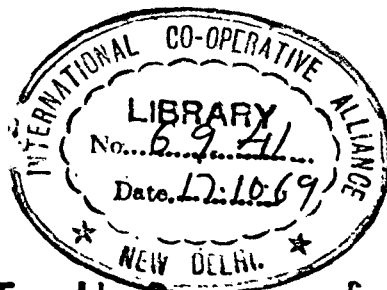


WORKING PAPERS



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For the Sessions of the
ICA NATIONAL SEMINAR ON "COOPERATIVE MEMBER EDUCATION"

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C O N T E N T S

1. Cooperative and Capitalism.
2. Agricultural Cooperative Movement before the
Liberation of 1945.
3. After the Liberation to the Present

For Session No.2

"COOPERATIVE MOVEMENT IN KOREA"

Introduced by:
T.H. Kwon
Director

1. Cooperative and capitalism.

Cooperative started with capitalism. As cooperative is a mutual self-help movement of farmers, labourers and minor producers who have become conscious of their inferior status in the capitalistic society in order to cope with the pressure of capital, cooperative, in its modern sense of the word, could not exist before the appearance of capitalism.

Capitalism was introduced into Korea in 1876 by the Kangwha agreement, and became regularized around 1900's with the monetary reform and the establishment of modern banking institutions. Therefore, the study of cooperative movements in Korea should also start from this period.

Even before the appearance of capitalism, there existed organizations similar to cooperatives, such as "Gye" and "Hyang-yak" whose origins are in the time of "Sinla" and "Yi" dynasties about more than 500 - 1,500 years ago. "Gye" is an organization for mutual-help among the same tribe.

There are many kinds of "Gye" such as public work "Gye", mutual-help "Gye" for various ceremonies and various financial associations. These "Gyes" flourished until recently, but with the modernization movement which started in the early 20th Century, they gradually became disappeared.

"Hyangyak" is a Confucian school institute for the maintenance and management of local confucian schools and temples. It started in the middle of Yi dynasty, about 450 years ago.

Although "Gye" and "Hyang-yak" is different from cooperative in the modern sense, they are highly evaluated in that they are based on the mutual-help and self-support spirit with the purpose of common economic development of the community.

2. Agricultural Cooperative Movement before the Liberation of 1945.

a. The establishment and development of financial associations.

The modern cooperative movement in Korea started at the time of old Korean Government in March, 1907 with the establishment of Regional Financial Associations.

In 1905, various local agricultural organizations were established, but they were different from cooperatives, because they were organized by and for the immigrated farmers from Japan as agency of the government.

But the regional financial associations had the character of credit union organized according to the principle of German Raiffeisen cooperative, although they were initiated by the government according to the recommendation of Japanese financial advisor.

First, the financial association was organized in order to ease the farmer's financial situation.

Second, members of the association were consisted of farmers living in 1 county or several counties.

Third, its main business activities were extending agricultural credits and purchasing and marketing of agricultural products and production materials.

At the time of establishment, the subscription duty and the voting right of members were not recognized, but in 1914, the subscription duty and voting right of members at the General Assembly were recognized.

Thereafter, the business volume of financial associations rapidly increased, and in 1918, City Financial Association and Provincial Federation of Financial Associations were established.

In 1933, nation-wide organization of Federation of Financial Associations was established. The enlargement of its organization and the increase in its business volume has made Financial Association the biggest rural organization in Korea.

But there was too strong control and interference on the financial association by the government authority which was the main factor hurting its cooperative character.

Directors of the associations were appointed by the government, the association conducted the business of encouragement of tax collection, and after the out-break of the 2nd World War, it even acted as an accepting organization of national debts.

This was the inevitable result of establishing financial association as a part of Japanese colonialism.

- b. The establishment of Industrial Associations and the Liberation.

Systematic Agricultural Associations were organized absorbing various industrial associations by the Korea Agricultural Association Act of January 1926. At the same time,

Industrial Associations were established by the Korean Industrial Association Act of the same year.

Industrial Association is a cooperative organization conducting the businesses of marketing, purchasing and utilization excluding that of credit, whereas Financial Association is a credit cooperative of Raiffeisen type.

The Korea Industrial Association Act was based on the organizational principles most akin to pure cooperative, although there are some strong control by the Government authority.

First, the principle of limited liability of members was adopted, and presidents, directors and auditors were selected by members at the general assembly and thereafter approved by the Governors.

Second, the admission and withdrawal of membership were under the free-will of individuals.

Third, one man one vote principle was observed.

Fourth, there was no restriction on the sphere of business activity of the association, the main businesses being the joint marketing of members' products, the joint purchasing of necessary materials and the joint establishment and utilization of necessary facilities.

Although Provincial Federations were recognized, the National Federation was not.

Moreover, Industrial Associations were consisted of only Korean members, and showed great development since their inauguration. As Industrial Associations grew in their busi-

ness activities, there resulted mutual contradictions between Industrial Associations and Financial Associations.

Moreover, the totalitarian control and interference were strengthened with the out-break of Sino-Japan War. Thus the basis for the existence of Industrial Associations was gradually destroyed.

From 1940 to 1942, 117 associations were dissolved.

c. Cooperative Movements among the People.

During the time of Japanese rule, there were some cooperative movements by the people, such as cooperative movements by students studied in Japan in Kyungsang and Chungnam Provinces, consumption, production and credit cooperatives by Cheondo-ist in Northern areas, and hundreds of agricultural cooperatives by the leadership of YMCA.

But these movements failed with poor basis of fund and management, and also with the strengthened political suppression.

3. Agricultural Cooperative Movement after the Liberation of 1945.

a. Directly after the Liberation.

In February, 1946, the Federation of Financial Associations made a move to form nation-wide cooperative organizations, but failed by the weakness of basical foundations.

In 1951, the social organization of Korea Farmers League made the same movement, but also failed by the conflict with the practical cooperatives propelled by the Ministry of Agriculture and Forestry.

On the other hand, Ministry of Agriculture and Forestry trained young men selected from each city and county of the nation on agricultural cooperatives for 1 week to make them have the leadership in organizing the incorporated body of practical rural cooperatives. About 38 thousands received the training until February 1953.

Thus in March, 1953, three level agricultural cooperatives were organized, first, practical cooperatives at the village level, second, city and county agricultural cooperatives with the membership of village cooperatives, and third, agricultural cooperative federation at the national level.

As of end of 1953, the number of village cooperatives was 13,628, about 32% of nation-wide villages, and that of city and county cooperatives was 146, about 52% of all. But they failed because of the lack of legal basis.

- b. The background of Agricultural Cooperative Act of 1957.

In November 1948, Agricultural Cooperative bill was drafted by Ministry of Agriculture and Forestry, but it could not pass the Cabinet Meeting

In April, 1949, another cooperative bill was submitted to National Assembly, but also repealed with the completion of the term of National Assembly.

In early 1955, the joint committee of Agriculture and Finance tried to draft the bill, but they could not reach to a conclusion on the problem of credit business.

In August, 1955, an American expert on agricultural credit Dr. E. C. Johnson came to Korea and made the "Recommendation for the development of Korean Agricultural Credit."

But his recommendation was not welcomed with the criticism that it was not realistic.

Again in February, 1956, Mr. J. L. Cooper who participated in drafting Japanese Agricultural Cooperative Act was invited by U.S. Office of Economic Coordinator.

He submitted the "recommendations on Korean Cooperative Credit Bill." The recommendation is divided into three parts of Korean Agriculture Bank Bill, Credit Cooperative Bill and Agricultural Cooperative Bill.

Its main contents are,

- (1) financial associations to be reformed into credit cooperative, and federation of financial associations into agriculture bank,
- (2) agricultural cooperatives to be organized at 4 levels, first, village cooperatives, second, agricultural cooperatives and special cooperatives, third, city and county federation of agricultural cooperatives, and fourth, the national federation,
- (3) village cooperatives, agricultural cooperatives and special cooperatives to conduct multi-businesses including credit, and city and county federation and national federation to conduct businesses excluding credit,
- (4) agriculture bank and credit cooperative to extend necessary funds to village cooperatives, agricultural cooperatives and special cooperatives.

Based on Mr. Cooper's recommendation, Ministry of Agriculture and Forestry drafted Agricultural Cooperative Act, and Ministry of Finance drafted Agriculture Bank Act in 1956.

On 1 February 1957, Agricultural Cooperative Bill, and on 2 February 1957, Agriculture Bank Bill passed National Assembly.

- c. The inauguration of old National Agricultural Cooperative Federation.

The organization and business activities of agricultural cooperatives according to Agricultural Cooperative Act of 1957 are as followings:

- (1) They have 3 levels organization, Ri/Dong agricultural cooperatives at village level, city and county agricultural cooperatives and livestock and horticultural cooperatives at city and county level, and National Agricultural Cooperative Federation at Central level.
- (2) There are four kinds of ordinary agricultural cooperatives, horticultural cooperatives, livestock cooperatives and special cooperatives.
- (3) Special Cooperatives have no restriction of territorial jurisdiction.
- (4) The business of Ri/Dong cooperatives is confined to the extension of loans only, City and County cooperatives conduct economic business of purchasing marketing, processing and utilization excluding credit services, and National federation conducts economic businesses and guidance and education works.

With the inauguration of agricultural cooperatives, the industrial associations were affiliated and liquidated to Ri/Dong cooperatives, financial associations to City and County agricultural cooperatives, and Korea Financial Associations Federation and other Provincial Agricultural Associations to National Agricultural Cooperative Federation.

Thus nation-wide agricultural cooperatives system was organized. As of end of 1958, the number of registered Ri/Dong cooperatives was 2,751, horticultural and livestock cooperatives 22, City and County cooperatives 5.

d. The Reform into New Agricultural Cooperatives.

The old Agricultural Cooperatives and the Agriculture Bank should have been merged from the beginning.

The function of credit services in Korean agricultural cooperatives should be strengthened most of all, in the case that most small farmers are under the heavy burden of usurious debts.

But rural credit service activity was solely in the hand of Agriculture Bank. Therefore, agricultueal cooperatives could not act to the best of its functions due to the lack of necessary funds.

In 1961, the Revolutionary Government merged the former agricultural cooperatives with the Agriculture Bank in August, 1961, thus opening the road to multi-purpose agricultural cooperatives.

(1) Formation of organizational basis

The first task of reinaugurated multi-purpose agricultural cooperatives was to secure the systematic organizational basis through the fosterage of unit cooperatives.

The nation-wide various agricultural cooperatives were vertically systematized into National Federation---City and County Cooperatives---Ri/Dong Cooperatives, and horizontally classified into ordinary cooperatives and special cooperatives as members of Federation.

In 1962, one year after the reinauguration, the number of Ri/Dong cooperatives increased to 21,499, the number of Ri/Dong Cooperative members to 2,227 thousands covering more than 90% of all farmers in Korea.

(2) Enlargement of cooperative business activities.

The next task of the multi-purpose agricultural cooperatives is to enlarge business activities by all means.

And Ri/Dong cooperatives are classified into Independent, A grade, B grade, and C grade cooperatives.

Also as a result of the merger programme of Ri/Dong cooperatives for the efficient size of their business activities, 21,499 Ri/Dong cooperatives in 1962 diminished to 17,000 cooperatives.

(3) Independence and Democratization of Cooperative Management.

The movement for the formation of own capital and guidance works are strongly implemented for this purpose. And the nation-wide "New Farmer Movement" for "Scientific, Independent, Cooperative Farmer" is also strongly carried out.

For Session No.3

"COOPERATIVE MEMBER EDUCATION
IN KOREA. PROBLEMS AND PROSPECTS."

Introduced by:

Mr. K.W. Suh

1. Preface

The importance of education in cooperative, has been recognized from the first cooperative of the world, "The Rochdale Society of Equitable Pioneers," up to the present.

Education in Korean agricultural cooperatives is defined in the Article 58 Clause 1 of Agricultural Cooperative Act as "Guidance Activities on Production and Living." The contents of the activities are "Education for the Improvement of Technique and Management Regarding Agriculture, and Facilities for the Improvement of Rural Life and Culture."

Therefore, member education in agricultural cooperatives can be summarized into farm management guidance and guidance for the improvement of living and culture. But education in cooperatives is insufficient with these guidance activities.

Prior to the concept of "rationalization of economic activities," each member should be conscious of their socio-economic status. On the basis of this consciousness, education on the power of organization should be preceded, the so-called education for the "Strengthening of Organization."

In the first place, education for the inculcation of esprit de corps should be emphasized, and after that, "Object-lesson" for the rationalization of production, marketing and consumption activities through cooperatives should be conducted.

2. Some Preconditions in Member Education

Necessary conditions for education are educator, member to be educated, knowledge as contents of education, and society as a medium connecting the above three.

Following matters should be considered for the successful harmony of these 4 conditions.

First, for the fosterage of educators two conditions are necessary. One is the social organization for the upbringing of leaders, and the other is to find and train up adequate men of ability and intelligence.

Second, the attitude of members to education should be receptive. Education for the inculcation of members' positive will be **carried out**. In particular, the calculating spirit of member farmers should be stimulated and developed.

Third, the content of education should be adequate and understandable to members.

Fourth, the socio-economic structure should be improved so as to liberate members from traditional feudal restraints.

In other word, farmers will be active to the improvement of farming technique and living standard only when monetary economy is generalized in the rural areas and commercialization of agricultural products become popular with the development of capitalism.

Apart from the above preconditions in member education, the formation of behavioural environment in which farmer members can act voluntarily is also important. This behavioural environment is not an objective, but a subjective one transparent to farmers.

In the formation of behavioural environment, farmers' demand under their circumstances is an inner condition, and external stimulus or inducement is an outer condition.

After all, hopes and desires of members should be grasped clearly, and after that efficient method should be considered.

3. Analysis of Structure of Present Rural Society

Feudalistic ideas are still rooted in our rural society. For examples, blood-relationship plays an important role. Family relation greatly influences various elections.

Moreover, the birth also has a great influence. Although the feudalistic class system is superficially abolished, it still functions in various fields. The order of a village is in many cases maintained by the authority of the old, and the relation of blind obedience still persists between the past landlord and tenant-farmer. Patriarchy is still a basic family system. These factors are hindering the independence of each individual.

Therefore, the concepts of Gemeinschaft and Gesellschaft cannot be applied to our rural society.

The unscientific way of farmers' living can also be pointed out.

It has been formed in the process of incomplete small scale farm management with solitary competition among farm households in mobilizing family labours of hereditary empirical skill. Here a type of human being adhering to social habits and tradition is formed.

The unscientific way of farmers' living is manifest in

their process of learning. Their knowledge is mostly attained intuitively through direct experiences. Their empirical knowledge attained through long repetition of trial and error become a kind of "Conviction" or "Belief." Thus, they hold fast to conservative attitude.

They only follow what has been tried and proved successful by others. They always think similar things to be in a relation of causality. All socio-economic phenomena are interpreted on the basis of human being.

Next, farmers have no subjectivity in their behaviours. There are two types of behaviours, one is to behave according to individual judgement, the other is according to social habits or examples without individual judgement. Farmers belong mostly to the latter case.

4. Problems in Member Education.

a. Common symbol.

The first problem is that the common symbol in Korean cooperative movement is too weak to focus the attention of members on cooperatives.

In English cooperative movement, "The Strife Against Capitalist Class" could become a strong common symbol, in Germany, "The Elimination of Userers" could become a common symbol. In the case of Israel, which is surrounded by enemy countries, they could have a common symbol of "Sacrifice" for descendants.

In Korea, after the Land Reform agricultural capitalists disappeared, and commercial capitalists are not so strong existence to be a common symbol of cooperative movement.

The common symbol we have is at most "The Elimination

of Middle-men" which is only a dim vision for farmers to participate actively in the cooperative movement.

b. Communication

Insufficiency in facilities of communication in rural areas such as telephone, amplifier and various means of transportation is another factor checking the development of member education.

c. Education System

In the present educational system, the direct relationship between County Cooperatives and members of Ri/Dong village cooperatives is missing.

d. The Problem of Leader.

Nearly all well-developing Ri/Dong cooperatives have good leaders. Good leaders in unit cooperatives mean that his educational activities are well carried on. But in this case, we have been relying upon the voluntary sacrifices of the leader, but it is an important problem that how much in fact we can expect of leaders' sacrifice.

e. The Grasp on the Actual Conditions of Members and the contents of Education.

Prior to the decision of contents and methods of education, the actual conditions of members such as what they ask, why they are acting in such a way, what their way of thinking is and how it was formed, should be grasped.

So far, sufficient survey on the actual conditions of members has not been conducted, and education was carried out under the subjective hypothesis of educators.

f. Problems on the Side of Members to be Educated

As aforesaid, feudalistic traits in our rural society are hindrances to efficient member education. Those are first, the lack of calculative spirit, second, the unscientific way of thinking, third, the lack of individuality and subjectivity.

