an agreement on cooperative management of farming among family members.

#### *Adaptability of the Technology*

This technology is best suited to a family-based farming. A large family with more than two generations is preferable as a target of this technology rather than a small one with one generation.

#### **The Technology**

This is a cost-less know-how technology based on the mutual and clear understanding of family objectives, roles and responsibilities of family members for attaining the common objectives. In a family farming, daily communication among family members might be somehow effective for mutual understanding. However, a written agreement after an intensive and thorough discussion is more effective and gives a good chance of making a family planning for the future. To get a written agreement, the following procedures are needed.

#### **Step-1: Initial Discussion**

First of all, family members should get together to discuss each one's perception of desired farm operation and the life style each one pursues. This step will clarify the family's realities and pending issues as well as the members' desire. This process offers the basis for the family's farming plan that affects each member. The following topics, for instance, might be discussed:

- Current earning and expenses of the family farming
- Remuneration for works
- Roles assigned to each member including farm works and household works
- Working hours of each member
- Target income of each member
- Target income of the family
- Agriculture and household expenditure
- Future property succession
- Post-retirement life.

#### **Step-2: Drafting the Details of the Agreement**

Based on the initial discussions, the family members should develop the details of an agreement on farm management. Some of the items that should be included in the proposed agreement are as follows:

01 Assigning farm works and household work to each member, taking into account the ability and desire of each member. For example, if the owner's wife is good at accounting, she may be assigned bookkeeping in addition to rice growing. Greenhouse horticulture may be assigned to the son who will succeed the farming operation. The wife of the son may be responsible for housekeeping in general until her children reach school age.

02 Determining the remuneration that each member is entitled to as the reward for her/his work, and paying methods. For example, 150,000 yen may be transferred every month to the bank account of the owner's wife, 100,000 yen to that of the son, and 80,000 yen to that of his wife.

03 Determining the share that each member incurs of the common household expenditure, considering her/his income. For example, the owner's wife may incur 100,000 yen, and the son and his wife may jointly incur 100,000 yen.

04 Determining the holidays for each member. For example, every one may be entitled to one day off a week but the owner and his wife may have holidays on days different from those of their son and wife. For the two busy months in fall, holiday may be determined on a case-by-case basis. Each one may take a summer vacation of three days or more.

Thus, any point of issue discussed and agreed to by the family members will be put into a written form.

### **Step-3: Finalising the Agreement**

All the agreements reached among the family members will be compiled into a draft of written agreement which may be reviewed by an appropriate government officer or agricultural cooperative personnel. The draft agreement will be then refined to become a formal written agreement, taking their advice into consideration.

### **Step-4: Execution and Review of the Agreement**

The agreement may need to be revised and/or expanded to meet the change of farming practice and family situation.

### *Effect of the Technology*

This technology makes family farming more creative and attractive through:

- 01 The increase of revenues by better organised and more efficient performance of working loads;
- 02 The increased awareness of Role and responsibility of each family member. Mutual respects and sense of partnership. The pleasure of accomplishment of the jobs allocated to each other;
- 03 Mutual understanding of desired life style of each member and sharing the future plan of the family.

### *The Role of Agricultural Cooperatives and Local Governments*

Signing a family management agreement claims a change in the traditional relationship among the members of a family. Some farm owners, therefore, may be resistant to the new agreement. Here, agricultural cooperatives and local governments play an important role as an arbitrator/advisor for developing a family management agreement. Some forums on this subject are recommended to be held in the community.

*[Reproduced from FFTC Leaflet No.5-2000 – Practical Technologies for Agriculture. Rural Life Research Institute-Japan, 19 Ichibancho, Chiyodaku, Tokyo 102-0082. Japan]*



**Countrywise Participation in ICA-Japan Training Course for Rural Women Leaders of Agricultural Cooperatives in Asia  
Organised by the ICA and held at the IDACA-Japan During the Period 1991-2000**

