



INTERNATIONAL COOPERATIVE ALLIANCE

trade unions and cooperatives



INTERNATIONAL CONFEDERATION OF FREE TRADE UNIONS

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THE International Cooperative Alliance is one of the oldest of existing international voluntary bodies. It is a world-wide confederation of Cooperative Organisations of all types. Founded by the International Cooperative Congress held in London in 1895, it embraces more than 175,000,000 members of Cooperative Societies in 58 countries. It is the only Organisation entirely and exclusively dedicated to the promotion of Cooperation in all parts of the world. The headquarters of the Alliance are in London.

Since 1960, the Alliance has been operating its Regional Office and Education Centre for South-East Asia in New Delhi. The Regional Office has the task of developing the general activities of the Alliance in the Region. These activities consist, *inter alia*, in the provision of technical assistance, dissemination of information on cooperative matters and the building of effective liaison with member-movements and international organisations including the UN Agencies.

The Regional Office includes the Education Centre which is financially supported by the Swedish Cooperative Movement. The Centre organises seminars, courses, conferences and workshops of different types and undertakes research in pertinent fields of Cooperation. So far the Centre has conducted more than 40 seminars which were attended by over 1000 participants from different countries of the Region.

The present document is the report of a Regional Experts' Conference on Trade Unions and Cooperatives organised by the ICA Regional Office and Education Centre in collaboration with the Asian Trade Union College of the International Confederation of Free Trade Unions. Active collaboration between the two movements holds great potentialities and it is hoped that this report will, to a certain extent, help in bringing about the desired collaboration.

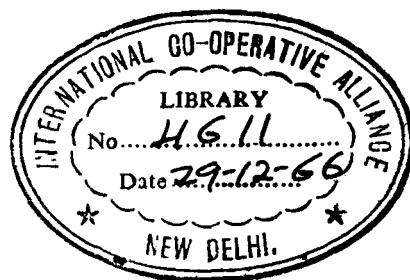
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Trade Unions and Cooperatives

Report of the Regional Experts' Conference organised at
New Delhi, India, between January 11 and 18, 1965



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London W.1. UK.

SEPTEMBER 1966

PRICE: Indian Rs. 2 or 25 US Cents

PRINTED IN INDIA AT THE CAXTON PRESS PRIVATE LTD., RANI JHANSI ROAD, NEW DELHI.

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F O R E W O R D

The present publication embodies the Report of a Conference which the Regional Office and Education Centre for South-East Asia of the International Cooperative Alliance and the Asian Trade Union College of the International Confederation of Free Trade Unions had organised in New Delhi, India, from January 11 to 18, 1965 on "Trade Unions and Cooperatives". The conference was attended by experts in the fields of cooperative movements and trade union movements who were drawn from a number of countries of Asia. Cooperative forms of organisations particularly relevant for the needs of the industrial working population such as thrift and loan societies, consumer cooperative stores and housing cooperatives, were discussed in some details. Some thought was also given to problems of member education and the training of staff of cooperatives organised by trade unions. The conference stressed the importance of closer collaboration between trade unions and cooperatives and indicated possibilities of future collaboration between the two movements.

We present this Report in the hope that it will stimulate thinking among cooperators and trade unionists on the possibilities of developing mutually fruitful activities. We should add that the Report does not necessarily represent the views either of the International Cooperative Alliance or of the International Confederation of Free Trade Unions.

New Delhi, September 30, 1966

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EXPERTS' CONFERENCE ON TRADE UNIONS AND COOPERATIVES

REPORT

I. INTRODUCTION

An Experts' Conference on Trade Unions and Cooperatives was organised in New Delhi jointly by the Regional Office and Education Centre of the International Cooperative Alliance (ICA) and the Asian Trade Union College of the International Confederation of Free Trade Unions (ICFTU), from 11th to 18th January 1965. Experts from both the cooperative and trade union movements of Ceylon, India, Japan, Malaysia, Pakistan, the Philippines and the Republic of Korea participated. The International Labour Organisation was represented by Mr. S. K. Jain, the then Director of the ILO Asian Field Office, Colombo.

The main theme of the Conference was the relevance of the co-operative movement to the trade union workers, and the possibilities of collaboration between the trade unions and the cooperative movements in South-East Asia. The report of the Conference outlines the trends of rapid urbanisation, the growth of trade unions, the problems of urbanisation for industrial workers and the contribution of trade unions and cooperatives to the solution of these problems in South-East Asia. With regard to cooperatives, it deals with the respective roles of thrift and credit, consumers' and housing cooperatives, in the promotion of the social and economic well-being of industrial workers, and the activities and problems of these cooperatives in South-East Asia. Finally, the report stresses the need for workers' education for the purpose of achieving members' loyalty to, and the creation of leadership for, the management of the trade unions and cooperatives.

Dr V.K.R.V. Rao, Member, Planning Commission, Government of India, inaugurated the Conference. The Regional Officer for South-East Asia of the ICA, and the Director of the ICFTU Asian Trade Union College, welcomed the participants. The inaugural session was presided over by Mr Brahm Perkash, General Secretary of the National Cooperative Union of India.

Copies of the programme followed and the list of participants are appended to the report.

2. URBANISATION IN SOUTH-EAST ASIA

As a phenomenon, civilisation is connected with urban growth. This is true of modern civilisation more than any other. During the last 140 years, the urban population of the world has grown with unprecedented rapidity. The growth of urbanisation was particularly marked in the West where it began with the Industrial Revolution. South-East Asia had no major part in this development during the 18th and 19th centuries. During the 20th century, however, the tempo of urbanisation has slowed down somewhat in the West, while the process has increased its speed throughout South-East Asia.

2.1 CAUSES OF URBANISATION

While urbanisation in the West has been largely a result of the Industrial Revolution, the causes of urbanisation in Asia are different. In South-East Asia the growth of towns and cities originated largely under colonial rule, in the establishment of commercial relations with Western countries. The growth was further stimulated by the subsequent export of raw materials and import of foreign products. The urban centres in South-East Asia, therefore, were the products of outside influence rather than out-growths of the indigenous economies. Some cities also served as administrative centres, a function which has been enormously reinforced since independence. During the period of colonial rule in South-East Asia, a certain amount of industrial development did indeed take place, as incipient nationalist pressures ensured some protection for indigenous industries. In most cases these new industries were attracted to the urban centres by facilities such as banking, transportation etc. This industrial development received further impetus with the attainment of independence and the adoption of formal planning for economic development in most South-East Asian countries. Additional factors contributing to

urbanisation included the high rate of population growth and consequent rural migration to urban areas, stimulated on the one hand by population pressure on land, and on the other by the prospects of industrial or commercial employment.

Certain forces, which restrict urbanisation in the Region, should also be mentioned. Firstly, several countries in the Region have introduced programmes of family planning. The evidence available shows that the more sophisticated population living in the urban areas has been more responsive to family planning than its rural counterpart. Secondly, there has been considerable overcrowding in the towns and cities without a commensurate development of employment opportunities. Migrants to the urban centres usually do not possess any skills or technical training, with the result that they do not fare well in the competition for employment. These factors may act as a deterrent to the migration from rural to urban areas. However, it is likely that the cities will always attract a sizeable itinerant population which comes to the urban centres in search of employment, but not finding it, moves away either to other urban centres or perhaps back to its rural home. Thirdly, the governments in the Region have started attempts to decentralise industry in order to relieve overcrowding in cities.