Historically, cooperative movements have been based upon the principle of "Democratization" which means the establishment of self-consciousness and individuality of members. Therefore, the establishment of individuality and subjectivity among members is the precondition of member education in Korean cooperatives.

g. Raising Educational Expenses.

In our case, educational expenses cannot be imposed on members, but must be borne by the management side.

Therefore, the problem of expenses must be more cautiously handled.

5. Prospects in Member Education

a. Settlement of some Preconditions

(1) The establishment of common symbol

"The elimination of middleman" is too weak to be a common symbol in our agricultural cooperative movement. The middleman is thought rather a necessary existence to farmers.

Therefore, the establishment of system for the

pursuit of positive advantages by stimulating economic motive of farmers should be preceded. It is a matter of course to focus the concern of members to the cooperative through furnishing economic advantages.

(2) The attitude of educators to members

Educators should think that "However the farmer members may act, it is always right."

All their behaviours are results of social circumstances and history, and not artificial ones.

(3) Strengthening of social survey.

Extensive social survey should be carried out to make the contents of education adequate to members.

b. Matters concerning educators and members to be educated.

(1) Leaders

Educations at village, provincial and central levels should be strengthened for educators.

(2) Sympathizer.

Positive supports for sympathizers are also important.

c. Contents, Means and Methods of Education

(1) To the direction of generalization of monetary economy

This means that calculative spirit in farming, living and marketing activities of farmers is a

basic condition for member education.

(2) Object-Lesson

Object-lesson is very effective to conservative members positively teaching the activities and profits of cooperatives.

(3) Contact Lesson

Contact lesson is also effective to Korean farmers who are inclined to believe only what they experienced directly.

(4) The adoption of technique on human relation is also fruitful in member education.

For Session No.4

IMPORTANCE OF MEMBER CONTROL
IN COOPERATIVE SOCIETIES

Introduced by:

Mr. K.S. Chung

1. Cooperative and its Member.

Cooperative is said to be an organization by the member, for the member, of the member. "Organization by the member" means that the management of cooperative is in the hand of the member. In the case of commercial company limited by shares, the financier side and manager side are separated, whereas in cooperative, members who are financiers are at the same time managers.

"Organization for the member" means that the business activities of cooperative aim at the promotion of production activities or household economy of its members who are financiers. In the case of commercial company limited by shares, the business activities of the company have no relation with the personal activity or household economy of the financier.

What matters to the financier of commercial company is only the maximum dividend or interests. Therefore cooperatives differ fundamentally from commercial companies in that their main purpose lies in the promotion of business activities or household economy of member themselves. "Organization of the member" means that the customer of cooperative is at the same time the share-holder. In the case of commercial companies, the customer is the public who has not any relation with the share-holder.

Therefore, commercial companies adopt many strategies in the price and quality of their commodities to get maximum profits from customers. But cooperatives try to offer maximum services to their customers by cost price principle or quantitative and qualitative selection, as the customer and the owner of cooperatives are one and the same.

As above, cooperative has triple relations with its members. Cooperative is an economic organization conducting various business activities like other commercial companies, and moreover it is a human union.

Therefore, firstly there is a restriction on the qualification for the membership. Commercial company does not ask any specific qualifications for the share-holder. But in cooperatives, the economically weak belong to the category of membership, and especially in producers' cooperative those who are engaged in the same kind of production can become its member, and also the size of production should be below a certain level. The residence of member and the location of the place of business are also strictly under restriction.

Secondly, cooperative follows the principle of democratic management. Cooperative has the general assembly for the decision of major policies. General assembly takes one man one vote principle regardless of the amount of contribution of members. Commercial companies where the voting right is decided by the amount of contribution, i.e., the number of shares, are good contrast with cooperatives where one man one vote principle is observed.

Thirdly, the relation of members with cooperative is unique. The liability of share-holders of a company is limited by the amount of their contribution, and cooperative members' liability is divided into 3 patterns, i.e., limited liability, unlimited liability and collective liability. But fundamentally, it is based on the collective liability or unlimited liability.

The principle of unlimited liability in Raiffeisen cooperatives shows the closer relationship between the business activity of cooperatives and their members.

As explained above, cooperative is organized by its members and is an organization of its members conducting various businesses for its members, and members promote their interests by the improvement of their socio-economically disadvantageous position through cooperative. Therefore, the sound management of cooperative through the active participation of its members is vital for the socio-economic welfare of its members. Cooperative and its members are in the relation of mutual - dependence.

2. Member Control and Cooperative Growth

Member control is directly connected with the success of cooperative. According to the analysis of factors affecting the success and failure of cooperative societies in United States of America, the main factor for the failure of a cooperative lies in the failure of member control.

That is, a cooperative society fails in its organization firstly when the principle of one man one vote is not observed, secondly when the great expectation of members to the cooperative caused by excessive propaganda cannot be substantially met, thirdly when the business activity of a cooperative is not a matter of common interest in which all the member can participate.

Next, a cooperative society fails in its business activities fourthly when members do not understand and utilize the cooperative, fifthly when the qualifications for the membership are neglected and those who do not feel the necessity to make active use of the cooperative become its member, sixthly when the staff personnel treat a certain members with a special concern. Not only new,

but also old cooperatives suffer so much by the failure of member control.

For example, after 20 or 30 years of development and prosperity since the establishment of a cooperative when old pioneer members die or retire, the management of the cooperative is handed over to the new members of next generation. Then, most members are ignorant of the principles of cooperative. They only join the cooperative with the simple reason that the place of business of the cooperative lies in the vicinity of their residences, like they go to the nearest post-office or store.

In this case, the management of the cooperative is monopolized by a few enthusiastic members like a private enterprise without regard to the common requirements of all members. Thus the significance of cooperative as a training organization of responsible democratic citizen and the function of cooperative as means for mutual help among neighbours are lost.

In Korea also, the importance of member control in the development of cooperatives is well recognized. It is pointed out in the survey of Research Department, National Agricultural Cooperative Federation, on the factors of development of agricultural cooperatives that one of the most important element in the development of cooperative is the union and active participation of members. The cooperative cannot be successfully managed without the union and active participation of members in the business activity of the cooperative. Many well developed cooperatives are successful in these points.

3. Problems in Member Control

a. Democratic-minded membership.

Members of a cooperative should have a deep understanding about the significance and character of cooperative. That is, the fact that the cooperative is the best social organization organized and managed by democratic way should be well recognized.

The cooperative society is a democratic institute organized by the free will of members. In this society, members should have stronger sense of "WE", i.e., the collective responsibility, than the egoistic thought of "I". Thus there should be a strong sense of collective responsibility such as "our cooperative" and "our purchasing store," etc.

Cooperative should not be thought on ~~only~~ unity, but rather it is a way of life in which democracy itself can be realized through business activities. It is means to improve their own circumstances, moreover it is a way to a better nation and a better world.

The cooperative eradicates exclusive and egoistic attitude and makes members to become ~~owner~~, manager and user of the cooperative with the spirit of mutual help.

Therefore, members should recognize the fact that love for humanity is realized through its business activity with the spirit of mutual help.

The understanding of members on these facts is lacking not only in underdeveloped countries, but also in developed countries, but especially in underdeveloped regions this understanding is so much lacking because of

low educational level of the economically weak.

Sometimes this understanding remains as a theory only without an attitude to realize the ideal through actions.

b. Efficient-minded membership

The democratic principle of a cooperative should not remain only as a theory, but be realized through business activities. For the realization, members should be efficient-minded in the management. Efficient members who can instantly find out and prescribe the weak point of the management through analysis and scrutiny of balance sheet or the profit and loss account of the cooperative are needed, and accurate book-keeping and regular audit are necessary for this purpose.

Commodities in the purchasing store should be exhibited in a convenient and neat way, and up-to-date management method should also be employed. It is not an easy task to train the member for the above efficient management.

c. Member Participation

It goes without saying that the active participation of members in the business activity of the cooperative is vital factor for the development of the society.

The reasons that members do not participate in the business of the cooperative are,

Firstly that members do not understand the significance of cooperative,

Secondly that members do not feel interested in the business of the cooperative which has ~~no close~~ relation with their private production activity or household.

In the latter case, it is because the standard of qualifications for the membership is not strict.

The membership of a cooperative should be open only to those whose businesses have closer mutual dependent relation with the business of the cooperative.

According to Agricultural Cooperative Act of Korea, farmer who has a residence within a certain area has the qualification to become a member of the cooperative, and the farmer is defined in a very extensive way as one

- (1) Who cultivates more than 1 hectare of farm-land or is engaged in agricultural labour more than 50 days a year,
- (2) Who raises more than 4 grams of silkworm species,
- (3) Who breeds more than 1 head of big domestic animal, 3 medium domestic animals, 20 small domestic animals or 5 boxes of honey-bee,
- (4) Who cultivates more than 100 pyong of fresh vegetable or 200 pyong of fruit-trees or vegetables,
- (5) Who produces more than 30 bags of charcoal,
- (6) Who is engaged in a special farming recognized by the Minister of Agriculture and Forestry of the Government

In the case when the cooperative is organized by such a variegated members of farmers, then what business

should it start for the farmers?

When the cooperative conducts marketing or purchasing activities for members who cultivate more than 1 hectare of farm-land, other members who are engaged in agricultural labour more than 90 days a year, or who are engaged in sericulture or charcoal production or livestock breeding will not have any interests in the business activities of the cooperative.

On the other hand, when the cooperative conducts business for sericulturists or livestock breeders, those members who are engaged in other fields of production will lose their interests.

d. Size of member.

It is hoped that the size of a cooperative will be enlarged through the increase of the number of members from the reason that the cooperative can conduct its businesses more efficiently based on the principle of large size economy.

But the more the number of members, the solidarity and the loyalty of members are apt to be interrupted.

The more the number of members, more indifferent and unskilled members are there.

Therefore, the size of member should be at a proper level so as to be able to secure a solidarity lead by idealistic and enthusiastic members together with the efficient management of economic businesses of the cooperative.

4. Direction of Member Control

a. Education and Guidance of Members.

First, it is necessary to teach ignorant members

the ideal and principles of management of the cooperative.

It should be understood that the cooperative is the most democratic organization, through the cooperative democratic way of thinking can be developed and applied to everyday life, the cooperative can be grown into the nation-wide or even an international organization managed and set up by members themselves, and the cooperative can contribute to the peace and prosperity of mankind through the mutual help and cooperation.

Sometimes, conflicting views among idealistic and enthusiastic members may arise.

Then, they can invite experts with abundant experiences from outside, or experiment different instances on a small scale, or make a comparative study of many instances of success and failure. Moreover, efficient members who can audit and correct the defects of management should be trained through the teaching of book-keeping and principles of management.

b. Efficient leader.

How to get efficient leaders for the cooperative activities is most important.

According to the survey of Research Department, National Agricultural Cooperative Federation, in more than 80% of successfully developing village cooperatives, one of the main factors for the development was the existence of efficient leader.

Those leaders were mostly intelligent persons contributing so much to the community development, or they had much experiences in the public organizations of the village.

It is also noteworthy that those honest leaders are resolute and daring in their actions overcoming trivial objections.

c. Restriction on the qualification of membership

Members of a cooperative should have closer relation-

ship in their private businesses with the business of a cooperative, as it is an organization managed by and for the members.

Therefore, those who are to become member of a cooperative should at least feel the necessity to conduct a joint undertaking with the cooperative for the same purpose.

Those who do not need the cooperative act various things engaged in a big industry, those who have no reason to conduct a joint undertaking, each being engaged in different business, those who are engaged in a business which is in a competitive relation with the business of the cooperative, and those who have no interests in the business of the cooperative, should not be invited to become members of the cooperative.

d. Sense of participation of members.

The business activity of a cooperative should have some incentives for the indifferent members to participate in it.

For example, commodities in the cooperative store should be divided into the ordinary, high and superior quality with the sign of green, blue and red, and also together with the price-mark system so as to get full understanding in the quantity, quality and price of commodities.

By the dividend on use at the time of settlement of accounts, members realize the fact that the more they make use of the store, the more profitable it is for them.

It is also necessary to make all members feel some kind of pride that they are contributing to the development of the cooperative, each member belonging at least to one or two committees where voluntary action is done.

e. Proper size of cooperative.

When the size of a cooperative is too small, efficient management for the economy of expenses is difficult.

When the size is too big the number of indifferent members increases and factions are apt to be formed disturbing the solidarity among members.

Therefore, proper size of a cooperative should be maintained for the efficient management and solidarity among members.

In general, urban cooperatives are bigger and rural cooperatives are smaller. In the case of American agricultural cooperatives, the proper size is US\$50 -- 100 thousand of capital, about 1,000 members, and US\$1,000 of daily transaction.

In the case of Korean agricultural cooperatives, the proper number of members in an unitary cooperative is thought around 200 households.

According to the survey of Research Department, NACF, out of 10 model cooperatives, 3 cooperatives have 200 -- 300 members of households, 2 cooperatives have 100 -- 200 members, another 2 have more than 600 members, 1 has 300 -- 300 members and the rest 1 has 400 -- 500 members.

Among these 10 cooperatives, 3 were amalgamated cooperatives by the advice of National Agricultural Cooperative Federation.

Therefore, considering the size before the amalgamation, 5 cooperatives have 100 -- 200 members of households, 3 have 200 -- 300 members, 1 has less than 100 members and the rest 1 has more than 600 members.

It is concluded that the proper size of an unitary cooperative in the initial stage is around 200 members of households from 100 to 300 households.

In the initial stage, the size will be comparatively small and strengthen "esprit de corps" among members, thereafter the size can be enlarged by the method of amalgamation.

For Session No.5

CO-OPERATIVE MEMBER EDUCATION - ITS CONTENTS

Introduced by:

Mr. Dharm Vir

NEEDS

The system of Cooperation was imported from abroad and planted in several colonial countries of South-East Asia. In many cases, the system could not gain ground for want of popular support. After these countries achieved their political independence they thought of achieving economic independence as well, with the help of cooperative movement. Therefore, a large-scale expansion has been taking place in the Cooperative sector of these developing countries. Lately, it has been realized that a socio-economic movement cannot go on without popular support, and it is therefore considered necessary to attract increasing number of people towards the cooperative movement and prepare them to participate actively in the affairs of the cooperative societies. Local people, especially members of cooperative societies must identify themselves with the purpose of Cooperation and take leading roles in running and controlling their cooperative societies. A well planned member education programme is the only answer in such conditions where ignorance, and apathy are predominant in the minds of local people. In this way, the need of cooperative education has been realized by the governments concerned as well as by the cooperative movement.

It was not a discovery; the Rochdale Pioneers had intensively educated themselves for a considerable period before formulating cooperative principles and organizing the famous Rochdale Consumer Cooperative Society in the last century. They had first followed the principle of education and had later, included education for development in their

basic principles of Cooperation. Slowly, it became customary to enlist education of members as the last principle of Cooperation. Somehow, member education was taken in the developing countries as the last and least important part of the principles. Nor the time has come when member education should be practiced as one of essential principle of Cooperation as was already practised by the Rochdale Pioneers. If this is done the cooperative movement particularly in the developing countries will be able to maintain its real character and expand in face of competition with other sort of enterprises.

It is a matter of satisfaction to note that International Organizations like the International Cooperative Alliance, International Labour Organization and Food & Agriculture Organizations have been giving increasing emphasis on the role of member education in cooperative development. During 23rd International Cooperative Congress very recently held at Vienna the applicability of the Cooperative Principles to modern situations was discussed and education has been accepted as one of the basic principles of Cooperation.

FORMULATION OF EDUCATION PROGRAMMES

Although somewhat late, the authorities concerned with cooperative development in some countries of the region realised the importance of systematic education and started developing member education programmes. Consequently, Cooperative Unions were assigned the task of conducting the programmes. It is difficult to go into the details of the member education programmes being conducted in different countries, nor it will be possible for the author to assess the effectiveness of such programmes. However, he would like to place before the readers some basic considerations which are to be kept in mind while developing a member education programme. These are as follows:-

1. Member education activities should prepare people to develop a strong self-reliant and democratically managed movement.

2. Many members and prospective members of cooperative societies are illiterate, ignorant and apathetic towards any social change or economic development programme. To overcome their apathy, the contents of an educational programme should be involving and interesting.
3. The members encounter many problems related to their cooperative societies. Therefore, a good programme should help in solving such problems. The members active involvement should also be encouraged in solving problems of their societies and ultimately of the Cooperative Movement as a whole.
4. The members generally do not have much spare-time. Programmes should therefore, be planned on the basis of their spare time.
5. The local leaders should help to implement the educational programme. The members should also be given an opportunity to participate actively in the programme formation. This will help in developing leadership qualities and team spirit among members.
6. Programmes might be organized in small face-to-face groups, preferably under the guidance of leadership originating in the groups themselves.
7. The methods and techniques of member education should be varied and combined with suitable teaching aids, e.g. discussion material, charts, etc.
8. Adult members possess useful experiences which they should share among themselves and draw lessons from. Suitable experiences should be communicated to higher level organizations for their use and wider dissemination. To achieve this end, there should be channels of communication between members and their educators.
9. As Cooperative Movements in the developing countries are short of funds, the programmes should be inexpensive.