Participating Countries	Course-01 Aug 21- Sep 14 1991	Course-02 Aug 25- Sep 19 1992	Course-03 Jun 12- Jly 08 1993	Course-04 Oct 17- Nov 12 1994	Course-05 Oct 29- Nov 24 1995	Course-06 Oct 20- Nov 16 1996	Course-07 Nov 04- Dec 05 1997	Course-08 Aug 24- Sep 13 1998	Course-09 Aug 23- Sep 11 1999	Course-10 Aug 27- Sep 16 2000	Total Participants
01 Bangladesh	-	-	02	-	-	-	-	-	-	02	04
02 India	-	02	-	02	-	-	02	-	-	-	06
03 Indonesia	02	-	-	-	02	02	-	02	-	-	08
04 Jordan	-	-	-	02	-	-	-	-	-	-	02
05 Malaysia	-	02	-	-	02	02	-	02	-	-	08
06 Myanmar	-	-	-	-	-	-	-	-	02	-	02
07 Nepal	-	-	-	-	-	-	-	-	-	02	02
08 Pakistan	-	-	-	-	-	02	02	-	-	-	04
09 Philippines	02	-	-	-	02	-	-	-	02	-	06
10 Sri Lanka	-	02	-	02	-	-	02	02	-	-	08
11 Thailand	02	-	02	-	-	-	-	-	02	02	08
12 Vietnam	-	-	02	-	-	-	-	-	-	-	02
<b>TOTALS [12]</b>	<b>06</b>	<b>06</b>	<b>06</b>	<b>06</b>	<b>06</b>	<b>06</b>	<b>06</b>	<b>06</b>	<b>06</b>	<b>06</b>	<b>60</b>

**INTERNATIONAL COOPERATIVE ALLIANCE**  
Regional Office for Asia and the Pacific, New Delhi, India

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

-----  
LIST OF PARTICIPANTS : COURSE-WISE [COURSE 1-10]  
[1991, 1992, 1993, 1994, 1995, 1996, 1997, 1998, 1999, 2000]

**FIRST COURSE: 1991 [August 21-September 14 1991]**

01. INDONESIA

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

02 PHILIPPINES

- 03 Ms Eusebia P Evangelista, General Manager  
Danapra Development Cooperative Inc.  
98 Wong Clista Street, **Batangas**, Philippines
- 04 Ms Bienvenida Benben Guanzon Saceda, Chairperson  
Free Planters Producers' Cooperative  
81 Lapu Lapu Street, Dizos  
**Davao del Sur 8002**, Philippines.

03 THAILAND

- 05 Ms Wanida Noottal, Admn Dept.  
Agricultural Cooperative Federation of Thailand  
79 Ngamwongwan Road, Ladyaw  
Jatujak, **Bangkok.10900** Thailand.
- 06 Ms Malaiwon Thongma, Manager  
Cha Am Agricultural Cooperative  
602 Phetkaseam Road, **Cha Am**, Phetchaburi Province, Thailand.

**SECOND COURSE: 1992 [August 25-September 19 1992]**

01 INDIA

- 01 Mrs S.K. Nagarathna Rao, Lady Cooperative Education Officer  
Karnataka State Cooperative Federation Ltd.  
32 Race Course Road, 3rd Floor  
**Bangalore 560 001**, Karnataka State, India

- 02 Mrs Khrimy Tongchen Jomba, Chairman  
Women Welfare Cooperative Society Ltd., Rupa  
c/o Mr R.K. Khrimy, Minister for Education, Science and Technology  
Itanagar 791 111. Arunachal Pradesh
- 02 MALAYSIA
- 03 Mrs Noorsiah Kamaruzzaman, Agri. Assistant Officer  
State RISDA Directorate. Ting-5 Bangunan RISDA  
Jalan Teluk Wan Jah  
05200 Alor Setar, Kedah. Malaysia.
- 04 Mrs Ramleh bt Long, Secretary, Women's Group  
Angkasa, Pejabat Pos Jalan Sultan  
47640 Petaling Jaya. Selongor Malaysia.
- 03 SRI LANKA
- 05 Mrs P.M. Somawathie  
Pannilpattu Multipurpose Cooperative Society Ltd.  
190 Main street, **Kahawatta**. Sri Lanka
- 06 Mrs Subhashini Vardan, President  
District Cooperative Women's Committee  
Trincomalee Multipurpose Cooperative Society Ltd.  
78 Green Road, **Trincomalee**. Sri Lanka.