The available trends show that, in spite of the above mentioned factors, urbanisation will continue to take place in the Region at an accelerated pace.

2.2 PROBLEMS OF URBANISATION

Rapid urbanisation in the countries of the Region has caused several acute problems. Firstly, the municipalities are not in a position to provide the basic facilities, such as water, sewage and electricity to far-flung areas within the city limits. Secondly, the availability of housing at reasonable rates is one of the most difficult problems for urban dwellers. Thirdly, the shift from a self-sufficient rural economy to the urban market economy exposes consumers in urban areas to a number of risks. As is well-known, considerable adulteration takes place in many commodities, particularly in food-stuffs. Another problem which the town-dwellers face is that of high prices. In some cases these may be a result of inflationary pressures as also of the shortages of consumer commodities. However, quite often the producers and traders are in a position to raise prices because of monopoly

advantages, or through consumers' ignorance of other sources of supply and alternative brands and their prices.

In urban areas, the two most important groups which suffer from these problems are the industrial workers and the middle class. In order to prevent such exploitation, it is necessary to adopt several measures. Legislation might well be one. However, it is not possible to check social evils merely by legislation. Such legislation has to be supported by the collective strength of the people themselves.

The trade unions and the cooperatives aim to protect the industrial workers against exploitation and to provide them with certain common services.

3. GROWTH OF TRADE UNIONS IN SOUTH-EAST ASIA

3.1 ACTIVITIES OF TRADE UNIONS

Trade unions are democratic organisations which the workers form to protect and further their interests as employees, citizens and human beings. For wage-rates and other conditions of employment they bargain collectively with the employers. To protect their interests as citizens and to achieve favourable economic and social policies and legislations for themselves as workers, the unions take part in politics and put pressure on the government by various political actions. Besides carrying on educational, social and cultural activities to enable members to lead a fuller life as human beings, the unions provide support for the cooperative societies. Sometimes, unions also initiate cooperative societies—credit, consumer or housing—to help workers to get the best value for their wages.

The workers' organisation at factory level has been called by various names in trade union history. 'Trade clubs', 'trade society', 'chapel', are some of the names used, although 'branch union', or 'local union', is, perhaps, more common. Due to various circumstances the trend to form national industrial unions for all the workers in the same industry throughout a country is in vogue, while in geographical terms the unions have regional set-ups with local or branch unions at the base. Where the formation of industrial unions on national scale has not been possible, the local unions in the same industry join together and form national industrial federations.

In order to protect their interests as citizens and to further their rights as workers, unions of all the industries join together to form national federations. Such a federation is sometimes called a national

trade union centre. The national centre represents workers in all matters that concern them collectively. It is generally these national centres that join together to form international organisations such as the International Confederation of Free Trade Unions (ICFTU).

The national industrial unions or industrial federations have also joined together and formed international industrial federations, commonly known as international trade secretariats.

3.2 SOCIAL MILEU

The majority of Asian countries have a long history of subjugation under colonial rule. Though the leaders of most of these countries owe their allegiance to democracy and are committed to a parliamentary and democratic form of government, these institutions are being practiced in societies with scarcely any valid democratic traditions. The peoples in these areas have been accustomed, instead, to the rule of a benevolent autocracy or of quasi-feudal elements, and to the rule of Western colonialism. Since the ideas of democracy have come to these countries from the West during the period of colonial occupation, the concepts of Western democracy and colonialism often get mixed up in their minds, bringing in their train long and bitter memories of the past.

The period after the Second World War, ushered in a new era for Asia, opening the door of self-government and independence for a good number of countries. It was also a period of extremely great stress and strain—both economic as well as political. It is, therefore, not surprising that in a number of countries the fragile and delicate instruments of parliamentary democratic institutions have given way, to be replaced in some cases, by full or semi-military dictatorships.

Most of Asia, with perhaps the exception of Japan, can be considered to be economically underdeveloped. An idea of the extent of poverty in this area may perhaps be given by the fact that countries of Asia (excluding the People's Republic of China and North Korea) with about 30 per cent of the total world population, have a combined income of only 5 per cent of the world's total income. Figures of the distribution of labour force in agriculture, industries and services throughout this continent also show that Asia is still at the "primary or extractive stage of development" and that manufacturing industries have made little progress in most of the countries.

The extent of unemployment in Asia has never been thoroughly investigated and in the case of most countries statistics on a scientific basis have not been collected, considerable unemployment exists in rural and urban areas in most countries of Asia. It is more disturbing, however, that the recent plans for economic development have not been able to reduce unemployment to any appreciable extent. In some countries indeed the number of unemployed is continuing to increase despite the plans for economic development. Apart from unemployment, there is the correlated problem of under-employment. This problem is particularly serious in the agricultural sphere though it has its ramifications in all other sectors of the economy. According to the statement of the Finance Minister of India, the number of persons under-employed in India would be roughly double that of unemployed. Such a situation not only creates grave problems for the development of a trade union movement, and weakens considerably its collective bargaining capacity, but it has its psychological and political implications as well. Some economists have maintained that the problems of unemployment in the economically under-developed regions, like Asia, is in a way different from that of economically developed countries. Unemployment in the countries of the West mainly arises on account of inadequacy of effective demand and the situation can often be tackled by measures designed to stimulate such demand. In the case of the underdeveloped countries of Asia the major cause of unemployment is the shortage of capital equipment rather than the deficiency of effective demand, though obviously the two are, to a great extent, related.

The trade union movements of Asia have certain common features. The workers organised in trade unions form only a small percentage of the total working population in most Asian countries. Agriculture and primary industries account for employment of the overwhelming majority of the population. Even in Japan more than 40% of the working population depends on agriculture and related industries. Another important feature is that although industrial progress is taking place in most countries, the corresponding changes in social outlook, behaviour and attitudes have not yet evolved. The feudal and fatalistic attitude to life and its problems still continues and the detachment of the workers from their rural homes has not been effected to any significant extent. Work in industries is often considered to be temporary and workers are "pushed" from their rural homes rather

than "pulled" to the cities. In many industries, the relationship between management and workers follows feudalistic traditions and a pre-modern pattern. Employers, often alarmed by the increasing protests of workers, try to create wherever possible, family or village relationships in their factories to ensure loyalty.

As regards the structure of trade unions, in most countries only few well-organised and powerful national industrial unions have been established. Unions are, by and large, enterprise organisations. Though during the last decade the financial resources of unions have improved to a great extent, they are still far from adequate and many unions function without having proper office facilities or the services of full-time officials.

Another important feature of the Asian trade union movement is that it is influenced by political parties. In nearly every country the development of the trade union centres is closely linked to the development of various political parties. This close relationship indeed has been the cause of a number of fruitless disputes, dissensions and splits. In some countries the trade union movement grew up as a part of the political movement for the liberation of the country. Even the liberation movement, by whatever name it was called, was a movement rather than a closed party and persons of different political views were able to remain in it. In many countries, after independence such movements started breaking into several political parties. Unfortunately similar splits also took place in the trade union movement as a consequence. The result has been that we have, in Asian countries, a multiplicity of national centres and sometimes of trade unions in the same industry or even in the same undertaking.

Due to the association of political parties with the trade union movement in some countries a situation has developed in which some trade union centres maintain close and friendly relations with the ruling party while other such centres in the country, being closer to the parties in the opposition, tend to play more and more the role of opposition. Neither of the two positions is helpful for the growth and development of a free, independent and democratic trade union movement.