10. Some continuity and harmony should be maintained in various adult education programmes for members.
11. The educational programmes should lead to suitable action by members and others concerned.

It has been mentioned above that the member education programme has to be geared to the needs of members as well as to the needs of their cooperatives. It means that the contents of any educational programme should mainly be based on interests and varied educational needs of members. As it will be very expensive to conduct educational programme to cater to the total educational needs of individual members, it will be worthwhile to organize them into small interest groups. For example, members interested in learning about cooperative consumer societies may be organized into a group and then some educational programme may be conducted for them. However, it is necessary to conduct publicity programmes to inform members on various types of educational programmes and to create interest among them to learn more and more. Then the details of the programmes should be left to member education workers who will plan and conduct them with the active help of local interest groups. It would be most practical to conduct the necessary educational programmes for potential members before a cooperative society is formed. However, the society must continue its member education programmes even after its formation and registration. The above discussion suggests that the contents of any educational programme for members will mainly be determined by their interests and educational needs.

CATEGORIES OF MEMBERS

Soon after a cooperative is formed, its members assume different sets of roles and responsibilities, and accordingly they can be classified in the following categories:

1. Prospective members
2. Ordinary members

3. Active or elite members
4. Members of managing committees and office bearers

The contents of member education will vary according to the nature of categories, objectives to be achieved and resources available.

CONTENTS OF EDUCATION

Prospective Members

Many members of Cooperative societies generally get set attitudes which are not conducive to healthy development of social organizations like cooperatives. One way of overcoming this difficulty is to infuse new blood in the veins of local cooperatives. In order to achieve this aim there should be a continuous publicity and education programmes for the prospective members. This category of members can be put in various groups such as adult men and women, youth and children. Various professional groups mainly comprising of adult population, for example, teachers, farmers, workers, writers, doctors, lawyers, etc. are also areas from where membership can be drawn for the existing cooperative societies or new cooperatives can be established according to their needs.

YOUTH

This group is supposed to be full of vigour and susceptible to new ideas. It also seeks to achieve independence from parents but cannot do so because of economic wants. Member education programmes are, therefore, to be geared not only to bring economy in the expenses incurred by young people but to create opportunities for achieving self-reliance. It means young people should be prepared in running their thrift and credit societies, Consumer Cooperative Societies as well as other self-help programmes. In addition, some useful services to young people should be provided by the existing cooperative societies.

Some of the advanced cooperatives arrange special educational programmes for young couples. In Japan, agricultural cooperatives go to the extent of providing facilities for "cooperative marriages" and this indirectly educate people in the value of thrift and savings, especially on social occasions.

CHILDREN

School going children, of course, needs some basic information on cooperatives and their aims. Therefore, efforts are made to incorporate cooperative contents in their text books and supplementary books. Such efforts sometimes lead to unfavourable results. Because many children try to master the subjects simply to pass the examinations. Under pressure of school work they develop unfavourable attitudes towards the teaching subjects including Cooperation. Moreover, at the formative stage children need to acquire cooperative attitudes in general and basic skills in getting along in their groups. In absence of this psychological base imparting of cooperative knowledge in children, even in adults, leads to educational programme to nowhere. Therefore, concentrated efforts are needed to prepare the psychological base first and then cooperative knowledge may be given learners. Short stories and group-games emphasising the need of Cooperation can help in developing favourable attitudes.

ORDINARY MEMBERS

The groups of adult men and women including ordinary members are first to be convinced about the services which can be provided to them through an existing Cooperative. The conviction among members can come only after they are shown the efficient services being provided. To arrange for such a demonstration of services the management of the cooperative and member educators have to coordinate their efforts. In the initial stage, the main contents of member education may be restricted to knowledge and understanding of the locally available services through cooperatives and ways and means of improving these services.

Efforts should be made to involve all the members of

cooperatives in the educational programmes especially designed for them. However, interested members should be given continuously knowledge and understanding of the business affairs and plans of their societies. They should also be educated about their by-laws, principles and philosophy of cooperation. If possible, discussions or study circles on subjects of common interest should be conducted.

MANAGING COMMITTEE MEMBERS

The education of managing committee members and office bearers should be conducted through discussion groups, cooperative study forums, training courses, (training camps), etc. It will be practical to develop basic syllabuses, for newly elected members at different levels. Suitable study material and visual aids on items of the syllabus, should be developed. Somehow, it must be ensured that the newly elected members get necessary knowledge and understandings about their responsibilities, which will equip them better for solving problems.

SYLLABUS

Some syllabi have been developed for various categories of members. A syllabus for any adult education programme should be an indicator only and the syllabus should be adapted from time to time, to local conditions. Besides, the prescribed syllabus, topics of common interest and local problems being faced by members must be discussed in the member education classes. All possible assistance specially in the shape of supply of knowledge and inculcation of skills must be provided by the cooperative educators to local educators to local educational groups. However, the main emphasis in education should be laid on "self-help and mutual help". If this value is inculcated in the participants, half the purpose of member education will be served, because further cooperative effort and continuation of member education can then be left in local hands.

EDUCATION AT DIFFERENT LEVELS

All secondary and apex level organizations draw their strength from their constituent members and ultimately from the primary units. The member organizations send their representatives to the higher level organizations. Some of the representatives are elected as office bearers in higher organizations. In this way, they acquire new sets of duties and rights. Quite often, it is seen that the elected representative are not in a position to grasp the overall purpose of the higher level organization and its policies. Many of them become members of local factions formed on the basis of self-seeking interest and ultimately get involved in the petty politics of societies. It is therefore, imperative that some sort of member education programme should be planned for elected members working at various levels in the cooperative organizations. This programme should be more of an informal type and may be run with the help of ex-office bearers or senior members. Employees of the cooperative organizations concerned and the government officers from cooperative and other development departments should be invited to attend such programmes.

SCOPE OF MEMBER EDUCATION

Considering the varied educational needs of different groups it is difficult to define the scope of member education. Actually member education like adult education tends to be as wide as human life itself. In this context, if we examine the course contents of member education programmes being run in different parts of the world we find in them practically all sorts of contents ranging from "Qualities of bread and butter" to "principles of cooperation". However, some emphasis on business aspect should be placed in the overall objectives and contents of member education, as the educational programme has to be part of the services provided by a Cooperative society to its members for mutual benefit. Its contents are to be determined keeping in view the general aims of cooperatives and educational requirements of members. Nevertheless, the ultimate aim of education, i.e. overall

development of human personality cannot be under-estimated in a member education programme. The Cooperative Movement cannot treat members merely as customers on the one hand or owners on the other. They must take the life of the member as a whole and try to provide member not only education on cooperative matters but also recreational and cultural activities which will enrich their environment. The cultural activities of developed movements take a variety of forms, such as physical gymnastics, production and distribution of family journals, the organization of performances and study groups for fine arts. Through these activities members may also feel greater attachment to their societies. Finally, member education programme has to be democratic in content and form. It has to be the programme of the members, for the members and by the members. Without going into detail, it will be sufficient to say here that leadership development which involves knowledge of an experience with parliamentary procedures, skills of communication with various types of groups has to be included in a member education programme. It may not be possible for cooperative educators to show immediately phenomenon results in terms of quantity but they will be able to improve the quality of some potential leaders and thus will bring a healthy effect on the affairs of cooperatives. It will be more advantageous to form a nucleus of self-development in a cooperative than to hurriedly cover large membership to achieve some quantitative results.

SOME SUGGESTIONS FOR CONSIDERATIONS

Can illiterate or semi-literate members participate effectively in educational programmes and in the affairs of their societies? This question has been discussed in several seminars on Cooperative Education organized by the I.C.A. Illiteracy and prejudices of people particularly in rural areas were considered as serious handicaps in the way of cooperative member education and other development programmes. In order to make our efforts to bear fruits, it is necessary to link member education with teaching of 3Rs. to illiterate and semi-literate members. However, the question of organising member literacy programmes by

cooperative themselves, can be answered only after some experimentation.

The second question which needs careful examination is: Can there be a syllabus for education of ordinary members? If we over-emphasise the problems solving approach, then the answer may be 'No', as problems in local societies are considered to be unique. If we examine these problems, many of them will either be common or will be having the common origin - ignorance of members about the affairs of their Societies and principles and practices governing them. Education to understand and solve such common problems can form the core syllabus of member education to be supplemented by solution of local problems. It is sometimes argued that the idea of core syllabus emerges from the so-called academic approach in which members do not show any interest. This question points at least to one direction. The formulation of syllabus in terms of some information is not enough. A comprehensive curriculum indicating various approaches and methods to be used in educating members, will have to be conceived for each category of members. The curriculum should include necessary information and understanding to be given, skills and attitudes to be imparted and interests and values to be created in the minds of participants. Some sort of educational research should be continuously carried out by the planners, administrators and teachers in the field of member education. It is hardly to be over-emphasised that members should be consulted in finalizing an educational programme meant for them.

CONCLUSION

In conclusion, it can be said that at the time of formulating any plan for establishing a cooperative enterprise it must be ensured that adequate provisions for education of its probable members are made. In fact, members should be involved even at the planning stage of any cooperative enterprise. Cooperation has to be taken as a process of adult education through economic activity. Cooperative education has to be treated as the most important principles of cooperation. Right knowledge through right methods must be given to members at the right time. Nothing short of this will work. It is too much to expect any tangible results from member educators, after the situation in cooperative society has deteriorated beyond recovery.

For Session No.6

PARTICIPATIVE METHODS OF MEMBER EDUCATION

Introduced by:

Mr. Dharm Vir

The scope of adult education is as wide as adult life itself and, therefore, methods employed by adult educators are varied. Cooperative member education is a type of adult education mainly orienting the members towards cooperative ideology and making them effective members of their cooperatives. As the effectiveness of any educational programme mostly lies in the methods used we will try to locate suitable methods for member education in the following account.

The selection of a method of education depends on many factors, mainly the specific objective of education, contents to be conveyed and the nature of audience. One of the objectives of a member education programme may be the fostering of principles of economic democracy in the minds of members. The content may be the description of organization and functioning of a successful cooperative organization and the audience may be the members of a consumer cooperative society in a big town. If there are 50 to 60 members to be served, a lecture followed by questions and answers may be arranged for them. They may be taken on a visit to a cooperative organization as well or a film on the subject can be arranged. It may thus be seen that different methods can be employed in order to achieve any of the objectives of member education.

Some of the educational methods may have more advantages than others. There may be more element of participation on the part of the teachers and taughts in some of the methods. It has been experienced that the educational method involving

participants into their activities are definitely superior, from the learning and interest point of view, to those methods in which participants remain mostly passive. Let us, therefore, examine the involving capacity of different methods which can be employed in the member education work. We may classify these methods as participative and non-participative ones. Generally, speaking the following methods may be put in the category of participative methods:

1. Questions - answers (directly or through correspondence)
2. Group discussions, panel discussions, discussion forums
3. Seminars, Conferences, and Workshops
4. Dramas, Skits, Role playing, etc.

1. The question-answer method is a very common method of education. Much depends on framing the questions. A good question may provoke thinking and a bad question may lead to confusion or misunderstanding. The recent trend is to ask a short question in such a way that a short and definite answer comes out. Such an answer can be checked by a layman with the help of a key to the questions. The questions may be posed by a teacher or speaker to the audience and vice versa. They may be conveyed orally, transmitted through Radio or TV or communicated in black and white. The question-answers are generally combined with lectures, talks, discussions and other methods of adult education. It may well be used in member education work, because the adult members are expected to have capacity to frame and understand good questions,

Correspondence courses are run with the help of questions-answer method. After a candidate replies a set of questions on the subject of his study, he/she may be declared successful in the course and awarded a certificate. Instead of an individual, a group may decide to go through a correspondence course under the guidance or a leader of its choice.

2. Group discussion is a very popular method of adult

education. Just as a good question leads to clear understanding of an issue, in the same way a good discussion contributes to a clear understanding and also to democratic and logical decision making. In group discussions even questions are discussed and sometimes challenged, each member having a chance to express his opinion and take active part in decision-making. The method also helps in unearthing potential leaders and developing personality of the participants. An effective group discussion mostly depends on a trained and popular leader and a rapporteur or secretary.

Since an average adult member is expected to have abilities to reason and express himself in a small group, the group discussion has been gainfully employed in member education. It has been seen that the quality of discussion is higher in the groups whose members have higher standard of education and higher level of information.

Panel Discussion is another form of group discussion in which under the chairmanship of somebody a group of experts discuss among themselves a topic in presence of an audience and later discuss it with the audience. The experts first make short statements and at the end the chairman concludes the discussion. Through this method the ordinary members may meet a number of experts at the same time and have their opinions on different aspects of any complicated issues relating to cooperatives. But it is difficult to collect many experts at a place and at the same time. Secondly, there should not be much gap between the understanding levels of experts and the audience.

In spite of the fact that debate as a method of education has many weak points, it is used for cooperative education purposes. The debate may give rise to discussions for discussion sake and exaggerate the feelings of individual competition at the cost of cooperative group life. At the same time, debate creates enthusiasm among participants and the audience. But a debate may turn out to be a non-participative method of education if the audience has simply to hear and admire arguments and burning speeches. The chairman of debate must

summarise both the points of view and put a balanced view before the audience at the end.

3. Seminars: Historically, seminars provided opportunities for a group of top-people in a particular subject to get together, discuss the statements made by these selected persons and to present their papers. They were called seminaries and only those who had the privilege of a very high degree of education could only dream of participation in such seminars. However, recently the word has acquired a wider meaning and the seminar method can now be used for member education, provided members are educated enough to understand the contents of working papers used and write short reports of their discussions. Generally, seminar involves the following processes:

- i. The organisers of a seminar select a particular subject of interest to participants.
- ii. The working papers on the subject are carefully prepared bringing out the different issues under the subject.
- iii. The participants are divided into a number of small manageable groups for discussion on the working papers.

After the questions given in working papers have been discussed in small groups, reporting done on behalf of the each group to the general session (plenary session) of the seminar, when another opportunity to discuss the issues raised in the working paper is given. At the end of discussions in plenary sessions there is summing up by the director of the seminar. The summing up also remains open to discussion in the final plenary session. In this way the participants get several opportunities to discuss the same topic.

When the number of members is more, say 50 to 60, seminar method can be used effectively. In this way seminar

can serve as a tool of education and decision making in a large group gathered at the district, state, national or/ even at international level. At the local level several cooperatives societies together may organize a seminar for their members.

4. Dramas: Drama is a well-known medium of cultural expressions and recreation. It can be used very well for the educational purposes provided some participants are given roles in the drama. In a traditional form of drama heavy preparations and some funds are required. The staging is also too prolonged. These defects can be removed and the method is adaptable to the conditions of member education. The theme of drama may be related to the local conditions. It has been found not impossible that ordinary members write their own scripts for a drama after some training and then stage it. It is needed that dramas and one-act plays are written on cooperative themes.

5. Skit: Skit is a sort of one-act play in which some idea or recreation is conveyed to the audience in a strict manner. Skit does not involve elaborate arrangements but needs interesting ideas from its organisers and the members.

There are some other group techniques e.g. role playing, problem census, circular response, agenda building, brain storming, buzz groups, group games. They help in making the education processes more involving and participative. Most of the group's work becomes problem-centered, and thus helps in solving local problems.

6. Role Playing is a kind of group work in which a day to day situation is selected by the leader, and different roles are assigned to members according to their needs and interests. For example, the situation selected may be a meeting of the executive of a cooperative where the cooperative inspector is also present in order to settle some disputes. In this situation members will get opportunities to play roles of the office bearers or the cooperative inspector and be able to

understand and experience different points of view while playing the roles.

7. Creative dramatics is another form of role playing in which the members decide the theme of their play with the help of their leaders. They do not write the manuscripts for the play but do assign roles to be played by different members according to their interests. Each player has to decide his dialogues and actions and then rehearsals may take place under the supervision of their leader. After one or two rehearsals the play is staged.

As the theme of creative dramatics are generally related to the social conditions of participants there is no need to have special dresses or dialogues crammed up. This type of role playing is called creative dramatics because it not only gives the participants an opportunity to play different types of social roles but to express their creative talents, and feelings as well. When the members play different types of social roles they cannot only understand but also experience the social conditions better. They also develop a feeling of cooperation through a recreative activity.