**THIRD COURSE: 1993 [June 12-July 08 1993]**

- 01 BANGLADESH
- 01 Mrs Anjaman Ara Bhuya Begam, Director  
Bangladesh National Women's Cooperative Society Ltd,  
7 K B Shaha Road, **Amlapara, Narayanganj**. Bangladesh
- 02 Mrs Seheli Hoque, Chairperson  
Ramna Thana Central Women's Coop Society Ltd  
12/KLHA/3, Siddeswari Road, Siddeswari, **Dhaka**. Bangladesh.
- 02 THAILAND
- 03 Mrs Chamaiporn Tutasukitwanit, Technician  
Cooperative League of Thailand  
4 Pichai Road, Dusit, **Bangkok. 10330.** Thailand
- 04 Ms Supasiri Intarasooksri, Project Manager  
Zonta Dairy Village  
**Chombung, Ratchaburi. 70150.** Thailand.
- 03 VIETNAM
- 05 Mrs Doai Ngoc Anh  
SAIGON COOP  
102 Nam Ky Khoi Nghia, Q-1. **Ho Chi Minh City**. Vietnam

- 06 Mrs Nguyen Thi Thanh Loan  
SAIGON COOP  
102 Nam Ky Khoi Nghia, Q-1  
**Ho Chi Minh City, Vietnam.**

**FOURTH COURSE: 1994 [October 17-November 12 1994]**

01 INDIA

- 01 Mrs Hitendra Kumari, Chairperson  
Bhopal Dugdha Sangh Sahakari Maryadit,  
Bhopal Dairy Plant, PO Habibganj, **Bhopal.462024** Madhya Pradesh
- 02 Mrs Shailaja C Jaliyal, Law Officer  
Karnataka State Coop Agri. & Rural Development Bank Ltd  
Tippu Sultan Palace Road, Fort, **Bangalore, 560 018.** Karnataka.

02 JORDAN

- 03 Ms Nahida Y. A.El Saics, Manager  
Public and Foreign Relations Office  
Jordan Cooperative Organisation  
Al Shareef Al Radi Street, PO Box 1343  
Jabal Al Waibdeh Area, (Near Ministry of Supply), **Amman.** Jordan.
- 04 Ms Feryal E.N. Yousef, Chief, Admin. Development Unit  
Jordan Cooperative Organisation  
Al Shareef Al Radi Street, PO Box 1343  
Jabal Al Waibdeh Area, (Near Ministry of Supply), **Amman.** Jordan.

03 SRI LANKA

- 05 Mrs Sushila Palihakkara, Deputy General Secretary  
National Cooperative Council of Sri Lanka  
455 Galle Road, **Colombo-3.** Sri Lanka
- 06 Mrs Morathenna D.S. Gunasekara, President  
Kurunegala Multipurpose Cooperative Society Ltd.  
**Kohicogedera, Kurunegala.** Sri Lanka

**FIFTH COURSE: 1995 [October 29-November 24 1995]**

01 INDONESIA

- 01 Ms Tri Widharetna, Expert Staff/Board  
Union of Indonesian Dairy Cooperatives (GKSI)  
Jl Prof Supomo No. 178, **Jakarta-12870** Indonesia
- 02 Ms Tirin Purwanti, GKSI Regional KORDA-Jawa Barat  
Union of Indonesian Dairy Cooperatives (GKSI)  
Jalan RS Gedebage No. 128  
Ujungburung, **Bandung** Indonesia

- 02 MALAYSIA
- 03 Ms Rahmah bt Md Ali, General Manager  
Malacca Rubber Smallholders' Cooperative Society  
Bangunan RISDA Negeri  
36 Jl Tun Sri Lanang, **Melacca 75150** Malaysia
- 04 Ms Husniah Ismail, District RISDA Officer  
Pejabat Risda Daerah Kuantan  
Jalan Haji Junid, **25200 Kuantan**, Pahang Darul Makmur Malaysia
- 03 PHILIPPINES
- 05 Ms Arilda Faelmoca, Manager  
San Joaquin Multipurpose Cooperative Society  
**Sarrat, Ilocos Norte**, Philippines
- 06 Ms Lourdes Purgatorio, Manager  
St. Michael Development Cooperative Society  
**Mahaplag, Leyte**, Philippines