There are, in addition, some other developments of far-reaching importance. Asia is politically resurgent and practically all the countries in the continent are free nations. They are desperately trying to catch up with the economic progress of the West and to wake up

from their long slumber. Ambitious plans for economic development have been made by the various countries. While the fulfilment of those plans may mean a period of strain and stress, and further tightening of the belt, in the process this will transform the economies of the countries and develop their industrial potential at a rapid pace. The situation is, therefore, obviously full of both difficulties and opportunities; the need for the development of a healthy, free, democratic and independent trade union movement was never more urgent than it is now.

3.3 NEED FOR SUPPORT TO COOPERATIVES

We have seen earlier that although trade unions are primarily interested in improving wages and working conditions, they also attempt to support many other activities which are likely to contribute to the economic betterment of members. Over a period of time, increase in monetary wages may not necessarily mean increase in real wages, if, for instance, the prices of consumer commodities increase faster than the increase in money wages.

The ultimate concern of the worker is to see that when his money wage increases, such an increase leads to an improvement in his living standard. It is, therefore, essential to ensure that the worker receives not only the best possible wage but that he also gets the maximum value for the money wage available to him. It is in these fields that the co-operative movement has valuable contributions to make.

4. AIMS AND PRINCIPLES OF COOPERATION

4.1 NATURE OF COOPERATIVE ORGANISATIONS

A cooperative society is a form of business association which is organised by the members on a basis of equality for promoting their economic and social interests. The cooperative way of doing business takes many forms, from highly specialised to multipurpose cooperative societies. In South-East Asian countries, various forms of cooperatives have been developed in urban areas. These include thrift and credit societies, consumer stores, and cooperative housing societies.

Cooperatives of individual members are called primary cooperatives. These primary cooperatives join themselves into a federation. The federation performs commonly-required functions which call for more large-scale operations and bigger resources than the primary societies can command individually. The federal structure of the

cooperative movement, while enabling the small primaries to function independently, achieves for the constituent primaries significant financial, managerial and technical advantages. The federal structure thus raises to a considerable extent the competitive capacity of the cooperative movement.

4.2 PRINCIPLES OF COOPERATION

The underlying social philosophy of the cooperative movement was developed during the 19th century on the basis of the rules formulated by the Rochdale Society of Equitable Pioneers established in 1844. The Principles of Cooperation which were accepted by the ICA Congress held in 1937 are as follows :

Main Principles

1. Open membership
2. Democratic control
3. Limited interest on capital
4. Patronage dividend

Subsidiary Principles

5. Cash trading
6. Cooperative education
7. Political and religious independence

Membership in a cooperative society is open to all persons who require the services offered by the society, and who satisfy the general conditions regarding age, residence etc., incorporated in the bye-laws. Members are free to join the society irrespective of race, religion, caste, or political opinions.

The cooperative society is democratically managed. The ultimate control is vested in the members who have equal rights. They elect a committee of management which directs the society's operations.

In a cooperative society the members are also the collective owners of the organisation and hence, the main aim there is to provide goods and services to members at the lowest possible costs, keeping in view the long-term needs of capital for developing cooperative business; unlike private enterprise the aim in a cooperative society is not to make maximum profits. Thus, in a cooperative society the share capital represents savings made available by members to the society for business purposes. Therefore, interest on share capital is limited and usually approximate the interest rate given by banks on long-term fixed deposits.

In a cooperative society, strictly speaking, there are no profits. If a surplus of income remains over and above total expenditure, it is on account of the deliberate policy of overcharging members. The surplus in the society is earned on account of the business done by the members with the society. In view of this, after allocation is made to reserve funds, depreciation etc., the remainder of the surplus is returned to the members in proportion to the volume of their business with the cooperative society. In other words, they receive back a portion of what they have been overcharged.

The four principles mentioned above are responsible for bringing about a form of economic organisation which is radically different from private enterprise. In a cooperative society capital does not have a dominant position, either with regard to control or with regard to the return on the capital.

Cash trading is a sound business rule in respect of consumer co-operatives. This rule emphasises the dangers of credit rate both for the cooperative society and the members.

The principle of political and religious independence emphasises that the goals of the movement are economic and the basis on which members unite is common to all, irrespective of religious and political opinions. Since the cooperative movement is a business movement, it should, as a matter of strategy, stay clear of political and religious affiliations.

Although the cooperative movement attempts above all, to promote the economic interests of members, its social aims are also important. The cooperative movement places considerable emphasis on the education of its members. An attempt is made through adult education activities to raise the members' occupational, social and cultural levels.

The types of cooperatives, which will be of main interest to the industrial workers, are thrift and credit, consumer and housing co-operatives.

5. THRIFT AND CREDIT SOCIETIES

5.1 ACTIVITIES

Cooperative thrift and credit societies have developed in several countries of South-East Asia. These societies are called urban cooperative banks when they undertake, in addition to the thrift and loaning activities, normal banking functions. The membership of these socie-

ties is open to industrial workers as well as to other persons residing in urban areas, such as small traders and persons working in the government and commercial establishments.

The majority of the societies receive support from the trade unions. In many cases the cooperative thrift and loan societies were actually organised by the trade unions themselves.

The societies advance loans for certain social expenses, such as the education of members' children, essential family expenditure such as sickness, and for repayment of old debts. Some societies also give loans to small traders, artisans and proprietors of small-scale industries.

The Conference recommended that the thrift and credit cooperatives should give loans to members for the construction of houses, as is done in Malaysia. Thrift and credit cooperatives can also introduce, in collaboration with the consumers' cooperatives, hire-purchase systems. It was pointed out by the Japanese participants that the labour banks in Japan have provided loans to small-scale undertakings which were in financial difficulties. These loans are given with a view to ensuring continuity of employment to workers.

The Conference suggested that in providing loans, the thrift and credit societies should accept the security provided by the trade unions.

The consensus of opinion at the Conference was that the thrift and credit societies have concentrated on lending functions and that adequate attention has not been paid to the task of promotion of savings.

In Japan and Malaysia, the thrift and credit societies have developed well. The societies in these countries have accumulated a large amount of capital through deposits of members and the reinvestment of any surplus. Thrift and loan societies in India, Pakistan and Ceylon, generally possess a small amount of capital.

5.2 PROMOTION OF SAVINGS AMONG THE TRADE UNION WORKERS

The Conference suggested that the cooperatives and the trade unions should play an important role in promoting savings amongst industrial workers and suggested following measures to effect such savings.

The cooperative society should be located in the area of the factory/ establishment where the workers are employed.

Secondly, deposit schemes of various types should be introduced. These schemes might include saving deposits, fixed deposits and recurring deposits; thrift boxes might be provided to collect the small daily

savings of members which could be deposited in savings accounts every month. Members might also be persuaded to put all, or a part of the patronage dividend into long-term deposits with the society.

Thirdly, the confidence of members in the societies should be strengthened by improving the quality of their management and by regular audit of the societies' accounts.

Fourthly, the members could voluntarily agree to allow the employers to make a regular deduction from their paysheets. These deductions could then be deposited in the cooperative thrift and loan societies. In some countries legislation makes it obligatory for the employers to deduct the amounts due to the cooperative societies from the paysheets of the members and remit the deducted amounts to the cooperatives. This practice is followed in the case of members' loan repayments to thrift and credit societies, the repayments being made to consumer cooperatives with regard to goods obtained on credit and payment of premia to cooperative insurance societies. The Conference recommended that such legislation should be passed in those countries where it does not exist.