It will be in the fitness of things to mention some of the so-called non-participative methods of adult education. The following methods may be considered as non-participative ones, because mostly they keep the audience as passive:

- i. Lecture
- ii. Radio talk
- iii. Film or TV shows
- iv. Demonstration

Individual reading may in general be called a non-participative activity because mostly the reader is expected to read and grasp the ideas given. He does not get an opportunity to discuss these ideas with the author or others. The effectiveness of the methods mentioned above may be

increased if they are combined with more participative methods already described. Such combinations have been worked out. Study circle method is one of such combinations.

Generally, in study circle method we combine individual reading, group study, discussion on selected problems, question-answer and correspondence course methods. Some times audio-visual aids like radio, TV, etc. are also used. Even lectures are occasionally arranged for the members of a study circle, but the main emphasis remains on group discussion based on special study material and experience of members. Because of varying combinations, the method has high interests value and the members have an opportunity to learn from each other in a small group. They enjoy the advantage of face to face group life. It may be noted that an effective group life is the basis of democracy - economic or otherwise. Enlightened leadership emerging out of it, helps in the formation of healthy public opinion and logical decision making.

For Session No.7

THE STUDY CIRCLE METHOD

Introduced by:

Mr. D. Vir

Some of the main methods of adult education are training courses, individual study, group discussion and correspondence courses. All these methods, together with audio-visual aids, can be combined in such a way as to give a continuous, satisfactory and inexpensive educational programme. These methods have been used separately for adult education purposes but have not been very successful in attracting large groups of adults and sustaining their interest. The study circle method is a combination of several methods of adult education. It creates a continuity in the educational programmes and ensures the active participation of the members. Since the method is being used successfully in western countries, especially in Sweden, let us examine its applicability to the conditions in developing countries.

What is a study circle?

A study circle usually consists of ten to fifteen members, meeting at weekly, fortnightly or monthly intervals over a specified period, in order to study a chosen topic. A topic is usually studied with the help of a booklet and/or a study guide especially prepared for circle studies.

The study guide is divided into a number of lessons, each dealing with a different aspect of the topic under study. Sometimes special study material is prepared to deal with a topic, containing readable and well-illustrated text and also some questions to be answered. The study material may be accompanied by some visual aids. In this connection you might like to examine some study material prepared by the ICA

Education Center. This Manual can in fact be considered as a study guide.

The members of the circle read the study material in their leisure time and assemble at a particular place and time for discussion on one of the lessons, under the guidance of a trained leader. They try to answer the questions given at the end of the lesson. The group answers are written in the answer book by the leader or the secretary of the group, after consultation with all the members. Sometimes individual members correspond with the teachers. The answer book is sent for checking to the teachers working in the central organization. The teachers check the group answers and return the book. Thus, the study circle work forms a cycle which may be seen in the diagram.

INSTITUTIONAL FRAMEWORK

Central Organization:

As shown in the diagram, the central organization for study circles is the national or state cooperative union, in which the study circle section is located. The teachers employed at this section prepare study material and visual aids on various topics, help in training the leaders and guide study circles through correspondence. Sometimes they visit the local societies to acquaint themselves with their problems. Such visit help the teachers in producing more effective material and encourage the local societies in organizing study circles.

It is responsibility of the central organization to take the help of external agencies such as radio and television stations in conducting the member education programmes. The lessons of the study material may be broadcast on these mass media. The members of the study circles would then listen to the broadcasting programme and a group discussion would follow on the topics under study. After completing a study course, the members may be awarded certificates by the Central organization. The District cooperative unions and

the business federations should have their own educational personnel to look after study circle and other educational activities.

District Cooperative Union

As the leader of a study circle is essential for its efficient functioning, he needs training in conducting discussions and keeping the group together. Although the leader does not need to be an expert he should be fairly knowledgeable about the topic to be studied. Therefore, special training programmes may be organized by the district cooperative unions or other corresponding bodies for such leaders, before a study circle course is introduced in the field. These leaders working in a town district should meet frequently and discuss common problems.

Local Cooperative Societies

The local cooperative society should give publicity to the study circle courses and may decide to start one or several circles after consulting the members. The members may suggest leaders for conducting the circles. Such leaders are sent to the district cooperative union for training.

The societies may pay for the study material and miscellaneous expenses on study circles and supervise the work of the circles at the local level. They should, however, appoint an Education Secretary to coordinate study circle activities and look after other educational activities at the local level.

Study Circles:

Each study circle consists of a leader, a secretary and a number of members. The leader will organize the study circle on the chosen topic, lead the discussion and encourage active participation by the members. The secretary should

assist the leader in his work by arranging the group meetings and writing the group reports. The secretary should also help in keeping contact with the teacher of the course. The group may choose its own leader and a secretary.

The study circle meetings take place weekly or fortnightly for group study, discussions and question-answer work on the lesson under study. If some of the members have not read the lesson, it may be read aloud in the meeting. Reading aloud is particularly required for the illiterate members to whom the contents of the lesson may be further explained.

Members'

The members of a study circle study the lesson in their free time and try to answer the given questions on their own. In addition to his individual study, a member may be requested to read out the lesson to an illiterate member of the circle. The members should also be encouraged to discuss their common problems, take necessary decisions and action and evaluate the results of the efforts made.

Questions for Discussion

The study circle generally employs the following methods of adult education:

- a) individual study,
- b) group study and discussion,
- c) Correspondence course.

Indicate how and when the three methods are used.

Suggest how you could use the study circle method in your Answer:

For Session No.8



CORRESPONDENCE EDUCATION IN JAPAN

Introduced by:

Prof. N. Kunitomo

1. Correspondence Education of College

i) Post-War Institutionalization

A. Objective: Propagation of high school and college education, especially among working youths.

B. Institutionalization: Enactment of School Education Law and Social Education Law.

C. Correspondence Education under implementation today: 10 colleges and 6 junior colleges.

ii) Correspondence Education of Cooperative College

A. Students: Staffs of agricultural cooperative societies and sons and daughters of members.

B. Opening: April, 1960

C. Facilities: Enlargement of dormitory for students of access schooling, Class rooms, library and athletic ground are under common use with the regular students of the college.

D. Number of Students:
Out of 1904 applicants admitted as

correspondence students 256
graduated up to date.

2. Privilege Offered to Correspondence Students

- i) Subtraction of Income Tax
- ii) Scholarship Extension
- iii) Deduction of Rail-way Fare
- iv) Deduction of Postal Fare
- v) Exemption of School Fee

3. Method of Correspondence Education

- i) Way of unit acquisition --- minimum units required for graduation; 62
 - A. General Education --- not less than 12 units
 - B. Specialised Course --- not less than 44 units

The main emphasis is placed on agricultural economy and cooperative management.
 - C. Foreign Language (English) --- not less than 4 units
 - D. Athletic Training --- not less than 2 units

ii) Correspondence Schooling

- A. Material : Text-books and guide-books
- B. Report : Correction and evaluation of submitted reports
- C. Term Examination: 4 times a year
August (during the access schooling)
September, January and March

D. Examination of Scholastic Standard:

Students must take this examination, of which level is equal to the standard of high school graduation, during his/her schooling under four subjects:

English, Mathematics, Japanese and Social Science/Farm Management.

iii) Access Schooling

- A. Objective :
- a. nature of the course - as supplementation to correspondence
 - b. students' life - development of student's personality by dormitory life
- B. Content: Acquisition of not less than 15 units
- a. acquisition of not less than 15 units
 - b. access schooling is opened for six weeks during summer

4. Graduation

i) Qualification for Graduation:

- A. Schooling of not less than 2 years
- B. Acquisition of required units
- C. Attendance to access schooling
- D. Success in scholastic examination
- E. Success in graduation thesis
- F. Success in the final access examination

ii) Thesis Writing: Candidates for graduation are required to consult with thesis advisor, choose theme, for thesis writing during his/her access schooling.

iii) Final Access Examination:

Part One - general education
Part Two - specialised education,
centering around
graduation thesis

5. Procedure of Application

i) Classification of Students and Qualification for Applicants

- A. Regular --- graduate of high school
- B. Special --- examination of scholastic standard; for special students to advanced onto regular students, they must either have graduated high school by correspondence or have succeeded official exam.
- C. Course Student - one can be a student of one or groups of courses; there are 16 subjects today

ii) Schooling Year and Period of Application

- A. Schooling year: not less than 2 years
- B. Period of Application: any time of the year; students are classified into spring student and October student according to the period of application
- C. Method of qualification: applicants are qualified as students by document screening and examination.

For Session No.9

WIRE COMMUNICATION SYSTEM IN JAPAN

Introduced by:

Prof. N. Kunitomo

1. Development of Wire Communication System and Its Role in Japan
 - i) Development of Wire Communication System
 - A. Pre-war development: it developed as communal radio facility
 - B. Post-war institutionalization:
 - a. necessity and the method of propagation
 - b. legislation : Wire Broad-casting Law, Wire Electric Communication Law and Wire Tele-phone Law.
 - ii) Present Situation of the System - Propagation
 - A. Facility Owners and Members
 - B. Propagation of facility - present situation
 - C. Extent of propagation in city, town and villages
 - D. Present condition of propagation as looked by owning body
 - iii) Characteristic Features and Role of Wire Communication System
 - A. Combined functions of broad-casting and telephone

- B. Autonomous operation by farmers
- C. Development of Communal Economy (local economy)
- D. Enhancement of cultural and educational standard of rural community
- E. Means of Business Promotion of agricultural cooperatives
- F. Means of forming rural opinion

2. Business Operation of Wire Communication

i) Pre-arrangement for inauguration

- A. Determination of operating body
- B. Determination of jurisdiction
- C. Collection of initial fund
- D. Choice of Facility Agent

ii) Operating Body

- A. Primary agricultural cooperative society - general or special society
- B. Formation of Special Federation by primary general societies
- C. Wire Communication Association
- D. Local Government - city, town and village
- E. Individual

iii) Consolidation of Operational System

- A. Establishment of Contract Formalities

- B. Establishment of Steering Committee
 - C. Broad-casting
 - D. Telephone Business
 - E. Finance
- iv) Guidance and Assistance
- A. Guidance on management
 - B. Technical Guidance
 - C. Encouragement measures

Problems and Counter-measures

- i) Introspection
- A. Legal limitations
 - B. Some problems on operation
- ii) Outlook
- A. Impossibility and Defects of substitution by other system such as rural collective telephone
 - B. Points of improvement under present system - nature and objectives, standard of institution, flexibility of operation, financial measures, etc.

For Session No. 10

Study Material for Member Education

Introduced by:

Mrs. D'Cruz

Introduction:

Cooperative education may be defined, broadly speaking, as falling into three different categories: (i) Education for prospective members; (ii) education for active members, including office bearers, and (iii) employee training - for persons employed in cooperative organizations.

Education for prospective members is carried out mainly through cooperative publicity and propaganda, aimed at arousing people's interest in the Cooperative idea. Education for members and employees of cooperative organizations is of a more specialized nature. The Cooperative Movements have their own colleges and training institutions to meet the educational needs of their employees.

Our task here is to deal with education for members, and, more specifically, with study material to be used in programmes of Member Education.

Purpose of Member Education:

The main purpose of Member Education is to make people fully conscious of their rights and responsibilities as members, teach them member loyalty, and relate these qualities to the working of their society. In other words, members must realize that if their society is to be a success, their active

participation in its work, and their full support, are a necessity. Successfully run cooperative societies can help people to solve a number of their economic problems and enable them to raise their standard of living. Member Education also seeks to educate the office bearers of cooperative societies in the art of discharging their duties efficiently.

Some of the things which Member Education can teach members are:

How to go about forming a cooperative society.

What are the basic pre-requisites?

What avenues of assistance are open to members for borrowing, registration, etc.

What rules and regulations will govern the running of their society.

How to elect office bearers.

What steps members can take to see that their society is efficiently run.

If Member Education is efficiently implemented, members will know how to check any malpractices or other defects with which their society may be threatened. Effective Member Education programmes will generate in members a greater thirst for knowledge, for ways and means of improving their society, and for branching out into other fields of cooperative activity, thus making the process of Member Education a continuous one.

One of the greatest impacts of Member Education may be said to be the evolution of a new cadre of leaders from within the Movement itself.

Preparation of Study Material:

Some general rules should be observed. Study material should be written in simple style, capable of being understood by all, and capable of being easily translated into regional languages or dialects if necessary. This will ensure maximum use of all material prepared. The material should be such as to give rise to animated discussion in the group. It should be divided into chapters or lessons, and each lesson should be followed by three or four questions directly related to the contents. The discussions which follow, coupled with the answers to the questions, will give an indication of how far the group has understood the lesson taught.

Apart from these general rules, however, the preparation of study material is a specialized task, and will depend upon a variety of factors such as:

What is it meant to teach? Although all study material for Member Education must be related to some field of cooperative activity, it can also be centered around some other aspect of a person's day-to-day life. One example is the book on "Balanced Diet" which has been written by a nutrition specialist for the ICA Regional Office & Education for South-East Asia. It can be used in programmes of cooperative education for women in relation to consumers' cooperation.

For what category of persons is the study material meant? If it is for office bearers, it will deal with the duties they have to perform. If it is for active members, the material will be given a different slant. If it is for women or youth, the topic covered must again be related to some household activity, or some activity of direct interest to youth. For instance, next year the ICA, New Delhi, plans to bring out study material on "Household Budgeting" and "Small Savings among Women" (material to be produced by the Woman Assistant).

What is the percentage of literacy in the group for which the study material is meant? If it is low, audio-visual aids such as films, film strips, charts, blackboards, etc. would be the most effective.

What cooperative activity is the group engaged in? If they are members of an industrial cooperative, for instance, the study material could deal with purchasing of raw materials, or marketing, or some other aspect of direct concern to industrial cooperatives.

Thus, in each case, the needs of the group will determine the topic and contents of the study material to be prepared. We would like to describe here how we conceived the idea of producing a book on the topic of "Balanced Diet".

The ICA felt that some suitable material could be usefully be prepared for women's educational programmes in India. To try and determine the subject matter and type of material, several factors were considered, leading to the conclusion that a book on "Balanced Diet" should be produced. Some of the factors leading up to this decision were:-

The present position of housewives in India: Two events, namely, the Chinese aggression in 1962, and devaluation of the Indian Rupee in 1966, pushed the already high prices of essential consumer articles even higher, making it very difficult for families in the fixed income or salaried group to live within a budget. In addition to inflationary prices, short weights and measures, and other related evils, the shortage of many essential foodstuffs and food adulteration became hazards to levels of family health and nutrition. Therefore, it was felt that the housewife had much to gain through Consumers' Cooperation. She could obtain all her essential requirements in consumer stores at fair prices, and be sure that the goods purchased were of standard quality. In addition, it was felt that the housewife should be educated in such matters as would enable her to become a wise shopper and obtain maximum value for her money, by being able to judge

the quality of fish, meat, eggs, vegetables and other food-stuffs purchased by her, as well as being conscious of correct weights and measures, supplementary foods to take the place of those in short supply, nutritious ways of cooking, and, most important of all, the housewife should be able, through such knowledge, to provide her family with a balanced diet within the means and resources available to her.

Against this background, the ICA Centre approached one of the foremost Women's Domestic Sciences colleges in New Delhi and requested them to produce a book on "Balanced Diet" in accordance with the outline provided by the ICA. This book was written mainly with the Indian middle-class housewife in mind, and deals with Indian foods. However, with slight adaptation it could meet the needs of women all over the Region, and although especially related to Consumers' Cooperation, can be profitably used for women members of any type of cooperative society.

Types of Study Material:

The type of study material to be produced will again be governed by a variety of factors such as: funds available for this purpose, size of staff engaged in this work; duration and frequency of programmes; class of people to be educated, and similar considerations.

The types of material most commonly used are leaflets, pamphlets, posters, booklets, instruction manuals, and audio-visual aids such as films, film strips, flannelgraphs, etc. Material may be mimeographed or printed and be with or without illustrations. Simple cartoons with suitable captions are also very effective. Once again, it is a case of fitting the type of material to be produced to the needs of the persons for whom it is meant.

Conclusion:

The production of study material is, as mentioned

earlier, a specialized task, and as such needs careful planning. It is a time-consuming job.

In most of the Movements of the Region there is at present a shortage of suitable study material. If Member Education is to be carried out as a continuous process, the supply of study material must also maintain an unbroken flow, and be so designed as to improve and stimulate members' thinking in matters of cooperative interest. It should aim at developing their attitudes towards independent thought and action in finding solutions to some of their problems.

Much of the success of educational programmes depends upon the study material produced, and its proper use. For this reason, when any programme is planned, the study material should be made available in advance. This will give the person in charge of the programme a chance to plan his course of action at every stage, and to make available, in turn, all necessary material to the participants, so that they can come prepared for the next lesson.