**SIXTH COURSE: 1996 [October 20-November 16 1996]**

- 01 INDONESIA
- 01 Ms Mutiah Faridah, Coordinator  
Union of Indonesia Dairy Cooperatives-GKSI  
East Java Region, Jalan Raya Lebaksari, P.O. Box 13  
**Pandan**, Java Timur, Indonesia
- 02 Mr Tuty Sudartati  
KUD Jabung, **Kecamatan Jabung Malang**  
Java Timur, Indonesia
- 02 MALAYSIA
- 03 Ms Kairiah bt Haji Hassan  
Pejabat FELDA Cawangan Serting  
**72109 Bandar Baru Serting**, Negeri Sembilan, Malaysia
- 04 Ms Latifah Bte Abdullah  
Pejabat RISDA Daerah  
No. 20, Jalan Khalidi, **84009 Muar**, Johore Malaysia
- 03 PAKISTAN
- 05 Ms Yasmin Shaukat, Deputy Manager  
National Centre for Cooperative Training  
House No.6, Street No.56, F-6/4, **Islamabad**, Pakistan
- 06 Ms Shama Firdous, Deputy Director  
Federal Bank for Cooperatives  
6-L, Gulberg-III, **Lahore** Pakistan

**SEVENTH COURSE: 1997 [November 04-December 03 1997]**

01 INDIA

- 01 Mrs Usha Tai P. Chaudhary, Director  
Maharashtra State Cooperative Bank Limited  
9 Maharashtra Chamber of Commerce Lane  
Fort. **Mumbai 400023** Maharashtra
- 02 Mrs A. Bhanumati, President  
District Central Cooperative Bank Limited  
NTR Sahakara Bhavanam, Yuda Layout  
Marrripalam, **Vishakhapatnam 530024** Andhra, India

02 PAKISTAN

- 03 Mrs Shamim Akhtar Memon, Deputy Director  
Federal Bank for Cooperatives  
A-3, 255 Safiq Plaza, Sarwar Shaheed Road, **Karachi** Pakistan
- 04 Mrs Ikhtiar-Un Nisa, Officer Grade-II  
Federal Bank for Cooperatives  
Federal Bank Building, Sector-5, PO Box 1218. **Islamabad.** Pakistan

03 SRI LANKA

- 05 Mrs M.M. Ariyawathie, President  
Horombawa Multipurpose Cooperative Limited  
**Horombawa.** Sri Lanka
- 06 Mrs C.C. Karunaratne, Chairperson  
Gampaha District Rural Banks' Union  
239/1 Colombo Road. **Gampaha.** Sri Lanka

**EIGHTH COURSE: 1998 [August 24-September 13 1998]**

01 INDONESIA

- 01 MsDedeh Kusmiati, Management Staff  
GKSI-Union of Indonesia Dairy Cooperatives, West Java Regional Office  
Jl Rumah Sakit Gede Bage No. 128,  
Ujungberung, **Bandung 40612** Indonesia
- 02 Ms Elly Saleha, Management Staff  
GKSI-Union of Indonesia Dairy Cooperatives, West Java Regional Office  
Jl Rumah Sakit Gede Bage No. 128,  
Ujungberung, **Bandung 40612** Indonesia

02 MALAYSIA

- 03 Ms Doriah Shafik binti Ahmad, Assistant Agricultural Officer  
Rubber Industry Smallholders' Development Authority  
Pejabat RISDA Negeri Selangor, Km. 4 Jalan Kapaer,  
**41400 Klang Selangor** Malaysia

04 Ms Sarinah bt Ab Ghani, Assistant Agricultural Officer  
Rubber Industry Smallholders' Development Authority  
Pejabat RISDA Negeri Terengganu  
Jalan Sultan Ismail, **20700 Kuala Terengganu** Malaysia

03 SRI LANKA

05 Ms Shiela Heenatimulla  
Assistant Director [Education and Training]  
National Cooperative Council of Sri Lanka  
455 Galle Road, **Colombo-3** Sri Lanka