Finally, the Conference suggested that an important function of the credit society is to educate members to cut down or avoid heavy social expenditure. Many members often incur expenditure well beyond their financial capacities, and should, therefore, be educated in principles of thrift and saving. Family budgeting should be taught to housewives to enable them to contain their expenses within the incomes available and to budget for savings. The task of the urban thrift and credit societies is thus to ensure that the economy of the members is stabilised.

Examples of successful savings campaigns conducted in Japan and Malaysia were mentioned. The family deposits in the labour banks have increased by about five times during the last five years in spite of the stiff competition from the life insurance agencies, private banks and the government savings schemes in Japan. In Malaysia, group life insurance has been developed by the Malayan Cooperative Insurance Society in order to promote savings among the members. This scheme is being worked by the insurance society in collaboration with the thrift and credit societies.

6. CONSUMERS COOPERATIVES

6.1 ADULTERATION OF COMMODITIES

The problem of consumer protection assumes importance as soon as a shift takes place from a primitive economy to an urbanised economy working on the principle of division of labour and carrying out the exchange transactions through the medium of money. Firstly, in the initial phases of urbanisation when consumers' organisations have not attained any significant strength, the possibility of widespread adulteration taking place is real. In some countries of South-East Asia the problem became particularly acute during the last two world wars when the shortages of commodities presented a unique opportunity for the traders to make profits by selling adulterated goods. Two enquiries, which were conducted on the adulteration of foodstuffs in India in 1937 and 1940, came to the conclusion that adulteration is not only widespread throughout India but the degree to which it is practised is extremely high. Similar situations obtain to a varying degree in several countries in the Region. The adulteration of foodstuffs not only gives the consumer less value for his money but also poses a serious threat to the health of the people.

Although several countries have enacted legislation, adulteration of consumer commodities continues unabated. In many cases the reasons for this failure are the lack of any sustained relationship between the itinerant traders and buyers, the insufficient stringency of punishment meted out to offenders, the absence of a code of competitive ethics amongst the traders and the lack of a strong consumers' movement.

6.2 RISE IN PRICES

Another factor, which has affected the consumers adversely, is the trend of rising prices of consumer goods. The level of prices is determined by a number of factors affecting supply and demand of commodities. In developing countries there are a large number of intermediaries in the marketing of agricultural commodities and these intermediaries are responsible for the considerable discrepancy existing between the prices received by the producers and the prices paid by the consumers. In many cases the prices paid by the consumers do not bear any reasonable relationship to the cost of production, particularly when the manufacturers and traders have a monopolistic position. For instance, the Liaison Committee comprising representa-

tives of trade unions, consumer societies, and housewives associations in Japan, has brought to the notice of the government the excessive monopoly profits that exist in the trade of consumer commodities. The Committee has recommended to the Government that the manufacturers should receive one-third of the existing profits and the remaining two-thirds should be utilised equally for lowering the prices, and for increasing the wages of the employees.

6.3 CREDIT BUYING AND OTHER ASPECTS

An important factor, which enables the private retailers to acquire and maintain their hold on the consumers is the widespread practice of consumers buying on credit. Credit-buying appears to have become an ingrained habit amongst people in several countries of the Region, irrespective of their incomes. This is widely prevalent among the industrial workers. Some people think that the credit they are getting is an index of their social prestige. The habit of credit-buying inevitably leads people into expenditure beyond their means and into debts which they are not able to clear off. Under such circumstances, private traders can take liberty with quality, prices etc. with impunity. The situation was more or less the same in the 19th and early part of the 20th century in the Western countries. It is the consumers' cooperatives which have emphasised the desirability of cash purchases and have changed through consumer education members' habits of purchasing on credit.

Secondly, private trade carries out competitive advertising which is not always truthful and informative. The availability of a wide range of commodities in the absence of an informative agency creates for the consumers a difficult problem of choice. As a technique of disseminating information, advertising serves a useful purpose in an age when the consumer has to make a choice among a number of alternative commodities. However, the competitive advertising carried out by private trade quite often claims advantages for the products which in actual fact do not exist.

Finally, other aspects of private trade injurious to the consumer are short weight, unhygienic storage, poor display of goods by the retailers, and take-it-or-leave-it type of services.

6.4 ROLE OF CONSUMER COOPERATIVES

Consumer cooperatives have an important role to play in the distribution of consumer goods. In the consumer societies the members are

both the owners and the customers. Hence, the aims of these co-operatives are to provide goods and services to the members at the lowest possible prices, consistent with long-range development of the organisation, to provide unadulterated consumer articles to the members, to carry out consumer education in subjects such as home budgeting and the nutritional qualities of foodstuffs, and to undertake other activities likely to contribute to consumer welfare. The consumer movement thus provides members with alternative supply channels owned by them and operated in their own interests. It helps to strengthen legislative measures with regard to adulteration of commodities and the retail trade as a whole. Finally, by bringing together consumers in a group where their interests are identical, consumer co-operatives exercise strong pressures both on the government and the business community.

6.5 ACTIVITIES OF CONSUMERS' COOPERATIVES

The consumer cooperative movement in most countries of the Region received momentum during the Second World War when there were acute shortages of consumer commodities and the prices were shooting up. In Malaysia, the major impetus for the consumer cooperative movement came from the Korean War. In many countries such as India and Ceylon, the consumer cooperatives were promoted and assisted by the government as part of the scheme of distribution of controlled commodities. In Japan, the cooperative stores were excluded from the rationing schemes in the Second World War and the post-war period and this handicap was removed only after an agitation by consumer cooperatives. However, in Japan, the increasing attempts to democratize Japanese Society during the post-war period provided a favourable environment for the growth of democratic organisations, such as the cooperatives.

The consumer cooperatives were mostly of small size and supplied simple house-hold requirements, such as food articles and some standard manufactured goods. The stores could be classified into two categories, namely:

1. Stores restricted to particular factories and commercial establishments.
2. Stores for the general public.

The employees' stores have functioned rather well in most countries of the Region. These stores have an educated membership and on this account have been able to get competent leaders. Since the members have regular monthly incomes, they are able to provide the stores with capital. The employers have also provided some facilities such as accommodation at concessional rates, working capital loans, etc. As the membership in employers' societies is restricted to persons working in specified factories, these stores have not been able to grow into large organisations. Furthermore, they could not unite in a consumer cooperative movement since the objectives of these stores were rather limited. On the basis of the experiences in the Region, the Conference suggested that while the consumer cooperatives might initially be organised for particular factories and establishments, they should be thrown open eventually to the general public.

In some countries, joint purchasing agencies were developed. In Ceylon, the Cooperative Wholesale Establishment, a government corporation, was established to perform the wholesaling functions for the consumer cooperatives. In Malaysia, the Malayan Cooperative Wholesale Society was set up in 1948. For a time the society performed useful services for the retail cooperatives. Later the wholesale society faced serious problems due to the fact that it had provided goods on long-term credit basis to the member-societies. During the boom years of 1951 to 1963 many retail societies had been given greatly extended credit by the wholesale society. When trading conditions grew less favourable due to the fall in the prices of rubber, and the emergence of keen competition in the private trade, the Wholesale Society found it difficult to realise the debts from the retail societies. The second problem was that a number of stores purchased goods directly from the private merchants.