If study material is interesting and thought-provoking, and directly related to practical problems, it will capture the imagination of members and enable them to find numerous fields of cooperative activity for broadening their social and economic outlook, and raising their standard of living.

For Session No.11

"AUDIO-VISUAL AIDS FOR MEMBER EDUCATION"
Audio-Visual Education Activigy
of National Agricultural Cooperative
Korea

Introduced by:
Mr. T.K. Park

1. Preface

In Korea, the understanding on the importance of Audio-Visual Education is being recognized recently.

The audio-visual education method is an efficient way of coaching one's study by the uses of all "Non-linguistic Aids."

It is proved that good results can be expected here, as the proper use of audio-visual aids is a stimulus to one's feeling and emotion. Especially in school education, the audio-visual method should be fully utilized.

But there are some following difficulties for the utilization of audio-visual aids in school education.

Firstly the financial situation of schools is generally in a bad state.

Secondly, negative attitude of school authorities and the public indiscretion.

Thirdly, most educators and parents of students are content with and holding fast to the traditional teaching method.

Fourthly, the lack of knowledge on audio-visual education, and students are too much examination-minded,

The public understanding on the importance of audio-visual education is still lacking, and this lack of understanding is a basic impediment to its development.

In the cooperative education or the training of staff personnel of Agricultural Cooperatives also, the materials are insufficient because of financial difficulties, and the officers in charge of education do not make use of even the given materials, because they are preseed by time with heavy affairs. In the case of agricultural cooperatives, underdevelopment of rural electricity is also one of main difficulties.

2. Kinds and history of audio-visual aids.

The following audio-visual aids are most commonly used all over the world:

- a. Film.
- b. Slide and film strip
- c. Broadcasting -- wireless and wire broadcasting
- d. Record
- e. Diorama.
- f. Photograph display
- g. Notice-board and black-board
- h. Drama
- i. Model
- j. Specimen
- k. Showing an example
- l. Map and graph, and
- m. Observation study.

The most popular ones among these are film, broadcasting, slides and film-strip.

Now we would see the history of these aids in Korea;

- a. Film.

It was in 1913 that silent picture was introduced to Korea by a certain English tobacco company for the

advertisement of their cigarettes, and about 50 years ago in the end of Yi dynasty, a cinema house was established in Seoul for the first time.

There has been a great development in Korean dramatic film and cultural film for the past 50 years overcoming many difficulties.

Especially, after May 16 Revolution of 1961, there has risen a boom in the production and propagation of films due to the positive policy of the government for the promotion of films.

National Film Production Center under Ministry of Culture and Information has superior instruments and facilities necessary from photographing to development, and furnishes great help to the domestic film producers.

Together with the development of dramatic films, the production technique of various other educational films for farmers, fishermen and urban people and propagating films has also been greatly advanced.

Moreover, until last year dramatic films were 35mm and other educational and propagating films were mostly 16mm, but this year great advance has been attained in audio-visual education by the import of super 8mm projector for various non-dramatic films.

b. Broadcasting

It was February 16, 1925 that broadcasting station was established in Korea for the first time.

At that time the number of radio listeners was only 1,500, but soon after that, 100Kw transmission station was erected and the number of listeners and continually been increasing.

With the enactment of by-laws for broadcasting standardization in 1958, broadcasting was regularized, and after Korean war it has played the role of accelerator for the rehabilitation of war-torn country. Recently Television has

appeared as a new medium.

Radio has surpassed newspaper and has been recognized as the fastest news reporter and information communicator.

Although the popularization of Television set is somewhat delayed due to its high price, it has become a real audio-visual medium with fastest information.

Television has been spread mainly to urban areas, and radio all over the country.

With the enlargement of broadcasting network, agricultural cooperative which has nation-wide organization has made more use of broadcasting together with newspapers. Central Audio-visual Education Centre under Ministry of Education is leading educational programme of "Radio School" for students, parents and teachers all over the nation.

Wire broadcasting in rural areas cannot also be missed. Wire broadcasting approved by the Government on December 16, 1963 has contributed greatly to the promotion of rural culture for the past few years.

As of end of 1967, the number of Television-sets, radios, amplifiers and speakers spread over the country is as follows:

Unit: Thousand			
<u>Radio</u>	<u>T.V. Set</u>	<u>Amplifier</u>	<u>Speaker</u>
1,108	43	4	1,038

c. Slides

Slides are audio-visually accurate depictive method as they show the enlarged photos, pictures and diagrams.

Slides and film strips are greatly used in the education of children because of the advantages that they are not under the restriction of time and commentators can freely explain their subjects.

Moreover, they can be more easily produced compared to films. At present, there are 3 chromophotograph development and printing places, and National Audio-Visual Education Center is in charge of technical guidance for producers.

3. Audio-visual Education Activities of various organizations

Those organizations in charge of audio-visual education for rural areas are National Film Production Center, National Audio-Visual Education Center, National Information Center, Office of Rural Development, National Agricultural Cooperative Federation and Office of Public Information of Local Governments.

USAID/K and USIS are positively supporting our audio-visual education activities. Most public bodies and corporations are producing PR materials individually.

The activities of those organizations are as follows:

a. National Film Production Center

This center under Ministry of Culture and Information is in charge of the production of various PR films of the Government.

It also gives great assistance to other private film producers. Until 1964, National Agricultural Cooperative Federation also entrusted its film production to this Center. Now NACF produces films by itself.

b. National Audio-visual Education Center

It was first started in May, 1958 as a model audio-visual education center by the technical cooperation programme of International Cooperation Agency, and in August, 1961 when the Korea - America agreement ended, it was reorganized as National Audio-visual Education Center with its branches in each Provinces.

In 1962 Film Library was established in this Center, where now exists about one thousand various films, slides and film strips.

It also gives technical guidance on slides production of other organizations in many ways. Since the programme of "Radio School" started in Korea Broadcasting Station, School Broadcasting Section was set up in this Center and various programmes such as education news, contemporary review, education review, questionnaire of education, introduction of school management, voice of parents and new policies of Ministry of Education are planned in the Section.

c. National Information Center.

Various PR films of the Government are shown here to free visitors, and also PR photos are exhibited here.

The exhibition room is also allotted to public bodies and corporations for the exhibition of their PR photos.

d. Office of Rural Development

This office is in charge of technical guidance of farm management for farmers, and its organization is nationwide like that of NACF.

Their audio-visual education activities are very vivid. As of end of 1967, they had 48 movie cars with 16mm projectors, and in 1968 purchased 281 super 8mm projectors and produced 20 kinds - 1,200 volumes of films for technical guidance and education.

At present, members of agricultural cooperatives, i.e., farmers, receive audio-visual education in 3 ways. National Agricultural Cooperative Federation produces various films for the better management of village cooperatives and the enhancement of members' sense of participation, Office of Rural Development produces films for the improvement of farming techniques, and Office of Public Information of Local Governments receive various films of the Government produced at National Film Production Center.

The contents of above three ways of audio-visual

educations are different one another.

4. Audio-visual Education Activities of National Agricultural Cooperative Federation (NACF).

a. Background and present status

Audio-visual education in NACF started from the time of old Agricultural Cooperatives before the merger in 1961 with the assistance of 4 16mm projectors in 1959 and 1 movie car in 1960 from the present USAID/K.

Most materials were borrowed from USAID/K, but in 1960 educational dramatic film with the subject of "Rewards of Cooperation" was produced, which is the first film in the history of NACF Audio-visual education.

After the merger of old NACF and Agriculture Bank in 1961, the movie car, 16mm projectors and felt boards of old NACF were handed over to the present NACF.

The audio-visual education of NACF has been following the fundamental policy of its guidance activity.

The guidance work of newly inaugurated NACF aimed at the inculcation of esprit de corps, the spirit of mutual help and the formation of basis of village unitary cooperatives.

Great effort such as the setting up of "The Week for Enhancement of Esprit De Corps", production of many slides and film strips and broadcasting was made for this purpose.

In 1962 and 1963, the aim of guidance work was the strengthening of systematic agricultural cooperatives and the priority guidance.

For this purpose vivid activities such as the production of films, utilization of broadcasting and other mass communications, and campaign for sending radio-receivers to rural areas in which 3 thousands radios were sent to villages gratuitously and 9 thousands were sold through NACF, were done.

In 1964, NACF produced many audio-visual aids by itself, and purchased 1 camera-car and 9 touring movie-cars establishing film production office in the Federation with many facilities and instruments.

In 1965, one volunteer in each city and village was stationed for the New Former Movement. NACF purchased 150 slide projectors for educational activities of those volunteers.

Moreover, great development in many other fields of audio-visual activities of NACF was made in the meantime. The accomplishments of audio-visual activities of NACF by years are shown in the attached table.

b. The future of Audio-visual Activity of NACF

The recognition and understanding on the importance of audio-visual education is gradually increasing, but facilities and educational aids are in a poor state compared to advanced foreign agricultural cooperatives.

Most of all, purchasing of more Super 8mm projectors, good films, slides, film strips, and making more broad utilization of broadcasting network are necessary.

The training of personnel in charge of education is also very important.

5. Conclusion and Proposal

The education of NACF is different from school education is that it is based on the free will of individual who participate in the educational activity. Therefore, the first thing to do is to make participants feel interested in the education.

In this regard, audio-visual method is much more efficient than other methods. But audio-visual education must be backed by sound financial support.

We should here take account of our rather weak financial situation and also regional problems, especially the imperfec-

tion of rural electrification

Considering these situations, we should be prudent in the selection of proper audio-visual aid for us. On the other hand, training and qualitative improvement of staff personnel is also important.

Lastly, international cooperation in the field of audio-visual education is also required. Audio-visual aids can be used without regard to the difference of languages.

Table #1.

Production of NACF Audio-Visual Aids
and Times of Touring Show of Films

<u>Year</u>	<u>Film</u> (Kinds)	<u>Slides and</u> <u>Film Strips</u> (Kinds)	<u>Photo</u> <u>Exhibition</u> (Kinds)	<u>Others</u> (Kinds)	<u>Touring</u> <u>Shows</u> (Times)
1961	2	-	-	1	-
1962	1	1	1	1	158
1963	8	1	2	-	685
1964	13	-	2	1	257
1965	25	4	1	1	345
1966	12	1	2	1	893
1967	17	3	-	-	1,256

Table #2.

Production of Audio-Visual Aids of
Office of Rural Development

<u>Year</u>	<u>Film</u> (Kinds)	<u>Slides</u> (Kinds)	<u>Film Strip</u> (Kinds)	<u>Photo Show</u> (kinds)	<u>Touring</u> <u>Show</u> (Times)
1958	2	71	5	72	199
1959	2	69	21	63	356
1960	5	260	34	89	647
1961	3	288	26	65	929
1962	3	1,021	40	66	2,053
1963	2	3,203	170	2,124	10,023
1964	1	150	21	2,295	5,462
1965	5	*80	13	3,600	5,455
1966	1(20 Kds)	87	9	3,670	6,181
1967	28	4,413	3	2,240	6,104

Table #3.

Facilities and Instruments in NACF

	Federation	Kyonggi	Choong-Nam	Choong-Buk	Chun-Nam	Chun-Buk	Kyong-Nam	Kyong-Buk	Kangwon	Cheju	Total
Movie-Car	1	1	1	1	1	1	1	1	1	1	10
Projector (16mm)	4	2	2	2	2	2	2	2	2	2	22
Projector (8mm)	2	-	-	-	-	-	-	-	-	-	2
Recorder	5	3	3	2	2	2	2	2	2	2	25
Magic Lantern	5	2 (18)	2 (10)	2 (15)	2 (21)	2 (13)	2 (20)	2 (24)	2 (15)	2 (4)	23 (140)
Movie Camera (16mm)	2	-	-	-	-	-	-	-	-	-	2
Camera	9	2	2	2	2	2	2	2	2	2	27
Film Production Office	1	-	-	-	-	-	-	-	-	-	1

NOTE: Number in the parenthesis is magic lanterns owned by County Cooperatives in the Province.

For Session No. 12

"SELECTION AND TRAINING OF
MEMBER EDUCATION PERSONNEL"

Introduced by:

Mr. Y. T. Hue

1. Preface

The importance of education in cooperative society is internationally recognized. The most important condition of successful member education is the selection of educational personnel and various effective means of supports to these personnel.

2. Definition of Words

Education is a character-building for democratic citizen.

Training is a technical process to approach to a certain standard through the continual repetition of same course under a fixed purpose.

Education personnel can also be classified into administrative education personnel and substantial education personnel. The training of administrative education personnel is mainly education on the view of value and life.

3. Types of rural leaders

a. Traditional leader.

This is the type of leader who is inclined to rule and govern with patriarchal authority. He is sometimes opposed to the new technique and knowledge introduced by the rural youth. But this type of conservative obstinate leader

sometimes plays the role of checking frivolous urban current and protecting the peaceful rural virtue.

b. Potential leader.

This is the type of man who do not want to come to the surface, notwithstanding high level of education and abundant technical knowledge. Mostly they are retired government officials, teachers or failures in urban businesses.

Opportunities or systems for them to participate actively in the community development should be arranged.

c. Professional leader

Government guidance officials and personnel employed in various agricultural institutes belong to this type. Apart from their technical guidance activities, quality and character as educators are required of them.

d. Rural voluntary leader.

Educational training on scientific techniques is necessary for these voluntary self-sacrificing leaders, as the educational level of these leaders is comparatively low.

4. Meaning of Education Personnel Selection.

Education personnel should be selected to take full consideration of the regional special conditions in the establishment of education plan. Administrative support is also important.

5. Selection of Education Personnel

In the selection of government guidance officials and personnel employed in various agricultural institutes,

- (1) It is difficult to rely only upon the academic backgrounds,
- (2) How to seek men of firm belief willing to contribute to the rural development, apart from the position of the salaried class,
- (3) It is difficult to judge the quality and virtue as educator apart from the knowledge in agricultural technique by examination only, and,
- (4) It is also difficult to find out by examination the humanity, practical ability, etc., of education personnel.

In the selection of voluntary leader, followings should be taken into consideration:

- (1) Most efficient farming producer,
- (2) The experienced in the youth guidance,
- (3) Man of trustworthiness among villagers,
- (4) Sacrificial voluntary man,
- (5) One who can cooperative with agricultural organization of the region,
- (6) One who is impartial over sects or tribes,
- (7) Enthusiastic and democratic man,
- (8) Man of practice,
- (9) One who does not take advantage of the community to political purposes,
- (10) One who can maintain the harmony among villagers,
- (11) Intelligent one, and
- (12) One who is versed in cooperative.

Above conditions of leaders can be abbreviated into virtue, knowledge and earnestness.

6. Training of Education Personnel.

Education officials have been selected by examinations on theoretical knowledges only. Therefore, training on practical matters is necessary for them.

In the training of voluntary education personnel, a system to arouse their morale is necessary.

7. Selection and Training of Education Personnel in Korean Agricultural Cooperatives.

With the inauguration of the present multi-purpose agricultural cooperatives in 1961, agricultural cooperative pioneer system was established in the same year.

Until the end of 1962, 1,241 pioneers were employed without examination at the discretion of presidents of city and Gun Cooperatives and stationed to villages throughout the country. But some unqualified persons were included in those pioneers.

Therefore, in 1963, an examination at the central level was conducted for pioneers. Applicants for the examination numbered 4,000 including working pioneers.

1,105 men passed the examination, 843 working pioneers and 262 anew. Education and training of these pioneers are conducted at various levels. Still the activity of those pioneers do not meet our expectations. Some of them have complaints on different treatments in pay and working hours between them and other officials.

As of the end of March, 1968, only 718 pioneers are working in the field. Proper measures should be considered for the exaltation of those pioneer's morale.

From 1966, a new training programme of pioneers and other education personnel has been conducted by the central Federation. As of August, 1968, the average number of participants in the programme in each Gun cooperative is as follows:

	<u>Times</u>	<u>Persons</u>
Representative Member of 4-H Club	3	3
Volunteers	2	2
School Cooperative Teacher	3	3
Secretary of Ri/Dong Cooperatives	2	2
Guidance Officials of Rural Guidance Station	1	1
<u>TOTAL.</u>	<u>11</u>	<u>11</u>

For Session No. 15

EVALUATION OF MEMBER EDUCATION PROGRAMMES

Introduced by:

Mr. D. Vir

1. Main Objectives of Member Education

- a. To impart necessary knowledge and understandings, about cooperatives in general and local cooperatives in particular.
- b. To develop leadership qualities and team spirit among members, so as to help them in solving their common problems by group action.
- c. To develop interest in further education and in the business affairs of cooperatives.
- d. To furnish them with information of common needs and interests, and to guide individual members in their production and consumption activities.
- e. To develop skills and desirable habits among members
- f. To encourage critical thinking and objective judgements.