06 Ms Sunanda Hettiarachchi, Manager  
District Cooperative Rural Bank  
No. 57 Batugedara, **Ratnapura** Sri Lanka

**NINTH COURSE: 1999 [August 23-September 11 1999]**

01 MYANMAR

01 Ms Yee Yee Cho, Secretary-Director  
Shwe-Se-Tun Agricultural and Livestock Breeding Cooperative Ltd  
No. 4 Lammadaw Street  
**Tharawady Township**, Bago Division, Myanmar

02 Ms Khin Maw Thet, Lecturing Tutor  
Sagaing Cooperative Regional College  
C/o Ministry of Cooperatives, Cooperative Department  
No. 259-263 Bogyoke Aung San Street, **Yangon**, Myanmar

02 PHILIPPINES

03 Ms Angelita Angeles G. Valdez, Service Department Manager  
Northern Luzon Federation of Cooperatives, and  
Development Centre – NORLU-CEDEC  
Bokawkan Road No. 12, **Baguio City**, Philippines

04 Ms Beverly V. Fajardo, Director  
Wesleyan Multi-Purpose Cooperative Inc  
214 Vigilia Street, Mabini Extension  
**Cabanatuan City 3100** Philippines

03 THAILAND

05 Ms Kanistha Buadsuntea, Manager  
Pimai Agricultural Cooperative Limited  
67 MOO6 Pimai-Taladkae Road  
**Nirnuang 30110**, Nakornrachasima Province, Thailand

06 Ms Kanchana Makchai, Assistant Manager  
Sikhiu Agricultural Cooperative Limited  
**400 M001 Sikhiu District 30140**, Nakornrajasima Province, Thailand

**TENTH COURSE : 2000 [August 27-September 16 2000]**

**01 BANGLADESH**

07 Ms Begum Akhtar Jahan, Member  
Sopura Srijonce Women Cooperative Society Limited  
House Number 279, Sector-2, Upashahar Housing Estate  
**Rajshahi Cantt. Rajshahi Bangladesh**

08 Ms Khadija Hassan Sefali, President  
Bogra Central Women Cooperative Society Limited  
Sutrapur Moyezmiar, **Bagan Bari. Bogra Bangladesh**

**02 NEPAL**

09 Ms Ratna Kumari Sharma, Chairperson  
Maitidevi Women Savings & Credit Cooperative Society Limited  
Maitidevi, Dilli Bazaar, **Kathmandu Nepal**

10 Ms Chitra Kumari Thamsubang Subba, Board Members  
Transportation and Environment Agricultural  
Multipurpose Cooperative Society Limited  
**Lalitpur. Nepal**

**03 THAILAND**

11 Ms Surawongse Wannapak  
Manager of Corporate Services and Secretarial Department  
Agricultural Cooperative Federation of Thailand-ACFT  
79 Ngamwongwan Road, Ladyoa  
Jatujuk, **Bangkok 10900. Thailand**

12 Ms Namfon Sammadee, Public Relations Officer  
Public Relations Section, Information Division  
Cooperative League of Thailand-CLT  
13 Pichai Road, Dusit, **Bangkok 10300 Thailand**

---



INTERNATIONAL COOPERATIVE ALLIANCE  
Regional Office for Asia and the Pacific, New Delhi, India

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

-----  
LIST OF PARTICIPANTS - COUNTRY-WISE. (COURSES 1-10)  
[1991, 1992, 1993, 1994, 1995, 1996, 1997, 1998, 1999, 2000]

**01 BANGLADESH**

- C.03 01 Mrs Anjaman Ara Bhuya Begam, Director  
Bangladesh National Women's Coop Society Ltd  
7 K.B. Shaha Road, Amlapara, Narayanganj, Bangladesh
- C.03 02 Mrs Seheli Hoque, Chairperson  
Ramna Thana Central Women's Coop Society Ltd  
12/KLHA/3, Siddeswari Road, Siddeswari, **Dhaka**, Bangladesh.
- C.10 03 Mrs Akhtar Jahan  
Member, Sopura Srizonce Women Cooperative Society Limited  
House Number: 279, Sector-2 Upashahar Housing Estate  
**Rajshahi Cantt**, Rajshahi, Bangladesh
- C.10 04 Mrs Khadija Hassan Shefali  
Member, Palikanda Ashrafpur Women Cooperative Society Limited  
Sutrapur Moyezmir, **Bagan Bari**, Bogra Bangladesh