In Japan, the Japanese Consumers' Cooperative Union was organised in 1952; this led to the formation of the All-Japan Consumers' Cooperative Wholesale Federation. On account of the support provided by these two organisations, the consumer movement has grown in membership and turnover, the activities of the movement have also been diversified. The Wholesale Federation has recently been merged with the Consumers' Cooperative Union.

In East Pakistan a provincial cooperative marketing society was established in 1962 to act as a wholesaler to the consumer cooperatives.

6.6 PROBLEMS OF CONSUMER COOPERATIVES

In all countries of the Region, consumer cooperatives experienced difficulties when controls were removed and competition was restored. On account of the various difficulties outlined below, the consumer cooperative movement has not acquired the necessary power to counteract the malpractices of the private traders and to secure for the members substantial economic benefits.

6.61 *Small Size of Primary Societies:* The size of the consumer societies is usually small. The societies generally have a small membership, meagre share capital and inadequate turnover. It is necessary to revitalise and strengthen these societies by increasing membership and share capital, and development of member loyalty. It may also be necessary to amalgamate some of the stores in order to form economically viable organisations.

There are two broad structural patterns which can be adopted for the consumer cooperatives. In the first type, primary stores in different areas may federate themselves into a wholesale store. The second pattern is that of a large central city store which operates its branches in different parts of the city.

The theoretical advantages of the first pattern are the emergence of local leadership together with the development of mutual knowledge and greater loyalty among the members. However, the efficacy of the society is severely restricted by its small financial resources and inability to employ trained and efficient personnel.

In the second pattern the advantages consist mainly in the economies which a large undertaking is able to effect through its ability to employ qualified staff, to buy in bulk and process commodities as well as to enter into the field of production, if it so desires. In such an organisational structure, the complexities are greater for the membership and the problem of maintaining democratic control becomes important.

The actual choice of the type of organisation has to be made in the light of pragmatic considerations. In any case, whichever pattern is adopted, it is essential to ensure that the consumer cooperative society is economically viable. The Conference felt that on balance the consumer cooperatives which operate on a large-scale and run a number of branches, have greater chances of success than the small societies. The problem of infusing right business practices in the retail

trade is so massive that small and scattered consumers' stores are not likely to make any substantial impact. Also the bigger stores will be able to attract and sustain loyalty through the benefits they will secure for members. They will also be in a position to spend larger funds on cooperative education.

6.62 *Lack of Member Loyalty:* The small stores do not have adequate funds for member education activities. After the initial enthusiasm is over, the majority of members frequently start losing interest in the cooperative and stop buying at the cooperative shop. Hence, it is essential that the cooperative unions and the primary cooperative societies develop well-designed educational programmes to stimulate members' interest and loyalty. The general body meetings, advisory councils of members, women's associations like the women's guilds, and study circle activities are various devices which can be used to involve members in cooperative work. The importance, techniques and contents of member education will be discussed later.

6.63 *Lack of Leadership:* Another important problem is the lack of leadership for the consumer cooperative movement. This problem is related to the lack of member education activities. It is necessary that the active members, from whom leaders will be elected, should be given intensive education.

The board members also need to be given special attention in the education programmes in order to equip them with the skills needed to perform their tasks.

6.64 *Lack of Competent Managers:* The consumer cooperatives, being small organisations, are not always in a position to attract competent persons to work for them. Moreover adequate training facilities are also not always available to train the employees of consumer stores.

6.65 *Need for Strong Wholesale Organisations:* National cooperative wholesale federations have been established in some countries to make bulk-purchases and to support the primary cooperatives. With the exception of Japan, the cooperative wholesale federations have worked well, but only for short periods. They have met with several problems, such as lack of loyalty from the member-societies, inadequate finances, and the lack of trained staff. In many countries national cooperative wholesale organisations do not yet exist.

The importance of developing strong wholesale cooperative stores needs no emphasis. It is necessary to organise consumer cooperative wholesale bodies at various levels, including the national one, to undertake activities which entail large-scale operations. The following functions can be undertaken by the wholesale stores to provide the support necessary for the primary societies:

1. They can buy in bulk from the production centres.
2. They can enter into processing and production activities, particularly in those fields where monopolies exist.
3. They can develop centralised warehousing facilities for the retail societies.
4. They can assist societies in developing education programmes.
5. They can provide technical guidance to the primary societies with regard to shop layout, stocking of goods etc.
6. They can help weak societies to stand on their own feet.

The review of the consumer cooperative movement at the Conference indicated that it has not yet fully developed in most countries of the Region. It was, therefore, felt that on account of the potential contributions which consumer cooperatives can make to the solution of the consumer problems of industrial workers, it is essential that they should be developed, and considerable scope exists for effecting this with the active support of the trade union members.

7. COOPERATIVE HOUSING

7.1 HOUSING PROBLEMS

Housing conditions in urban areas of most countries of the Region are depressing. There has been a general deterioration of housing and the environmental conditions in the urban areas on account of the rapid increase in urban population, extremely high land prices, high building costs, and shortages of building materials. Absence of basic municipal facilities adds to the problems of the urban dwellers. The problem of housing is likely to be much more difficult in future on account of the rapid rate at which urbanisation is taking place in South-East Asia.

Cooperative housing can make some contribution to the solution of the problem of housing for the industrial workers. However, since

the savings available from industrial workers are small, substantial financial assistance will be necessary for cooperative housing schemes from the government as well as from public bodies and insurance companies.

7.2 PROGRESS OF COOPERATIVE HOUSING

The progress of cooperative housing societies in India has been mainly confined to the three States of Madras, Maharashtra and Gujarat. The number of cooperative housing societies was 6,500 in 1960-61 with a membership of 380,000.

In Malaysia, the housing cooperative societies gained momentum after 1957. At present there are in all 47 cooperative housing societies.

In Pakistan, the cooperative housing societies were organised after the division of the Indian sub-continent and the influx of a large number of refugees received by Pakistan. This pressure was particularly acute in Karachi which was then the capital. At present there are 100 cooperative housing societies of different types in Karachi. A Karachi Cooperative Housing Societies' Union has also been formed. In Karachi the cooperative societies bought land, developed it and passed on the developed plots to members for constructing houses on their own. The interesting feature in Pakistan is that the cooperative housing societies are looking after the municipal services on a "no-profits-no-loss" basis.

In Thailand, no housing cooperative movement has been established so far. The Government has created a few land purchase societies which purchase and divide pieces of land into plots and distribute these to members. The house construction, which was to be undertaken individually by the members, has not been very successful so far.

The above review will show that the contribution of the cooperative housing movement to the solution of the housing problem in the Region has been rather small.

7.3 STRUCTURE OF HOUSING COOPERATIVES

The cooperative housing societies operating in the Region may be broadly categorised into the following three types:

7.31 *All-the-Way-Cooperatives* are those in which the entire property is owned and managed by the society and members continue to be its tenants. The function of such a society is to secure land,

develop it, construct houses, and let them out to members on the most reasonable rents.

7.32 *Co-venture Cooperatives* are those in which the members are actively involved at one or several stages of operations and the ownership eventually passed on to the members. Thus after acquisition of land and construction of houses, the members buy out the houses allotted to them over a period of time. In Malaysia, in order to check speculation, restrictions are placed on the members' selling their houses before a specified period of time. Alternatively, the society may acquire and develop the land as in Karachi and give the plot to members who could either construct the houses themselves or do so with the assistance of the society.