2. Some considerations for Planning of Educational Programmes

- a. Objectives to be achieved.
- b. Number and characteristics of participants.
- c. Contents and methods of education.

- d. Number and nature of trained personnel needed.
- e. Other resources available, teaching material, funds, etc.
- f. Organizational structure and system needed for planning, implementation and evaluation of member education programmes.

3. Methods of Evaluation

- a. Question answer, testing, etc.
- b. Interviews.
- c. Consultation of records.
- d. Group discussions.
- e. Observation of behaviour of members.
- f. Follow-up meetings, questionnaire, etc.

4. Some characteristics of Evaluation

- a. It should be mainly internal, constructive and educational.
- b. It should be economical and simple.
- c. It should be objective and quantitative.
- d. It can be continuous, periodic and final.
- e. It should involve different parties concerned, e.g. administrators, teachers, learners, and be carried out at different levels.
- f. An evaluation tends to be comprehensive and diagnostic.

For Session No. 16

Cooperative Education for Women

Introduced by:

Mrs. D'Cruz

Introduction:

The importance of involving women in the Cooperative Movements of South-East Asia cannot be over-emphasized. There are several reasons why this involvement has not come about earlier, as in the developed Movements of the West and in Japan. Two of the major reasons are: (a) the traditional customs and caste barriers which, historically speaking, have prevented women from taking an active part in public life; (b) lack of education. In countries where illiteracy is a major problem, women's education has been greatly neglected.

The situation has been changing over a period of years. The social environment in the Region is characterized by an increasing awareness of the significant role which women can play in schemes for social and economic development. This change in attitude can be ascribed, broadly speaking, to the following three factors:-

Firstly, the political leadership in several countries of the Region recognized the importance of involving women in the fight for independence from foreign rule. In India, for example, women came out in their numbers to join in the struggle for freedom. Their role in the fight for independence led to an increase in equality in other fields, such as facilities for education, rights of inheritance, etc.

Secondly, as a result of the spread of education, and the change in their economic and social status, less women are becoming increasingly engaged in activities outside the home, and in most countries of the Region they are to be found in almost every profession, in some of which they occupy high positions.

Thirdly, the cost of living has risen considerably in most countries of the Region, and many families find that only by increasing their incomes can they maintain a decent standard of living. Women have therefore become wage-earners and are supplementing the family income.

The Need for Cooperative Education among Women:

One of the aims of the Cooperative Movement is to help raise the social and economic status of its members, by active participation in cooperative activities.

There is in South-East Asia a great need to help women raise their social and economic status. As a broad generalisation, it may be stated that women are still socially and economically inferior to men. We have seen some of the reasons for the changing status of women in the countries of South-East Asia, but the process is far from complete. Although traditional customs and social barriers are growing less marked, they have not disappeared altogether. Prejudices still exist against women taking an active part in public life, and in many circles women are accepted with a certain amount of reserve. Moreover, although increasing educational facilities are being thrown open to women, not all women take advantage of such opportunities. One of the prime necessities is to make women conscious of their own needs and problems.

If women are to become attracted to the Cooperative Movement, cooperative publicity and propaganda will have to be directed towards them. They will have to be made to see how the Cooperative Principles can be applied to their own needs and problems. Before cooperative educational programmes can be formulated, certain factors will have to be taken into account, such as the background of the women for whom such

programmes are meant, and the problems they face in their day-to-day lives. These problems will constitute their needs, which, in turn, will determine the type of education they require.

Background:

The majority of the population in South-East Asia live in the rural areas, and are dependent on agriculture for their livelihood. A substantial portion of the farmers usually live near subsistence level. They produce just enough for their needs, and cash incomes are low. When crops fail owing to inadequate rainfall, or are damaged by floods, or some other natural calamity occurs, farmers do not even have enough money for their daily necessities. In times of such crises, the farmer has no option but to turn to the usurious moneylender, as credit cooperatives, in most cases, do not lend for consumption purposes. The exorbitant rates of interest charged by the moneylender make it impossible for the farmer to repay the capital borrowed. Cooperative credit societies in the Region are attempting to orient their loaning policies and programmes with a view to helping farmer-members to raise agricultural production. However, they are not yet in a position to provide fully the production credit needs of farmers. Moreover, farmers are also slow in adopting improved agricultural practices and in many cases, loans given for production purposes are directed to other uses. The economic conditions of farm households in a major part of the Region are not very satisfactory; there is a great need to modernize agriculture and to develop agri-industries. Cooperative institutions of various types will naturally have an important role to play in programmes of agricultural development and rural industrialization.

Given proper education and training there is no reason why farm women cannot contribute to these schemes.

Role of Rural Women:

Farm women can work as agricultural labourers. For

instance, on the West Coast of India it has been found that women are much better at work such as transplanting in paddy fields. If women belonging to land-owning families work in the fields, operational costs could be cut down as less labour would need to be hired. Women belonging to families which do not own land could become wage-earners and supplement the family income. In Japan women do most of the farm work, thus leaving the men free to take up employment in nearby industrial undertakings which have been set up in rural areas. Agricultural cooperatives train farm women in the use and maintenance of tractors.

Farm wives can also help with cleaning and grading of grain. By organizing themselves into groups or associations, women can supplement and complement the work of the agricultural cooperative societies. They can, for instance, collect advance orders from farm households for items of daily consumption and purchase these from consumer cooperatives. They can run creches and nurseries for children of working mothers. They can run kitchen gardens, poultry farms, dairies and similar projects, the produce of which would provide their families with better nourishment. Any surplus can be sold in nearby markets to supplement the family income. Cottage industries is another means of earning added income. Such occupations could help farm families to effect small savings which could tide them over times of crises, and raise their standard of living.

In the field of health and improved living conditions too, women have much to contribute. Kitchen sanitation, for instance, could eliminate diseases such as cholera, which break out in epidemic form. Women can see to it that their families are regularly given preventive measures like vaccination and inoculation. Knowledge of balanced diet and nutritious cooking would also raise levels of health. Household management could teach farm wives how to perform their daily chores quickly and efficiently, leaving them more time for relaxation or other work. Programmes like the "Home Improvement Project" being carried on by the Office of Rural Development in Korea have immense value for farm wives as the education given covers a variety of fields directly related

to the home. Such types of projects should be multiplied to cover as large a part of the population as possible.

Before large-scale participation of women in cooperative activities, social and welfare work, community development and similar undertakings can come about, however, they will need education. Only through education can they be made aware of their own needs, and the ways in which these needs can be met. Education will teach them to be more articulate in their demands. It will teach them the value of self-reliance, and of joint, concerted action in work undertaken by them.

Women's Organizations in South-East Asia:

In several countries of the Region there are women's social and welfare agencies. Some are Governmental, others voluntary, but they all have as their goal the social and economic betterment of the community, especially of women. These agencies carry on publicity and propaganda, and their programmes revolve around such matters as adult education, health, nutrition, child welfare, family planning and other related matters.

Women's cooperatives also exist in the Region, but they are mostly thrift and credit societies, handicrafts societies, and industrial cooperatives.

In 1965 the National Co-operative Union of India organized an All-India Seminar on "Women & Cooperation". As an outcome of this Seminar, with Government aid, Women's Wings were set up within the State Cooperative Unions all over India. The work of these Wings is directed and coordinated by the National Cooperative Union of India. In addition to various measures undertaken by them for the promotion of cooperative activities among women, the Women's Wings pay special attention to programmes of women's cooperative education.

In Ceylon there are exclusive women's thrift and savings, and industrial societies. The industrial societies comprise weavers in textiles, cane, coir, etc. Women are also active in the following societies which have a mixed membership; multipurpose, stores and credit.

In Korea women have formed themselves into groups within the primary agricultural societies, and carry on a number of activities aimed at improving living conditions in the home and in the village as a whole. Women's activities include work in thrift and savings campaigns, and efforts to raise agricultural productivity. The National Federation of Agricultural Cooperatives in Korea also provides training to women to assist them in carrying out their activities.

In East Pakistan there are a few exclusive women's cooperatives engaged in such activities as home-making, consumers' cooperation and thrift and credit societies. The West Pakistan Cooperative Board, a Government agency, has two projects in hand: a cooperative hostel for working women, and a canteen for college girls.

In Thailand there are no exclusive women's cooperatives, but women are members of thrift and credit societies, consumers' societies and agricultural cooperatives, in all of which they are active. The Government Department of Cooperation in the Ministry of National Development organizes training in the field through use of mobile units, and women participate in such training. Subjects covered are: Cooperation, Cooperative Management, Agriculture and animal husbandry.

Some of the National Cooperative Movements have women Officers on their staff. In Malaya, for instance, the Government Department of Cooperation has Lady Officers and Inspectors who work in the field, with the aim of encouraging new women's cooperatives, and promoting those already in existence.

In Japan women have formed themselves into Associations, and are active within the agricultural, consumers' and fisheries' movements. Women's organizations in Japan are large and powerful. The largest is the National Women's Association of Agricultural Cooperatives. Women's Associations carry on multifarious activities aimed at improving home life and raising the standard of living. Savings is another very important aspect of the work done by women, and special attention is paid to home budgeting and home management.

Work of the ICA in the field of Women & Cooperation:

In November 1962 a seminar for women was organized jointly by the ICA and UNESCO. The title of the seminar was "The Role of Cooperation in the Emancipation of Women". The seminar was held at New Delhi, India, and was attended by representatives from cooperative and women's organizations in the Region. In addition, representatives from UNESCO, ILO, ICFTU and the Associated Country Women on the World attended. This seminar was the first of its kind to be organized in South-East Asia. The purpose of the seminar was to study the economic and social status of women. It helped in creating an understanding about some of the problem areas in this field.

As a follow-up of this seminar, the ICA sponsored a study mission in the Region, to collect information on the relationship between the Cooperative Movement and women's organizations, and to find ways and means of bringing about a closer collaboration between the two. The study was undertaken by a Pakistani Cooperator. Upon completion of her study mission she submitted a report which was circulated to the ICA's Member Organizations in the Region, and their comments and suggestions on the Report were invited.

At present there is a Secretary for Women Cooperators in the ICA Headquarters, London, and a Woman Assistant in the ICA Offices at New Delhi. These two persons have the tack

of developing and coordinating work in the field of Women and Cooperation.

At the ICA Centre in New Delhi, work in the field of Women and Cooperation continues along the following broad lines:-

Documentation and its systematic exchange: All information of interest to women cooperators is circulated to the Movements in the Region.

Cooperative Education for Women: The ICA collaborates with Member Organizations in seminars of special interest to women. The ICA attempts to have participation of some women in its seminars which are of interest to them. In such cases, the ICA Centre suggests to the National Movements to include some women when making selections for ICA seminars in the usual manner.

Literature of relevance for women's education programmes may be produced. Example: Paper on "Cash Trading" and book on "Balanced Diet".

The ICA may offer assistance mainly in the form of advice, to Movements in the Region in formulating programmes for women.

Role of the Cooperative Movements in the Region in promoting Women's Cooperative Activities:

In collaboration with Government and voluntary cooperative organizations, international agencies, social and welfare institutions, adult education bodies and similar organizations whose aims and objectives are similar to their own, the National Movements in the Region may work for the promotion of women's cooperative activities along the following broad lines:-

Appointment of Women Officers (where these do not exist) to work for the promotion of women's involvement in cooperative activities.

Organize publicity and propaganda campaigns aimed at interesting women in the work of the Cooperative Movement.

Drawing up of special programmes for women cooperators. Coordinate these with programmes of other women's organizations whose aims and interests are similar to that of the Movement.

Assist existing women's cooperatives to expand and improve their functioning.

Make efforts to swell women membership in existing cooperatives where women can usefully contribute.

Encourage the formation of women's groups of associations to work in various spheres of the Movement.

Cooperatives at all levels may launch education programmes for women, revolving around the particular needs of the area. Such programmes may pay special attention to household budgeting and home management, with a view to encouraging small savings among women. Health, sanitation, nutrition and similar matters should also be given special care with a view to helping them raise the standard of living of their families and of the community.

- . Organize handicrafts and similar societies which would provide women with part-time work and enable them to earn added income.

9. Organize poultry and similar cooperatives in rural areas where nutrition standards are poor and cash incomes low.
10. Train women cooperative leaders.

Obstacles and Suggested Approaches to Overcome Them:

Any programme in the Region for social and economic development will meet with certain difficulties. One of the main obstacles is widespread illiteracy rates among women. This is higher in rural areas, where the greater part of the population live, and is greater among women than men. Adult education is therefore as a pre-requisite to the involvement of women in any programme. Only if they can understand the basis of Cooperation, its principles, aims and objectives, will they realize its relevance to their needs.

Secondly, menfolk are often either apathetic, sceptical or antagonistic to their women engaging in activities other than household tasks. It would be wise, therefore, to draw them also into adult education programmes. In this way they will realize women's role in cooperative activities, and the benefits which cooperation can bring to the community as a whole. Programmes may be arranged around agricultural credit, farm management, home management, etc., as these topics would be of interest to all. Specific programmes for women around planned dieting, child care and similar topics may also be organized.

Apathy and resistance to change are also more marked in rural areas. Traditions and old customs are deep-rooted in villages. Therefore, if rural women are expected to change their mode of life and work, they will first have to be convinced that it will be to their advantage. For example, if they can be shown how kitchen sanitation, planned eating, child care, etc., will improve health standards, or how household management will lighten household chores, they will accept new techniques and methods.

A third important problem in the Region is poverty. Hence, the importance of planned budgeting, making the best use of the meagre resources and low incomes available, cash trading, and similar measures for household economy cannot be over-emphasized. Also, cooperatives which can help families to better their economic conditions should be established.

Fourthly, lack of leadership is an important factor responsible for the slow development of cooperatives. Success of women's programmes will also be dependent upon availability of competent leaders. The Cooperative Movement should therefore initiate training programmes for women leaders.

Conclusion:

The process of change in the social and economic status of women, in evidence in almost all the countries of the Region, is a slow one. Before any widespread change can take place, women must want such a change. Their minds must be so conditioned that they are able to articulate their own needs, and desire to do something about them. The Region is so vast, that although numerous agencies of all types are working for the betterment of women, unless women themselves take an active part in the programmes designed for their betterment, the impact of such programmes will not be either deep or lasting.

The Cooperative Movement can do much to change the thinking and attitudes of women. Through cooperative education the Movement can make women realize their own needs. Through practical-oriented programmes they can solve some of these needs, both in the social and economic fields.

Stress should be laid on the involvement of more women in the existing cooperative societies, rather than on the formation of new exclusive women's societies. Separate societies for women may be necessary in some cases, but they

should be the exception rather than the rule. The Cooperative Movements in the Region should have a variety of educational programmes for women, so as to make them capable of effective participation in all the Movements' activities. Through such education and training women can take up responsible positions within the Movement, and eventually take their rightful place in society.

For Session No. 17

COOPERATIVE EDUCATION FOR THE RURAL YOUTH IN KOREA

Introduced by:

Mr. M.H. Kwon

1. The historical and social environment of Korean farms and the need of cooperative education for the rural youth.

It is generally recognized that Korea is an agricultural country where majority of the population is engaged in agriculture. This is because the nation's modernization is based on the modernization of the rural communities. As a result, the government has launched a strenuous implementation program for the agricultural modernization.

However, the process of the agricultural modernization has been hindered practically due to many factors involved and especially the major hinderance is rested on the part of the farmers whose spiritual competence is not well prepared.

Historically, this nation suffered from a long period of feudalism by which the people were forced to a blind subjugation and the only heritage carried over was ignorance and poverty.

The worst of all, each individual farmer owns a very small parcel of land which has access to the inefficient farm management. Even though the farmers of this country had experience of changes in political, social and economical situations, they have been outsiders in the course of confronting the new system, knowledge and techniques.

As an instrument to assure the farmers of better living, the government set up a farm guidance organization within the government to actively motivate the improvement of farm management including improvement of living. In addition, the

government promoted to foster agricultural cooperatives among farmers in the effect to up-grade the social status of farmers.

Because of the lack of positive and voluntary participation of farmers with the cooperatives, the result of cooperation has left behind the successful achievement.

This will prove that the practice of agricultural modernization can not be born by the old timers and that its performance entirely depends on the training of rural youth who will in term serve to the prospective development of cooperatives and rural communities.

In view of the foregoing, agricultural cooperatives organized for and by the farmers have had difficulties in their activities and therefore, it is of the first magnitude to extend cooperative training to the rural youth who will become the successors of cooperatives.

4-H movement in Korea bears a twenty years of successful history having more than 29,000 clubs with 720,000 membership as the vanguard of rural society. About 3 million youngsters in the rural area have received no other training than primary level education. These promising youngsters should not be set idle in the making of modernized communities.

It goes without saying that cooperatives in existence require competent and potential young members after they are given proper training. It is noteworthy that agricultural cooperatives are sensitive enough to keep pace with the rapid progress of the nation's development and are encouraging the hopefuls to be ready to become qualified cooperators.