**02 INDIA**

- C.02 05 Mrs S.K.Nagarathna Rao  
Lady Coop Education Officer  
Karnataka State Cooperative Federation Ltd.  
32 Race Course Road, 3rd Floor, **Bangalore 560 001**, Karnataka State.
- C.02 06 Mrs Khrimy Tongchen Jomba, Chairman  
Women Welfare Cooperative Society Ltd., Rupa  
c/o Mr R.K. Khrimy, Minister for Education, Science and Technology  
**Itanagar 791 111** Arunachal Pradesh
- C.04 07 Mrs Hitendra Kumari, Chairperson  
Bhopal Dugdha Sangh Sahakari Maryadit,  
Bhopal Dairy Plant, PO Habibganj, **Bhopal. 462024** Madhya Pradesh
- C.04 08 Mrs Shailaja C Jaliyal, Law Officer  
Karnataka State Coop Agri & Rural Development Bank Ltd  
Tippu Sultan Palace Road, Fort, **Bangalore. 560 018**, Karnataka.
- C.07 09 Mrs Usha Tai P. Chaudhari, Director  
Maharashtra State Cooperative Bank Limited  
9 Maharashtra Chamber of Commerce Lane  
Fort, **Mumbai 400023**, Maharashtra, India

C.07 10 Mrs A. Bhanumati,  
President  
District Central Cooperative Bank Limited  
NTR Sahakara Bhavanam, Yuda Layout  
Marripalam, **Vishakhapatnam 530024**, Andhra. India

### 03 INDONESIA

C.01 11 Ms Armileni Hindareny, Lecturer  
PUSLATPENKOP, National Cooperative Training Centre  
Jalan Gatot Subroto, **Jakarta Selatan**, Indonesia.

C.01 12 Ms Prihat Ismawati, Manager, Savings and Loans Dept  
Centre Coop Village Unit of East Jawa  
Pondok Candra Indah, Jl Blimbing (IV)  
Block C.127, **Waru Sidoarjo**, East Java. Indonesia.

C.05 13 Ms Tri Widharetna, Expert Staff/Board  
Union of Indonesian Dairy Cooperatives (GKSI)  
Jl Prof Supomo No.178,  
**Jakarta-12870** Indonesia

C.05 14 Ms Tirin Purwanti  
GKSI Regional KORDA-Jawa Barat  
Union of Indonesian Dairy Cooperatives (GKSI)  
Jl RS Gedebage No. 128, Ujungburung, **Bandung** Indonesia

C.06 15 Ms Mutiah Faridah, Coordinator  
Union of Indonesia Dairy Cooperatives-GKSI  
East Java Region, Jalan Raya Lebaksari P.O.Box 13  
**Pandan**, Java Timur Indonesia

C.06 16 Ms Tuty Sudartati  
KUD Jabung, **Kecamatan Jabung Malang**  
East Java. Indonesia

C.08 17 Ms Dedeh Kusmiati, Management Staff  
GKSI-Union of Indonesia Dairy Cooperatives  
West Java Regional Office, Jl Rumah Sakit Gede Bage No. 128  
Ujungberung, **Bandung 40612** Indonesia

C.08 18 Ms Elly Saleha, Management Staff  
GKSI-Union of Indonesia Dairy Cooperatives  
West Java Regional Office, Jl Rumah Sakit Gede Bage No. 128  
Ujungberung, **Bandung 40612** Indonesia

### 04 JORDAN

C.04 19 Ms Nahida Y. A.El Saies, Manager-Public and Foreign Relations Office  
Jordan Cooperative Organisation  
Al Shareef Al Radi Street, PO Box 1343  
Jabal Al Waibdeh Area, (Near Ministry of Supply),  
**Amman**, Jordan.

C.04 20 Ms Feryal E.N.Yousef, Chief, Admin Development Unit  
Jordan Cooperative Organisation  
Al Shareef Al Radi Street, PO Box 1343  
Jabal Al Waibdeh Area, (Near Ministry of Supply),  
Amman. Jordan.

#### 05 MALAYSIA

C.02 21 Mrs Noorsiah Kamaruzzaman, Agriculture Assistant Officer  
State RISDA Directorate, Ting-5 Bangunan RISDA  
Jalan Teluk Wan Jah  
05200 Alor Setar, Kedah. Malaysia.