7.33 *Flat-ownership Cooperatives* are organised in order to economise on land, since this is very expensive in some cities. A large building containing a number of flats is constructed by the society and individuals buy out the flats from the cooperative society. These types of cooperatives are to be found in cities like Bombay.

Out of the above mentioned categories, the co-venture cooperatives appear to be the most common, probably because they permit individual ownership of houses.

7.4 PROBLEMS OF HOUSING COOPERATIVES

7.41 *Lack of Continuity of Housing Societies* : A number of cooperative housing societies in South-East Asia are created only for a temporary period during which land is acquired and houses built. After the construction is completed, the ownership of the houses is taken over by the individuals and the society ceases to exist. Continuous activities of the housing societies are necessary if the principle of open membership is to be adhered to. To solve the problems of an ever-increasing population on a permanent basis, it is essential that the societies should carry on their work even after the construction of houses is completed on the land originally purchased. By allowing new members to enter the society long before the housing needs of original members are satisfied, the society will be enabled to continue with its activities indefinitely. The experience gained by the society through continuous activities will also benefit future members. In this way the societies will be able to achieve an ever-increasing efficiency in the production of cheap houses. Continuous activity will also

enable the individual societies to grow in size and consequently become stronger and more influential. Such an increase will strengthen the society's bargaining power and facilitate the growth of necessary capital.

7.42 Lack of Financial Resources: Secondly, there is a serious lack of financial resources. The owned capital of housing societies is, generally speaking, very small. Moreover, the possibilities of borrowing are rather limited. The main sources continue to be governmental assistance or borrowing from the thrift and credit societies, and the insurance bodies. As the possibilities for members to make contributions out of their own savings to the housing societies is limited, government will have to make an important contribution to the development of cooperative housing. The role of the government in this regard is outlined later on in the report.

7.43 Acquisition and Development of Land: A third problem of cooperative housing relates to the acquisition and development of land. Such land is not available at reasonable costs. With the existence of a high amount of speculation in real estate, the cooperative housing societies find it extremely difficult to obtain a compact plot of land which might be developed for their members. Assistance from the government is necessary with regard to the acquisition of land and lay-out of a number of basic social facilities such as roads, water supply and sewage.

7.44 Shortage of Building Material: The fourth problem experienced by some countries is the acute shortage of building materials, such as cement, on account of which the cooperative housing societies, even if able to obtain the land, cannot proceed with construction. An important aim of the cooperative housing movement is to provide housing at low costs. One way to reduce the building costs is through standardization. In order to achieve standardization, it is essential that cooperatives offer a limited variety of houses. Pre-fabrication of the standardized building material would also be of considerable advantage. To begin with, only easier items, such as doors and window frames would be pre-fabricated. Eventually larger parts such as wallslabs roofs etc. would be manufactured in factories and transported to the construction sites.

7.45 *Lack of Effective National Organisations*: Finally, a major obstacle lies in the lack of an agency, such as a national cooperative housing federation, which would provide continuous technical assistance and other guidance in supporting the primary cooperative housing societies.

7.5 ROLE OF GOVERNMENT IN COOPERATIVE HOUSING

It seems essential that the housing movement should develop close links with the government, both at the central and local levels. The cooperative housing organisations should try to secure from the government direct financial assistance, perhaps on concessional terms. In this connection the government might consider setting up a special finance corporation, under the control of the relevant ministry, to make available long-term finance to the cooperative housing movement. In addition to providing finance from its own funds, the government might also facilitate the conditions under which money from provident funds, life insurance corporations, and other similar institutions could be channelled to the cooperative housing movement.

The government could further promote the development of cooperative housing by undertaking urban land surveys and implementing urban land reforms. The government should analyse the housing needs for the country as a whole, and make a plan according to which these needs could be satisfied. In such a plan, the role of the cooperatives could be specified. This would facilitate the long-term planning by the housing cooperative movement.

8. STATE ASSISTANCE TO COOPERATIVES

Governments in most countries in the Region play a prominent part in the development of cooperative societies. Government assistance is provided with regard to promotional work for organising cooperative societies, supervision, inspection and audit of cooperatives, financial assistance in the form of loans, subsidies and contributions to share capital, provision of managerial personnel from the ranks of the cooperative department and provision of technical advice. The Conference felt that, while government assistance is necessary in the initial period, the ultimate objective of such assistance should be to build up a self-reliant and independent movement. It is also essential to develop strong secondary cooperative organisations which can take over in course of time some of the functions performed by the government cooperative department.

9. PARTICIPATION OF TRADE UNION WORKERS IN COOPERATIVE ACTIVITY

There is a common core of interests between the cooperative movement and the trade union movement. Indeed, in some countries the trade union movement and the urban cooperative movement have developed side by side. Even the leadership in the two movements in some countries is common. Both demonstrate what individuals are able to accomplish by association and by joint effort with their fellows who share with them common interests.

Trade unions work ceaselessly for the improvement of workers' wages. Cooperatives work to ensure that these wages secure for the workers the best possible benefits in terms of cheaper goods and better services. As has been noted earlier, members of trade unions can and do, derive considerable social and economic benefits by joining thrift and credit cooperatives, consumer cooperatives and housing cooperatives. It is in these fields that both these movements can collaborate in protecting the industrial workers against exploitation and in ensuring that the best value of money is received by them. What is needed is greater recognition of the need, clearer expression of the demand and greater coordination of efforts to achieve the purpose.

There is also considerable scope for joint action between the two movements in the field of workers' education. The trade unions and the cooperative movement can constitute joint committees for carrying on workers' education. The workers' training centres, which are usually established by the trade unions, can be utilised by both the cooperative movement and the trade union movement for educational purposes. The description of this cooperative endeavour in educational activities has been given in a subsequent paragraph.

Furthermore, the trade union can promote cooperatives amongst the workers. Firstly, it may carry on propaganda amongst workers informing them of the advantages of cooperative action and the manner in which cooperatives can be formed. Secondly, the trade union leaders can take an initiative in organising cooperative societies amongst workers and may provide financial support in the initial stages. However, the cooperative society should attempt to see that the finances received from the trade union are returned as quickly as possible, as it is important that the finances of trade unions and cooperatives should not be mixed up.

10. MEMBER EDUCATION

10.1 NEED FOR MEMBER EDUCATION

In both the trade unions and the cooperative movement, it is essential to develop member loyalty and competent leaders. While it is possible to whip up members' enthusiasm for spectacular actions such as strikes, it is not easy to build up members' interest in the day-to-day trade union activities. In the cooperative movement also, apathy is a particularly striking problem.

10.2 OBJECTIVES OF MEMBER EDUCATION

The aims of the workers' education may be described as follows:

10.21 With regard to cooperatives, the member education activities should attempt to create an awareness among the people of their social and economic conditions and the value of cooperative action in bringing about improvements in these conditions. A similar objective may also be pursued by the trade unions. The aims here are to convert people to the cooperative movement and to the ideals of the trade union movement.

10.22 The second objective should be to create an enlightened membership, which would give sustained loyalty and support to the cooperative societies and the trade unions, and would be able to take intelligent decisions on issues of day-to-day concern. An attempt to raise members' consciousness of economic and social issues, and their cultural levels, will help in developing members' loyalty and appreciation of the goals of the trade unions and the cooperatives.