We pay a high tribute to agricultural cooperatives which plant a cooperative idea among 4-H members who are organized under their own principles of 4-Hs to become new farmers and

democratic citizens. They are the ones who accept and diffuse new knowledge and techniques for the cause of community development.

2. The significance and performance of cooperative education for the rural youth.

The purpose of cooperative education for the rural youth is to extend cooperative principles and practices which are available for the future management of cooperatives to be democratically controlled since they will be the masters of the farms as well as the runners of cooperatives.

Agricultural cooperatives started to render courses on cooperatives to 4-H members in 1963 so that they may be acquainted with the principles, methods of management and effective business administration in line with the sense of self-help which is the philosophy of 4-H movement.

The cooperative education effectively extended will serve greatly to the immediate application of efficient management of cooperatives when these young 4-H members join them. To materialize the purpose of cooperatives education, cooperatives have undertaken a partial training for the youngsters on top of the member education since the inauguration in August 1961.

The intensive cooperative education for 4-H members has been conducted at the federation level since 1963 when a total of 7,000 members were trained with 5 to 7 days of courses in separate groups of 50 to 100 members for the first time cross the country.

A systematic training started in 1964 when 8,500 members were trained at the county level distributing pamphlets and publications on cooperatives. In 1965, 8,000 members were

trained and given many cooperative publications. In 1966 and 1967, along with Gun and central level education for 4-H members the community leaders were given cooperative training at central level to lay a sound foundation so that each primary unit 4-H club may undertake its own education.

This year marked a very successful record of training at each of central, City and Gun and primary unit clubs and it can be compared with the education for employees and members of cooperatives. In support of the effective training of 4-H members, cooperatives extend loans to distinguished clubs every year.

As the result of cooperative education for the 4-H members, they have potentials ready to better serve cooperatives and they help fulfil a part of cooperative activities.

In some clubs, they have organized semi-cooperatives within 4-Hs to practice cooperative business and credit service. It is, therefore, expected that real cooperatives will be rooted firm among those youngsters when they become members of cooperatives.

2. A prospective direction of cooperative education for the rural youth.

Cooperative education for rural youth has been exclusively rendered to 4-H members due to the environmental limitations which curtailed to include all the youngsters in rural communities.

There are now 3 million youngsters (precluding 4-H members) who have received only primary level education and have lived a traditional and closed societies. They are the ones who have bearing on the future of cooperatives and therefore, cooperative education must reach them sooner or later.

The youngsters at present will be the masters of cooperatives in the future and in this regard, there should be a serious concern over the direction of their education. Agricultural cooperatives are urged to launch a program to have all the rural youth participated with cooperative education by establishing a systematic foundation and a guidance mechanism. There should be also a spiritual and ideal direction toward which all the rural youth may be appealed to voluntarily participate.

Agricultural cooperatives are called upon to support and help 4-H clubs which are operated on a cooperative base so that these clubs may function as self-help training institutions for cooperative education. In addition, cooperatives should closely work with other agencies in rural area which have concern with education of rural people and dig out and train active leaders in the communities. There should be strong measures to finance the educational activities of the rural youth in order to give incentive and ascertain the effectiveness of education.

By doing so, agricultural cooperatives may be rested assured of acquiring the competent future cooperators with new knowledge and experience.

for Session No. 18

An Outline of the Plan
for Member Education in Korea

Introduced by:
Mr. K.W. Kang

1. Preface .

The present National Agricultural Cooperative Federation of Korea started on August 15, 1961 as a multi-purpose cooperative.

The first task of member education is the enhancement of sense of participation among members and the teaching of principles for the development of business activities of agricultural cooperatives.

For this, we have long term yearly plan of education.

2. The goal of member education by stages of coop. development.

1) The stage of formation of organizational basis.

From 1961 to 1962.

Educational activity for the enhancement of cooperative ideals are extended to staff members of unit cooperatives who are in charge of leading other members.

2) The stage of enlargement of cooperative business activities.

From 1963 to 1964.

Education for the guidance of cooperative businesses are extended together with the enhancement of the ideal.

3) The stage of independence and democratization of cooperative management. From 1965 on.

a. Farm management education for the modernization of farming technique and the fosterage of executing ability of cooperative businesses, is extended.

b. Education and training are extended on agricultural cooperative subjects to the rural youth, women and leading figures to foster their morality as future competent members.

c. Competent members are sent to foreign advanced countries to learn farming and management technique of agricultural cooperative.

4) Educational policy of NACF by years.

The basic line of education since 1961, the year the present multi-purpose agricultural cooperative federation was inaugurated, up to 1968 is as followings.

1961.

In order to strengthen the organizational basis of newly started agricultural cooperative, emphasis is laid on the education of leaders for their organizational guidance and the inculcation of cooperative ideals.

1962.

a. Main emphasis is laid on the fosterage of management and business ability of staff personnel in the systematic organizations, together with the enhancement of cooperative spirit.

b. Strengthen the training and education of Gun (County) cooperative officials in charge of guidance, and volunteers who guide the businesses of the Ri/Dong unit cooperatives.

c. Education necessary for the staff and other members of Ri/Dong unit cooperatives to reorganize their newly started cooperatives is to be conducted.

1963.

a. Educational system of staff personnel is to be established for the full function of multi-purpose agricultural cooperatives through the enlargement of businesses and formation of basis of systematic organizations, and also education for the promotion of business efficiency is to be conducted.

b. Promote the full function of Ri/Dong unit cooperatives and the cooperative self-help independent spirit.

1964.

a. Education according to grades and types of business of the staff personnel in the Central Federation and its member coops is to be conducted.

b. Education to secure the basis for the enlargement of coop. businesses through the strengthening of management conditions of unit coops, by the classification of their development forms is to be carried.

c. Education of guidance workers for the promotion of increased farm income, the improvement of farming and the forming of specialized crop areas is to be conducted.

1965.

a. Educational system is to be improved so as to promote the business ability of managers and administrators by their specialized business fields.

b. Strengthen the basis of independent management ability of Ri/Dong unit coops, necessary for the transfer of city and Gun cooperatives' businesses to Ri/Dong coops.

c. Strengthen on-the-spot education and the independent education system of Ri/Dong coops.

d. Education for the members outside the organization of agricultural cooperatives is to be strengthened.

1966.

- a. Fostering of management and other business ability.
- b. Education for the efficiency of practical business.
- c. Closer relation with other and foreign educational institutions.
- d. Strengthen the training of Ri/Dong coop staff.
- e. Education for those outside agricultural coop is to be strengthened.

1967

- a. Promotion of business talent.
- b. Strengthen member education by units of villages and volunteer centers.
- c. Systematization of outer education.
- d. Improvement of contents of education.
- e. Active import of foreign advanced technique of agricultural cooperative management.

1968.

- a. Systematization of local educational activities.
- b. Strengthen staff education.
- c. Strengthen the training of the rural youth on agricultural coop subjects.
- d. Linkage between agricultural coop and school education and rural community education.
- e. Import of foreign advanced technique.

3. Plan for member education by educational units.

1) Central level education

From 1 to 3 weeks training at the NACF training Center play the role of conveyance education.

2) Provincial level education

Member education by provinces is to support the education by county unit.

3) Education by Gun (County) unit.

Education by Gun unit is the center of member education. Special circumstances of the area is taken into consideration in its educational plan.

4) Outer education

Training on agricultural coop subjects is extended to the rural youth, especially members of 4-H Club, volunteers, teachers of local schools and students who are sympathizers of agricultural coop education.

5) Indirect education

a. Agricultural Coop. Newspaper, "New Farmer" magazine, distribution of agricultural coop. manual, production and supply of various audio -visual aids, broadcasting through wire network, establishment of agricultural coop village library, fosterage of village study club, and consultation on farm management, etc., are actively conducted.

b. Central Federation support the Gun educational activities by the presentation of efficient education method, the supply of various educational aids, the recommendation of guidance experts and subsidy of education expenses.

4. Result of education by participants.

1) Education on presidents of member coops.

The number of persons educated by years is as followings.

	<u>1962</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>Total</u>
President of City and Gun Coops.	122	139	319	139	139	678
President of Special Coop.	102	-	107	94	105	408

2) Education on directors and auditors of City and Gun Coops.

The result of the education which is 1 week a year, is as followings.

	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>Total</u>
Directors & Auditors of City & Gun Coops.	158	624	680	1,462

3) Education on presidents of Ri/Dong village coops.

5 days education on presidents of independent village coops by the unit of provinces, and 2 - 3 days education on presidents of other village coops. by the unit of Guns, usually at the time of monthly meetings, are conducted and their results are as followings.

	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>Total</u>
Provincial Unit	-	-	293	408	-	-	701
Gun Unit	83,462	56,463	27,978	30,744	14,202	17,328	230,197

4) Education on staff members of Ri/Dong village coops.

5 weeks education at the Central Federation on staff members of independent village coops for the promotion of their business abilities, and 3 - 5 days education at Gun coops on staff members of other village coops. has been conducted with the following result.

	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>Total</u>
Independent village coop.	-	-	137	136	136	409
Other coop.	18,255	3,433	7,668	3,246	3,048	35,650

5) Education on members of Ri/Dong coops. The result of the education on subjects regarding the development of coops has been conducted at Gun coops with following results in the number of persons educated.

	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>Total</u>
Member	274,648	37,347	43,991	26,848	382,834

6) Training of NACF staff personnel

There are four courses of 3 or 4 weeks in the NACF Training Center: research course for senior officers, high course for officers, ordinary course for clerks and volunteers and fundamental course for newly employed clerks.

The number of persons educated by years is as followings.

	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>Total</u>
Junior officers				8	64	26	30	128
Officers at Federation at Provincial branches	277	673	552	471			738	2,711
	652							652
Clerks at Fed. at Prov.	806	236	725	734	451		370	3,322
	1,630	1,308	431	442	318			4,129
Volunteers at Fed. at Prov.		290		138	1,115			1,533
			3,127	2,385	1,554	1,520		8,586
Newly employed clerks	325	752	337	128	105	46		1,693
Staff of special coops.		86	64		66	94	172	482
<u>Total</u>	<u>325</u>	<u>4,203</u>	<u>2,908</u>	<u>4,971</u>	<u>4,405</u>	<u>3,604</u>	<u>2,830</u>	<u>23,246</u>

7) Education on associate members.

The importance of education on potential members of the rural youth, women and volunteers is recognized.

Therefore, NACF is conducting education of agricultural coop subjects on the rural youth, especially member of 4 - H Clubs, volunteers and women.

And school cooperatives was established in primary, middle and high schools all over the country with the support of Education Ministry for the education of agricultural coop subjects in school life.

And National seminar on agricultural coop subjects is annually held by NACF for teachers in charge of school coops.

Number of persons educated by years

		1963	1964	1965	1966	1967	Total
4-H Members	Central				280	141	421
	Local		2,991	6,162	7,791	29,700	46,644
Volunteers	Central				879	138	1,017
	Local	20,148				25,767	45,915
School teachers	Central				142	173	315
	Local				140	126	266
<u>Total</u>		<u>20,148</u>	<u>2,991</u>	<u>6,162</u>	<u>9,232</u>	<u>56,045</u>	<u>94,578</u>

5. Problems and Prospects

1) Due to the centralization in NACF organization, the democratic principle and independence which are the core of cooperative movement are apt to be hurt.

Therefore, in the future plan for member education, independent educational plan and activity, by unit village cooperatives should be strengthened with the support and guidance of central Federation.

2) Agricultural cooperatives in Korea started without any basis of member education, and the education level of most members is low.

In the future plan for member education, emphasis should be laid on the education of leading members and active sympathizers.

3) Adult education has different character from school education. Farmer members are diverse in character. They are house-holders, busy with farming and family supporting.

They are different in age, character, standard of living, educational level, social experiences, religion and enthusiasm in education, etc. Therefore, uniform educational plan is not effective here.

Educational plan adequate in the region should be established, making use of various meetings and clubs in the rural area, and also of outer educational activities.

4) Audio-visual education and home-study course should be more utilized instead of cramming education and theoretic education, thereby promoting the interests of farmer members.

5) Education for guidance and supporting of closer relationship between the improvement of each member's farming technique and that of co-op. business activities should be conducted.

For Session No.19

"ORGANIZATIONAL STRUCTURE AND
FINANCE FOR MEMBER EDUCATION"

I. Organization for Member Education:

1. Establishment of Education Committee.

For the past two weeks, you must, I am sure, have been explained by the lecturers or you have fully discussed on the aims, contents, methods and importance of member education in cooperative movement, accordingly you must have some knowledge on Organizational Structure and Finance for Member Education for which I am going to study with you.

In Korea, as the scale of a primary society is small, there are rarely such primary societies which have education committee or education department in their government body. It draws our attention that the village agricultural cooperatives in Korea have no education departments, although they have such departments as General Affairs, Business, Farming Guidance and Living Improvement besides Board of Directors.

Then, let us see some cases in foreign countries. In England, every consumer cooperative society has its education committee besides management committee (board of directors), and the other committees such as political committee or hall-fund raising committee may be established according to its request. Credit Unions which are very developing in the United States and Canada have uniformly Education Committee, Credit Committee and Supervisory Committee as well as Board of Directors.

In Korea, all of us recognize that cooperative education is very important. However, there are many persons who do not know how to conduct the cooperative education well.

For the first, I should like to point out that member education is the most important of the cooperative education, and let us understand this thoroughly and then think about the organization for the member education.

It goes without saying that an organization for member education should be designed to conduct member education efficiently. The aim of member education is agreeable with that of cooperative education and it is, of course, to make members into cooperators and develop cooperatives societies. That is, the aim of member education is to make members loyal to the cooperative business and to seek mutual benefits through cooperative efforts.

There are many ways for member education and suitable organizational measures are taken for conducting member education efficiently. In general, there are two organizational means for cooperative education:

One is a system of education committee, and the other is a establishment of education department (Section or Sub-section). The former is a voting body and the latter is

In Korea, as pointed before, there is not an independent voting body (Education Committee) for cooperative education but board of directors or general meeting are in charge of considering and voting for the education. However, board of directors and general meeting do not consider or discuss fully the plan and schedule of the cooperative education which are made by the executive body of the society.

From the view of both the specific feature of member

education and its efficiency, it is desirable for us to organize an education committee based upon every unit of cooperative organizations. Through the education committee, the opinion of members is reflected and their support may be expected for better education.

2. Organization of Education Committee

Education committee is desirable to be organized per every society. For agricultural society, in Korea, it is hoped to be organized according to the unit of village, county and national society. However, at present when the scale of a village society is small and its activities are very dull, education committee is hoped to be formed only per the unit of county agricultural cooperative society and devoted for the member education in the county.

In England, the consumer cooperative society has two-stage system in its organizational structure --- local retail society and Cooperative Union or Cooperative Wholesale Society. But for the cooperative education, there may be said four-stage system:

- a. Education Committee of every local society.
- b. District organization --- some districts have their education committees.
- c. Sectional organization --- Each of eight (8) sections of the Cooperative Union establishes a Sectional Education Council.
- d. National organization --- The local retail societies from the National Cooperative Education Association (NCEA). The national committee of the NCEA is the Education Executive --- which is also a committee of the Cooperative Union. The work of the Executive is carried forward by the Education Department of the Union which the Executive controls.

In Korea, if we form an Education Committee, it is important for us to nominate the committee-members. For example for the county agricultural cooperative, the number of the committee may be seven (7) members which are composed of both three ex-officio members and four (4) elected members among the presidents of village cooperatives. On the other hand, it may be also good for Board of Directors to appoint all the members of education committee instead of election among members.

3. Function of Education Committee

Someone has said that the basic definition of education is "to get People to act through increased knowledge," and this definition fits the activity of the cooperative education committee. Its job is to get people --- the membership, the potential and the general public --- to act for the cooperative benefits with a clear understanding of cooperative principles.

There are many means in cooperative education and it is the task of the education committee to consider and vote for the educational projects and then evaluate the results. The projects are carried forward by the education department (Section or Sub-section). However, it is important for cooperative society to make best use of the education committee members in such ways as they are liaison men between the education department and the members.

4. Tasks of Education Department

The work of the education committee is exercised by the education department of a society, so in reality the department does a more important job than the committee. Except village cooperatives, county and national agricultural cooperatives in Korea have education departments (Section or Sub-section).

The tasks of the education department lie in both

establishing the educational projects and budgets and carrying out them after they are passed by both the education committee and the board of directors.

There may be two ways for classification of cooperative education: One is classified from the subject of education and the other from the means of education. The former is divided into member education and staff training, and the latter is classified into two ways --- training through business conference and education through educational own projects. Training through business conference means that meeting and conference of staff on business are recognized important educational activities of cooperative movement. Education through educational own projects means various training courses, film shows, youth movement, recreational forms, etc., which are conducted by the education department. Then, let us see the tasks of the education department of the local society.