C.02 22 Mrs Ramleh bt Long  
Secretary, Women's Group  
Angakasa, Pejabat Pos Jalan Sultan  
Petaling Jaya 47640, Selongor Malaysia.

C.05 23 Ms Rahmah bt Md Ali  
General Manager  
Malacca Rubber Smallholders' Cooperative Society  
Bangunan RISDA Negeri  
36 Jalan Tun Sri Lanang, Melacca-75150 Malaysia

C.05 24 Ms Husniah Ismail, District RISDA Officer  
Pejabat Risdal Daerah Kuantan,  
Jalan Haji Junid, 25200 Kuantan. Pahang Darul Makmur Malaysia

C.06 25 Ms Khairiah bt Haji Hassan  
Pejabat FELDA Cawangan Sertin  
72109 Bandar Baru Serting, Negari Sembilan. Malaysia

C.06 26 Ms Latifah Bte Abdullah  
Pejabat RISDA Daerah  
No.20 Jalan Khalidi, 84009 Muar. Jahore. Malaysia

C.08 27 Ms Doriah Shafik binti Ahmad  
Assistant Agricultural Officer  
Rubber Industry Smallholders' Development Authority  
Pejabat RISDA Negeri Selangor, Km 4 Jalan Kapaer  
41400 Klang Selangor Malaysia

C.08 28 Ms Sarinah bt Ab Ghani, Assistant Agricultural Officer  
Rubber Industry Smallholders' Development Authority  
Pejabat RISDA Negeri Terengganu  
Jalan Sultan Ismail, 20700 Kuala Terengganu Malaysia

#### 06 MYANMAR

C.09 29 Ms Yee Yee Cho, Secretary-Director  
Shwe-Se-Tun Agricultural and Livestock Breeding Cooperative Ltd  
No. 4 Lammadaw Street  
Tharawady Township, Bago Division Myanmar

C.09 30 Ms Khin Maw Thet, Lecturing Tutor  
Sagaing Cooperative Regional College  
C/o Ministry of Cooperatives, Cooperative Department  
No. 259-263 Bogyoke Aung San Street,  
Yangon Myanmar

#### 07 NEPAL

C.10 31 Mrs Ratna Kumari Sharma, Chairperson  
Maitidevi Women Saving & Credit Cooperative Limited  
Maitedevi, Lalitpur. **Kathmandu** Nepal

C.10 32 Mrs Chitra Kumari Thamsuhang Subba, Board Member  
Transportation and Environment Agricultural Multipurpose Cooperative Society Ltd  
Lalitpur. **Kathmandu** Nepal

#### 08 PAKISTAN

C.06 33 Ms Yasmin Shaukat, Deputy Manager  
National Centre for Cooperative Training  
House No. 6, Street No.56, F-6/6, **Islamabad**. Pakistan

C.06 34 Ms Shama Firdous, Deputy Director  
Federal Bank for Cooperatives  
6-L, Gulberg-III, **Lahore** Pakistan

C.07 35 Mrs Shamim Akhtar Memon, Deputy Director  
Federal Bank for Cooperatives  
A-3, 255 Safiq Plaza, Sarwar Shaheed Road, **Karachi**. Pakistan

C.07 36 Mrs Ikhtiar-Un Nisa, Officer Grade-II  
Federal Bank for Cooperatives  
Federal Bank Building, Sector-5, PO Box 1218. **Islamabad** Pakistan

#### 09 PHILIPPINES

C.01 37 Ms Eusebia P Evangelista, General Manager  
Danapra Development Cooperative Inc.  
98 Wong Clista Street, **Batangas**. Philippines

C.01 38 Ms Bienvenida Benben Guanzon Saceda, Chairperson  
Free Planters Producers' Cooperative  
81 Lapu Lapu Street, Digos. **Davao del Sur 8002**. Philippines.