10.23 It should be the objective of member education to provide a steady supply of leaders for the cooperatives and the trade unions at all levels.

10.24 The cooperative and the trade union movements must maintain a constant dynamic approach in order to achieve higher levels of efficiency. Lively discussions and debates on the structure of the movements, goals of development, democratic operations and the problems of the movements, should be carried out in the periodicals and publications brought out by the movements.

10.25 Finally, both the trade union and the cooperative movement cannot confine educational activities to their own ranks after they

have attained a certain stage of development. Both the movements operate within an existing socio-economic framework and must, therefore, constantly enlarge the number of sympathisers if they are to counteract the opposition of private enterprise and other vested interest groups. For this purpose, the movements should interpret their achievements, aspirations and ideology, to the general public. They should also direct educational programmes at important social groups, such as youth and women, in order to attract their attention and interest in the activities of the movements.

10.3 EDUCATION METHODS

The choice of specific educational techniques would depend upon the persons towards whom particular educational programmes are directed. Broadly speaking, they could be divided into two categories, namely:

1. Ordinary members
2. Elite members

The term 'elite members' would mean those members who take an active interest in the working of their organisations. Such members are willing to put in time and effort for their own education. Normally, leaders for these organisations will come from among the groups of active members. In view of this, it would be worthwhile to concentrate special attention on and give intensive education to, the elite members. Members of the board of directors of cooperatives and trade union committee members also should be given intensive education in order to equip them with the knowledge and skills needed for performing their tasks efficiently.

An important consideration in the selection of training methods for the active member groups should be the deliberate involvement of participants themselves in the education process and the possibility of conducting education through an informal, indirect and democratic process. This consideration is important because adults not only possess a fund of knowledge but also can contribute to the education process. Also, if the education methods can be used in a democratic fashion, it would give to the members training in democratic methods, such as parliamentary procedures and committee work, knowledge of which is essential for the working of democratic institutions, such as the cooperatives and the trade unions. Finally, education should

be provided on a continuous basis and in the members' own environments.

Educational methods for the ordinary members should not call for considerable effort and time on their part. As always, the programmes should be geared to the expressed needs and interests of a particular group while the methods should be both informal and direct.

General body meetings, the cooperative periodicals, study tours and mass media, such as films, radio and exhibitions would all be useful. So far as active members and the managing committee members are concerned, intensive education methods will give better results; some important educational methods in this regard are group discussions, seminars, study circles, correspondence courses and short residential courses.*

10.4 CONTENTS OF MEMBER EDUCATION

Education of trade union members should always be related to their obligations to the trade unions, the aims and mechanics of operation of the trade unions, democracy in the trade union movement, and the current problems of the trade unions. Consideration should also be given to members' socio-economic conditions and the possibilities of improving these through the establishment of the cooperatives.

The contents of any cooperative education programme should include the study of the principles and history of cooperation, democracy in cooperatives, economics of cooperative organisations, financing of cooperatives, structure of the cooperative movement, the byelaws of cooperative societies, cooperative laws and current cooperative problems. The contents of a specific education programme should be designed with reference to the educational levels of members joining the programme and the immediate educational needs of the participants and the organisations.

The Conference suggested that it is necessary to establish workers' education centres in the residential areas for carrying out member education work. These centres could provide facilities for library,

*For detailed description of the various member education techniques, see "**Cooperation**", Cooperative Education Seminar Number July-December 1962, pp 22 to 30, issued by the East-Pakistan Cooperative Union Ltd, 9-D Motijheel Commercial Area, Dacca-2, East Pakistan.

reading rooms, discussions, study circles, debates, cultural programmes, sports, etc.

10.5 AGENCIES FOR WORKERS' EDUCATION

The trade unions and the cooperatives themselves have an important role to play in the dissemination of education. However, on account of the limited finances with these organisations, the government may have a useful contribution to make with regard to workers' education in developing countries. There is also scope for the universities and adult education bodies to participate in these adult education programmes. The Conference suggested that collaboration should be developed between the cooperative and the trade union movements in the planning and conduct of the educational programmes of common interest to both of them. The Conference further suggested that the members of cooperative societies and the trade unions should make financial contributions for education work. The cooperatives should set aside a part of their surplus for education purposes.

11. POSSIBILITIES OF FUTURE COLLABORATION

During the discussions on various subjects, the following suggestions were made by the Conference with regard to future collaboration between the trade union movement and the cooperative movement :

11.1 Joint efforts should be made for promoting educational activities amongst the workers by the trade union movement and the cooperative movement. Assistance may be secured for such efforts from the ICA, the ICFTU, the ILO and the UNESCO.

11.2 The subject of trade unions should be included in cooperative colleges for the training programmes of the leaders and employees of the urban cooperative movement. The subject of Cooperation should be introduced in the trade union colleges where training is given to the leaders and senior officers of the trade unions.

11.3 National seminars on the lines of the present Experts' Conference may be organised in each country at an early date so as to strengthen the collaboration between the trade union and the cooperative movements.

11.4 Efforts should be made to produce literature and audio-visual aids for workers' education.

11.5 Efforts should be made to collect information on the policies relating to cooperative trade within the cooperative movements in different countries.

11.6 Information and publications should be exchanged between the trade unions and cooperative organisations.

PROGRAMME

Monday, January 11, 1965

- 10.00 a.m.— Inauguration by Dr. V.K.R.V. Rao
12.30 p.m. Introduction to ICA Activities/Working Methods
2.30—3.30 p.m. Urbanization in South-East Asia and its Effects
on the Social and Economic Life of the Urban
Community.
Chairman: Dr. S. K. Saxena
Regional Officer
International Cooperative
Alliance, 6 Canning Road,
New Delhi 1.

Discussion Professor P. Bessagnet,
Leader: Unesco Research Centre,
University Enclave, Delhi 6.
3.30—4.00 p.m. Tea
4.00—5.00 p.m. Discussion *continued*

Tuesday, January 12

- 9.00—10.00 a.m. Review of the Trade Union Movement in Asia.
Chairman : Mr. Godofredo Paceno,
Philippines Trade Union
Council,
302 Cu, Unjieng Building,
Escolta, Manila.

Discussion — Mr. V. S. Mathur, Director,
Leader: ICFTU Asian Trade Union
College.
10.00—11.00 a.m. Discussion
11.00—11.30 a.m. Coffee

11.30 a.m.— 12.15 p.m.	Principles and Aims of Cooperative Movement.
	<i>Chairman:</i> Mr. M.M. Zaman, Chairman, East Pakistan Cooperative Union, 9/D, Motijheel Commercial Area, Dacca 2, East Pakistan
	<i>Discussion Leader:</i> Mr. Marian Radetzki, Director, International Cooperative Alliance, New Delhi.
12.15— 12.30 p.m.	<i>Supplementary remarks:</i> Mr. B. Mazumdar, Chairman, West Bengal State Coop. Bank 16 Old Court House Street, Calcutta 1.
12.30— 1.30 p.m.	<i>Discussion continued</i>
2.30— 3.15 p.m.	Review of the Urban Cooperative Development in the South-East Asian Countries.
	<i>Chairman:</i> Mr. Min In Ki, Chief, Agricultural Economics Section, National Agricultural Cooperative Federation, 75, 1-ka, Choongjong-Ro, Sudaemoon-ku, Seoul. Republic of Korea
	<i>Discussion Leader:</i> Dr. S. K. Saxena
3.15— 3.30 p.m.	<i>Supplementary remarks:</i> Mr. N. P. Chatterjee, Joint Secretary, Ministry of Community Development & Cooperation Department of Cooperation, Government of India, New Delhi 1.
3.30—4.00 p.m.	Tea
4.00— 5.00 p.m.	<i>Discussion continued</i>