First, the education department must design a good program and ask to the education committee to support it and then carry out the program efficiently.

Second, the staff of the education department must work cooperatively with the committee members.

Third, the education department of a local society must provide a good program for member education. The following projects may be considered by the county agricultural cooperative in Korea:

a. Training courses for officers, staff and some members of village cooperatives.

b. Travelling conversation party to village cooperative.

c. Travelling exhibition and film show to village cooperative.

- d. Publication
- e. Rural woman and youth movement.
- f. School cooperative.

Programmes for the projects mentioned above must be carefully planned, continuously in operation and be supported by adequate funds.

II. Finance for Member Education.

1. Source of Educational Fund.

The activities of education committee and education department for their member education need some amount of expenses, and how to meet this expenses is so-called finance for member education. There is not a big amount for the allowance of the education committee members, but there may be a big expense for the activities of the education department in order to carry out the educational projects.

The provision of the educational fund should be so sure as the educational activities are important in the movement. In many countries of the World, they provide in the by-law of cooperative society that education grants should be some percentage of the net surplus. In Korea, the agricultural cooperative act provides in (3) of article #66 that the education grants (Guidance Expenses) should be more than 20 percent, of the net surplus and carried forward to the next year.

It was due to the educational activities that the Rochdale Society of Equitable Pioneers continued to develop. The premises at Toad Lane were quickly put to education uses. Lectures and discussions were held there on Sundays and weeknights. When the whole of the building became available in 1848, the second floor was used as a reading room and steps were taken to form a library. From the organization of

these activities developed its education department.

Grants were made towards the library at quarterly meetings but these were apparently illegal. The alteration of the Society's rules consequent upon the passage of the Industrial and Provident Societies' Act in 1853 provided the opportunity to include a rule that 10 percent of the Society's profits should be devoted to educational purposes. The registrar, however, objected but eventually agreed to a rule that 2.5 percent might be so used.

The National Cooperative Education Association (NCEA) in England passed a resolution affirming that education grants in every society should be either upon a per capita basis of 1 s. 6d. per year, or 2½ percent of the net surplus. Cooperative educationists in England have affirmed that societies with a membership exceeding 20,000 should appoint a full-time Education Secretary.

Section 25 (2) of the Credit Unions Act of Ontario Canada, provides that a Credit Union may by resolution of the members set aside, after making provision for the guarantee fund and before declaring a dividend, an amount not exceeding 5 percent of the net earnings in a special fund to be used for educational purposes as specified in the resolution. The money for member education comes from income produced by service. If service is given, there is adequate income. Experienced Credit Union Managers know that for every dollar spent for member education, several dollars of the increased income may be produced. New or small Credit Unions can get themselves off to a running start simply by the personal efforts of the Board and Committee members. As soon as income becomes available, a percentage of that income is budgeted for member education. Then, what is the source of the educational expenses? There are two sources: One is the earning of the education executive and the other comes from the annual income of the society. Some of the work of the education executive earns income ----- the fees it charges for training courses and the subscription fees for its publications, etc. The education departments of the National Cooperative Federation in developed countries earn some income by their own educa-

tional undertakings mentioned above, and especially their cooperative colleges run almost on their own income. Primary societies, however, are very far from meeting the cost of the services provided, and the departments count on the annual business income for their member education expenses.

2. How to measure educational grant

We have to work within a democratic organization and to use our powers of persuasion with the members of the society to allocate the maximum amount the society can afford for educational purposes. Let us quote an example for such a process :

A society which has 4,000 members had granted the round sum of 100,000 Won for educational purposes for a number of years. Its net surplus and sales rose each year. On checking the rules of the society, it was discovered that the grant should have been at the rate of 2.5 percent of the net surplus, which should have yielded 267,000 Won at that time. The report of education committee, however, showed that for a considerable period only two educational activities --- two times of members' recreational events and a children's sport day --- had been taken place each year. Representations were made to the Board of Directors and the Board was ready to vote an increase in the educational grant if the work of the Education Committee warranted it. With the aid of the Provincial Education Officer, a new program of 267,000 Won budget was drawn up and eventually the grant was passed by the general meeting.

The method of allocation of the educational grant will probably fit into one of these categories:

- (1) A per capita basis, i.e. so much (Won) per member per year or half year.
- (2) A percentage of the surplus.
- (3) A fixed grant. The rules of the society may be decided at the general meeting.

- (4) A grant without a fixed basis. In this category are the societies where the bills for educational work are met as they arise.
- (5) A grant based on sales. In some societies, the annual sales provide the basis for assessment, e.g., a fraction of a penny per one pound of total sales.

At the time when you design your educational plan and budget, you may be well to get the advice of the educational officer of your federation and you must be sure to be backed by both the board of directors and the managing director.

Most of the grant comes from the general income of the society, but some income of the educational activities, e.g., fee for training course and subscription fee for publications can be tried. Besides these, rents from hall, piano and motion-picture projector are hoped to be used for educational purposes. However, the management of these facilities should not be under the responsibility of the education department, but be absorbed into the general management of the society. Perhaps one of the most solid form of income which can be offset against specific items of expenditure is that obtained as grant aid from the local education authority. Cooperative education is supposed to be the most popular education for adult education or non-regular school education. So it is meaningful for a cooperative society to be aided by Government. Grant aid for particular activities rests on the quality of the work done, so let us mind that we must make sure that our work justifies our requests.

It is admitted that the amounts received by the sale of literature and the charges for admission at concerts, fetes and dramatic evenings, etc., are usually small in comparison with the recorded expenditure. Nevertheless, such gatherings are available for cooperative movement in themselves, and the income from them might be bigger if they are held in many places in the area. One item upon which the education committee should have an aggressive policy is the

sale of literature. At the present, a first class monthly publication called "New Farmers" is being issued by the National Agricultural Cooperatives Federation.

3. Position of educational expenditure in the total outlay of society.

The educational expenditure of a local society is not only for its member education, but also includes fees to the federation's educational expenditures and donations to socio-economic events of local authority. It also includes these expenses for correspondence courses, evening and week-end classes and summer school. Beside these, it also meets such expenses as for recreational and social gatherings of staff and members. The scope of the educational expenditure is wide.

The guidance expenditure of NACF is equivalent to the educational fund mentioned above and composed of the expenses of farming extension, training and education, promotion and propagation, research and study, etc. Here, research expenses is included into the guidance expenditure, but it is noticed that the research activities of NACF is rather for agricultural policy-making of the government than for the agricultural cooperative itself in Korea. We must recognize that the research activities of cooperative societies should be practical for the business.

Already I have mentioned about the measures of meeting the money for the educational work in the British consumer cooperatives and the Canadian credit unions. In Korea, it is provided into the agricultural cooperative act that 20 percent of the annual net surplus should be allocated to the educational purposes. In many cases, the net surplus of the agricultural cooperatives in Korea is small, so the 20 percent of that net surplus is very small. Therefore, the educational expenditure is forced to rely on the annual regular income of the society. The guidance (education) budget of NACF in 1968 is composed of 4 million Won (about 13,000 dollars) of income

and 222 million Won (round 740,000 dollars) of out go, and the income is only 1.8 percent of the outgo although NACF is under a position to earn some income because of its biggest and strong national federation in the country. On the other hand, the educational expenditure occupies 12 percent of the gross income. The wages of the many employees engaged in the educational activities of the national and provincial offices are not included into the educational expenditure of 222 million Won.

Then, let us see the details of the education budget.

(Unit: 1,000 Won : 300 Won is equivalent to round 1 dollar.)

(Expenditure)

Farming extension	(74,480)	(33%)
Farming conference	13,259	
Farming commendation	2,818	
Farming improvement	1,514	
Grant to county coops	56,889	
Training & Education	(57,792)	(26%)
4-H Club, School coops, etc.	10,953	
Training of foreigners	2,535	
Training of staff	7,646	
Grant to Agri. Coop College	36,658	

Promotion & propagation	(74,801)	(34%)
Public relations	26,216	
Propagation materials	6,867	
Publications	41,718	
Research & Study	(14,553)	(7%)
Research & Study	10,328	
Study	4,225	
TOTAL	221,626	(100%)

(Income)

Sales of publications	2,936
Subsidy of Government for agri. outlook service	1,368
TOTAL	4,304

The subsidy to the county agricultural coops from the national federation amounts to 56,889 thousand Won and occupies 26% of the total educational expenditure. The county coops carry out various projects including member-farmers education with the grant aid added by their own educational fund, the amount of which is equivalent to the sum of the grant aid from the national federation (NACF). So, the total amount of the educational fund of 139 county agricultural coops reaches 113,778 thousand Won, and an average sum per county coop amounts to 819,000 Won which is 68,000 Won (round 227 dollars) per month.

In the case of village coop, even a very active society cannot meet educational expenditure by itself, accordingly its educational activities which are characterized by

member education are very dull. The expenses for both conferences and training of the officers and staff of village coops are provided by the county or national societies. However, well balanced village coops are trying to budget some educational projects like a library.

I should like to give an example of revenue and expenditure of a big village coop which contains round twenty villages with 2,000 members.

(Unit: Won)

(Revenue)

Sales of grains, dry goods, etc.	903,684
Income from mutual utilization	391,591
Subsidy from county coop	7,500
Miscellaneous income	81,314
TOTAL	1,384,089

(Expenditure)

Business expenses

Purchases (except costs of goods sold)	262,461
Expenses of mutual utilization	313,037
Interest	102,814
Heating and light	27,734
Transportation & mails	16,205
Repairs to property & tools	15,964
Business promotion	34,329
Rent	44,520

Loss of goods	3,765
Sub-total	(820,825)
Management expenses	
Wages to employees	294,000
Travelling expenses	33,623
Night duty	10,950
Stationery, etc.	45,424
Depreciation	2,809
Miscellaneous expenses	71,881
Sub-total	(459,587)
Educational expenses	
Library	1,770
Net profit	101,907
TOTAL	(1,384,089)

In this table, the gross income of the society is 563,264 Won, and as educational expenditure, only 1,770 Won is budgeted. As mentioned before, the member education of the village coop is very dull, and it is entirely planned and executed by the county coop.

Meanwhile, let us see the educational activities of the primary societies in advanced countries. For the first, I should like to examine the Royal Arsenal Cooperative Society (RACS) in England. It is located in the south-western suburb of London. Its business area may be so wide as the area of Seoul. It is divided into six sections and has round

160 retail shops as well as many various plants. It also runs big farms of round 300 ha. It was founded in 1869, but the present system was established in 1912. At the end of 1964, its membership remained at about 390,000 and the share capital amounted to £.7,490,000.

Its revenue and expenditure in 1964 was as follows:

(Unit: £ ; One pound is equivalent to round
700 Won)

(Income)

Sales : Food Department	22,085,306
Sales : Dry Good Department	5,660,204
Sales : Service Department	1,293,911
Income from investments, etc. and brought forward	542,056
Total Income	29,582,477

(Expenditure)

Purchases (Cost of goods sold)	20,806,230
Rent, Rates, Taxes, etc.	418,135
Repairs to property and plant, and trade requisites	465,980
Transport Costs	205,086
Other expenses (Light, heating, postage, stationery, advertising, telephone, etc.)	662,478
Depreciation	542,995

Employees (Wages, bonus, insurance, superannuation, sprot, etc.)	5,417,001
Total Expenditure	28,517,905
To members (Dividend Interest and death benefits)	951,061
Education grant	25,544
Political purposes grant	11,272
Hall Fund Grant	5,500
To reserve	45,608
Carried forward to next year	25,587
Total Outgoings	29,582,477

When we compare the above table with that of NACF, the gross income which is detracted by the business expenses (except wages, bonus, etc.) from the total income becomes £.6,481,573, and the percentage of the educational fund towards the gross income is only 0.4 percent. It is noticed that the wages of the education department is included into £.25,543 of the education grant of the society. We can see the educational activities of a British local society in detail by the following revenue and expenditure of the education department of RACS in 1964 (Unit: £)

(Expenditure)

Office and Administration

Salaries and State Insurance	6,938
Employee's Superannuation	282
Committee's Fires and Delegations	449

General Publicity	164
Stationery	367
Postages and Sundries	972
Rent and Maintenance	2,794
Sub-total	(11,766)
Auxiliary bodies	
Adult guilds	2,516
Woodcraft folk	1,019
Sub-total	(3,535)
Youth	
Youth clubs	1,041
Junior groups	2,823
Sub-total	(3,864)
Adult education	
Classes	2,187
Special events	1,623
Conferences	153
Sub-total	(3,963)
Film shows	
Film societies	63
Shows for Adult and Youth	11
Film unit expenses	724

Sub-total	(798)
Literature	
Library	31
"Home" and "Good Shopping"	445
Other literature	414
Sub-total	(890)
General	.
Contribution to "Shornells"	300
Coop Day	693
Diamond Jubilee Scholarships	546
Contribution to MCEC	100
Affiliation fees	353
Oxfam	51
Sub-total	(2,043)
TOTAL	27,059
(Income)	
Grant in 1964	25,543
Auxiliary bodies	
Adult guilds	113
Youth	
Youth clubs	19
Junior groups	223

Adult education	
Classes	87
Special events	197
Conferences	24
Literature	
Sale of literature	5
General	
L.C.C. grant for youth work	200
Oxfam	51
Balance	
Excess of Expenditure over income	597
TOTAL	27,059

In the above table, the income of the educational activities is only 2.5 percent (£668) of the total income of the education department. In the expenditure, the amount of salaries, state insurance and employees' superannuation is £ 7,220. The number of the staff of the department seemed to be 3 persons including the educational secretary. The percentage of the major expenditures is as follows: Office and Administration 44%, Grant to Auxiliary bodies 13%, Youth movement 14%, Adult education 15%, Film shows 3%, Literature 3%, the others 8%, Total 100%.

Next, in Saint Peter's Credit Union, a catholic parish credit union in Dartmouth, Canada, we can also see the position of its educational expenditure through its profit and loss statement in 1964. Its membership standed at 925 and the members' shares and deposits were 322,672 dollars at the time. (Unit: dollar)

(Expenditure)

Advertising and Promotion	667
Meetings, Conferences, Schools	1,110
Employees' benefits	
Medical insurance	201
Life insurance	42
Retirement fund	859
Salary continuation insurance	132
Unemployment insurance	43
Interest and Bank charges	893
Insurance-employees' bond	289
Janitor service	264
Mass stipends	29
Supplies and Expense	1,479
Depreciation	320
Rent	1,680
Salaries	9,168
Savings and Loan insurance	4,795
Telephone	114
	(22,096)
Net profit for the year	16,722
TOTAL	38,818

(Revenue.)

Loan interest	37,370
CUNA Mutual dividend	389
Interest-Credit Union League	773
Commissions --- Fire insurance	248
Sundry	39
TOTAL	38,818

In the above table, the business expenditure is detracted by the administrative expense and the educational expense from the total outgoings, and shows \$9,061. Therefore, its gross income is \$29,757, and the educational expense which includes Meetings, Conferences and Schools shows \$1,110 which is 4 percent of the gross income.

Conclusion

I have discussed on the organizational structure and finance for member education in the cooperative movement through its general conception and some practical examples at home and abroad. Then, let me conclude about the means which can be applied to Korean agricultural cooperative movement.

For the first, it is desirable for us to organize a county cooperative education committee in order to be remarkably efficient for the member-farmers education because the education works of the county agricultural cooperative are almost left entirely to a few staff of the Education Sub-section of the society.

Secondly, the importance of the cooperative education is understood by many officers and staff of the societies,

but there are also many staff who do not know how to carry out the cooperative education efficiently. We can see in the educational expenses of NACF mentioned before that the ratio of it towards the gross income occupies a very big portion. Therefore, it is requested for us to decrease such a big portion of the educational expenses, while the efficiency of the activities is keenly required. I should like to give some suggestions for this purpose:

First, in Korea, we neglect the importance of business conference of staff, but we must understand that it is also one of the important cooperative educational activities. The cooperative education should be for cooperative development, and we should be careful not to separate our educational activities from our business purposes.

Secondly, we must understand that the backbone of the cooperative education lies in the member education. At present, the educational activities and expenses of the national federation (NACF) are greatly strengthened, while those of local societies are weak, so the county and village societies are very hoped to strengthen their educational activities through increased budget and man-power.

Third, it is important for us to measure how much money for our educational purposes from the view of our present financial conditions. The standard of measuring of it seems better to be percentage of the total income of a society. If the total income of a society is planned to amount to 500 million Won and the ratio of the educational expenditure is 0.25 percent, then the education fund will be 1,250 thousand Won. If the society is remarkably increased in its business with its educational activities, then the educational budget of next year may be well to increase.