C.05 39 Ms Arilda Faelmoca, Manager  
San Joaquin Multipurpose Cooperative Society  
**Sarrat. Ilocos Norte**. Philippines

C.05 40 Ms Lourdes Purgatorio, Manager  
St. Michael Development Cooperative Society  
**Mahaplag, Leyte**. Philippines

- C.09 41 Ms Angelita Angeles G. Valdez, Service Department Manager  
Northern Luzon Federation of Cooperatives, and  
Development Centre – NORLU-CEDEC  
Bokawkan Road No. 12, **Baguio City.** Philippines
- C.09 42 Ms Beverly V. Fajardo, Director  
Wesleyan Multi-Purpose Cooperative Inc  
214 Vigilia Street, Mabini Extension  
**Cabanatuan City 3100** Philippines

#### 10 SRI LANKA

- C.02 43 Mrs P.M. Somawathie  
Pannilpattu Multipurpose Cooperative Society Ltd.  
190 Main Street, **Kahawatta.** Sri Lanka
- C.02 44 Mrs Subhashini Vardan, President  
District Cooperative Women's Committee  
Trincomalee Multipurpose Cooperative Society Ltd.  
78 Green Road, **Trincomalee.** Sri Lanka.
- C.04 45 Mrs Sushila Palihakkara, Deputy General Secretary  
National Cooperative Council of Sri Lanka  
455 Galle Road, **Colombo-3.** Sri Lanka
- C.04 46 Mrs Morathenna D.S. Gunasekara, President  
Kurunegala Multipurpose Cooperative Society  
**Kohicogedera, Kurunegala.** Sri Lanka.
- C.07 47 Mrs M.M. Ariyawathie, President  
Horombawa Multipurpose Cooperative Limited  
**Horombawa.** Sri Lanka
- C.07 48 Mrs C.C. Karunaratne, Chairperson  
Gampaha District Rural Banks' Union  
239/1 Colombo Road, **Gampaha.** Sri Lanka
- C.08 49 Ms Shiela Heenatimulla, Assistant Director [Education and Training]  
National Cooperative Council of Sri Lanka  
Galle Road, **Colombo-3.** Sri Lanka
- C.08 50 Ms Sunanda Hettiarachchi, Manager  
District Cooperative Rural Bank  
No. 57 Batugedara, **Ratnapura** Sri Lanka

#### 11 THAILAND

- C.01 51 Ms Wanida Noottal, Admn Dept.  
Agricultural Cooperative Federation of Thailand  
79 Ngamwongwan Road, Ladyaw  
Jatujak, **Bangkok.10900** Thailand.

- C.01 52 Ms Malaiwon Thongma, Manager  
Cha Am Agricultural Cooperative  
602 Phetkaseam Road, **Cha Am**, Phetchburi Province, Thailand.
- C.03 53 Mrs Chamaiporn Tutasukitwanit, Technician  
Cooperative League of Thailand  
4 Pichai Road, Dusit, **Bangkok. 10330.** Thailand
- C.03 54 Ms Supasiri Intarasooksri, Project Manager  
Zonta Dairy Village  
Chombung, **Ratchaburi. 70150.** Thailand.
- C.09 55 Ms Kanistha Buadsuntea, Manager  
Pimai Agricultural Cooperative Limited  
67 MOO6 Pimai-Taladkae Road  
**Nirmuang 30110.** Nakornrachasima Province. Thailand
- C.09 56 Ms Kanchana Makchai, Assistant Manager  
Sikhiu Agricultural Cooperative Limited  
**400 M001 Sikhiu District 30140,** Nakornrajasima Province. Thailand
- C.10 57 Miss Surawongse Wannapak  
Manager of Corporate Services and Secretarial Department  
Agricultural Cooperative Federation of Thailand Limited  
79 Ngamwongwan Road, Ladyoa  
Jatujuk, **Bangkok 10900** Thailand
- C.10 58 Mrs Namfon Sammadee, Public Relations Officer  
Public Relations Section, Information Division  
Cooperative League of Thailand  
13 Pichai Road, Dusit, **Bangkok 10300** Thailand

#### 11 VIETNAM

- C.03 59 Mrs Doai Ngoc Anh  
SAIGON COOP  
102 Nam Ky Khoi Nghia, Q-1  
**Ho Chi Minh City.** Vietnam
- C.03 60 Mrs Nguyen Thi Thanh Loan  
SAIGON COOP  
102 Nam Ky Khoi Nghia, Q-1  
**Ho Chi Minh City.** Vietnam