Wednesday, January 13

- 9.30— Problems of Urban Cooperation: Cooperative
10.15 a.m. Thrift and Loan Societies.
Chairman: Mr. M. V. Madane, Dy. Director,
International Cooperative Alliance,
6 Canning Road, New Delhi
Discussion Mr. B. Majumdar
Leader:
- 10.15— *Supplementary* Mr. Akira Kikuchi,
10.30 a.m. *remarks:* ICFTU Tokyo Office,
c/o Churoi Kaikan, 6-gochi,
Shiba-koen, Minato-ku, Tokyo.
- 10.30— Coffee.
11.00 a.m.
- 11.00 a.m.— Discussion *continued*
12.30 p.m.
- 2.30—3.15 p.m. Problems of Urban Cooperation: Cooperative
Housing Societies.
Chairman: Mr. K. R. Prabhu Desai,
Transport & Dock Workers' Union,
P. D'Mello Bhavan, Bombay 1.
Discussion Mr. G. S. Dass,
Leader: Asstt. Commissioner of Cooperative
Development, Government of
Malaysia, Swettenham Road,
Kuala Lumpur.
- 3.15— *Supplementary* Mr. Godofredo Paceno
3.30 p.m. *remarks:*
- 3.30— Tea
4.00 p.m.
- 4.00— Discussion *continued*
5.30 p.m.

Thursday, January 14

- 9.00— Consumer Cooperative Societies in South-East
9.45 a.m. Asia: Some Problems.



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	<i>Chairman:</i>	Mr. Marian Radetzki
	<i>Discussion</i>	Mr. Kinichi Katsube,
	<i>Leader:</i>	Standing Director, Japanese Consumers' Coop. Union, Tokyo.
9.45— 10.00 a.m.	<i>Supplementary remarks:</i>	Mr. V. E. Jesudoss, Vice President, Malayan Trade Union Congress, 4 Deboh Ampang, Peti Surat 457, Kuala Lumpur.
10.00— 10.30 a.m.	Coffee	.
10.30 a.m.— 12 noon	Discussion	<i>continued</i>
2.00— 3.15 p.m.	Participation of Trade Unions in Cooperative Activity.	
	<i>Chairman:</i>	Mr. M. V. Madane
	<i>Discussion</i>	Mr. Bo Carlsson, ICFTU
	<i>Leaders:</i>	Asian Trade Union College. Mr. S. M. Subbiah, Vice President, Ceylon Workers' Congress, Colombo.
3.15— 3.45 p.m.	Tea	
3.45— 5.00 p.m.	Discussion	<i>continued.</i>
<i>Friday, January 15</i>		
9.30— 10.15 a.m.	Promotion of Savings among Trade Union Members: Role of Cooperation.	
	<i>Chairman:</i>	Atty. Bienvenido Faustino, Head, Legal Department, Central Cooperative Exchange, Inc. Feati Bank and Trust Co. Bldg., Epifanio de los Santos Avenue, Mandaluyong, Rizal, Philippines
	<i>Discussion</i>	Mr. M. M. Zaman —
	<i>Leader:</i>

10.15—
10.30 a.m. *Supplementary* Mr. J. C. Dixit,
remarks: General Secretary,
ICFTU U.P. Branch,
19 Lajpatrai Marg, Lucknow.

10.30—
11.00 a.m. Coffee

11.00 a.m.—
12.30 p.m. Discussion *continued*
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2.30—
5.30 p.m. Study Visits.

Saturday, January, 16

9.30—
10.15 a.m. Consumers Protection and the Role of Cooper-
ative Societies.

Chairman: Mr. N. P. Chatterjee

Discussion Mr. T. D. L. Pieris,
Leader: Dy. Commissioner of Cooperative
Development, Government of
Ceylon, Colombo.

10.15—
10.30 a.m. *Supplementary*
remarks: Mr. Bienvenido Faustino.

10.30—
11.00 a.m. Coffee

11.00 a.m.—
12.30 p.m. Discussion *continued*.

2.30—
3.45 p.m. Educational Needs of Workers.

Chairman: Mr. V. S. Mathur

Discussion Mr. Hansraj Gulati, ICFTU Asian
Leaders: Trade Union College.
Mr. M.V. Madane

3.45—
4.15 p.m. Tea

4.15—
5.30 p.m. Discussion *continued*.

Sunday, January 17

Visit to AGRA

Monday, January 18

10.00 a.m.— Panel Discussion on “Possibilities of Future
12.00 Noon Collaboration between Trade Unions and
Cooperative Societies.”

Chairman: Dr. S. K. Saxena

Panel Mr. V. S. Mathur

Members: Mr. M. M. Zaman

Mr. T. D. L. Pieris

Mr. N. P. Chatterjee

Mr. V. E. Jesudoss

Mr. Saburo Tajima, of ICFTU
Tokyo Office

2.30— Report & Conclusion.

4.30 p.m.

4.30 p.m. *Valedictory* Mr. D. Sanjivayya,
Address: Minister of Labour & Employment
Government of India,
New Delhi.

LIST OF DELEGATES AND OBSERVERS

ICA Delegates

- CEYLON 1. Mr. T.D.L. Pieris, Dy. Commissioner
Department of Cooperative Development
Post Box 419. Colombo-1.
- INDIA 2. Mr. N. P. Chatterjee, Joint Secretary
to the Govt. of India, Ministry of
Community Development & Cooperation,
Krishi Bhavan, New Delhi-1.
3. Mr. B. Majumdar, Chairman, West
Bengal State Coop. Bank Ltd.
16 Old Court House Street, Calcutta-1.
- JAPAN 4. Mr. Kinichi Katsube, Standing Director,
Japanese Consumers' Cooperative Union
Tanro-Kaikan, Shinjuku-ku, Tokyo.
- MALAYSIA 5. Mr. G. S. Dass, Assistant Commissioner,
Department of Cooperative Development
Swettenham Road, Kuala Lumpur.
- PAKISTAN 6. Mr. M. M. Zaman, Registrar of
Cooperative Societies & Chairman,
East Pakistan Cooperative Union,
9/D, Motijheel Commercial Area,
Dacca-2.
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THE International Confederation of Free Trade Unions (ICFTU) was founded on December 7, 1949, at a Conference held in London. Its aims were summed up in three words: BREAD—economic security and social justice for all; FREEDOM—through economic and political democracy; PEACE—with liberty, justice and dignity for all.

The ICFTU exists to unite the workers organised in the free and democratic trade unions of the world and to afford a means of consultation and collaboration between them in furtherance of its aims.

The Confederation, proclaiming the right of all people to full national freedom and self government supports efforts towards creating conditions for the moment.

The Confederation, labour and economic dignity are foundations on or restriction of these to peace.

As an organisation it champions the cause of equality for all people, form of discrimination or origin, opposes form.

The total membership to July 1966 statistic with the membership when the figure was organisations in 94

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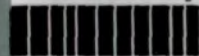
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