

**Gender is more than a Statistic**

***Status of Women in the Cooperatives of the Asia Pacific Region***

**Ten Year Gender Disaggregated Database**

**The International Cooperative Alliance – Asia-Pacific**

**January, 2017**

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## ***Status of Women in the Cooperatives of the Asia Pacific Region***

### **Ten Year Gender Disaggregated Database**

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## Acknowledgement

“Gender is more than a statistic”, the title of the Regional Study indicates the overwhelming response we received from the ICA-AP members in the region that compensated for the lack of data by their deep commitment to enhance Women’s leadership in the cooperatives of the Asia Pacific Region.

This research study has been extremely fulfilling and enlightening to me as part of the women’s cooperative movement for the last three decades. I thank the International Co-operative Alliance – Asia-Pacific for initiating this pioneering study to assess the status of women in co-operatives, especially Mr. Balasubramanian Iyer, Regional Director for his relentless pursuit of the gender vision. To Ms. Savitri Singh, Advisor, Gender Program and Communications, ICA-AP, who kindly monitored and wholeheartedly supported the study at every step - we express our gratitude.

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# Gender is more than a Statistic

## *Status of Women in the Cooperatives of the Asia Pacific Region*

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## Executive Summary

The Sustainable Development Goals (SDGs) adopted by the United Nations General Assembly in 2015 are a blueprint for action towards 2030. Gender equality as a fundamental right for a peaceful and prosperous world towards growth and global poverty reduction is the focus of SDGs. Providing women decent work, health, education and representation in political and economic development fuel sustainable economies and globally benefit societies.

The Beijing Declaration – Plan of Action (POA); MDGs, CEEDAW and other international covenants, declarations have also supported women’s empowerment and agency. The **ILO Recommendation no. 193 (7.3) states** *“Special consideration should be given to increasing women’s participation in the co-operative movement at all levels, particularly at management and leadership levels.”*

Investing in women’s empowerment leads to gender equality, poverty eradication and economic growth. For building gender equity and equality, co-operatives are the ideal mechanisms due to their democratic and voluntary character given the established co-relation between the engagement of women in co-operatives to poverty reduction.

The International Co-operative Alliance – Asia-Pacific (ICA-AP) is the first international co-operative alliance at the regional level to commence the pioneering regional study of gendered database in 2005. Especially to assess the presence and Status of Women in the co-operative sector. Now a decade later, the issue has been pursued by ICA-AP relentlessly, making the current study data a reality. The study mirrors the challenges and limitations of being citizens of this region, tempered by patriarchal tendencies but balanced by the power of women’s, social and people’s movements. Far-reaching government policy and laws provide it an enabling engendered framework. Particularly, as the region is beginning to be the world’s economic epicentre - indeed its future core.

Inspite of the global impact and achievements of co-operatives worldwide, their effectiveness and outcomes in the competitive world economy is not as visible or their development impact is yet to be highlighted - often even sidelined in the international debate and discussion on trade and development. Even in the SDGs, the international co-operative sector is advocating very hard to be recognized in the main principles.

Co-operatives mobilize women through collective bargaining for their productive assets (land, labor, training, wages, technology, markets and are not for profit but commercially feasible mechanisms). Generating employment and jobs, financial inclusion practices, wide ranging service provision to members in their roles i.e. from being shareholders to care givers for households (factoring women’s multiple roles).

For the rural woman and the informal sector worker, cooperatives in the Asia-Pacific are a panacea given their invisible low paid work, lack of access to legal protection, productive inputs. Millions of women in Asia and the Pacific have been given access to social protection, housing, health/child care, financial services through co-operatives.

Women are often disadvantaged globally by the environment, but in the region it is more pronounced here in terms of cultural norms, social roles and expectations, economic factors and political environments.

These include particularly: the on-going marginalization of girls/young women in accessing education/skills, development; cultural biases on the role of women in the household and leadership suitability; marginalization of women in the public sphere; and their structural exclusion from financial mechanisms; cultural barriers that impose limitations on the daily life of women hindering access to (and exercising of) opportunities; these barriers often extend beyond social spheres, sometimes translating into legal restrictions that institutionalize women's marginality. As such, mitigating cultural barriers that thwart gender equality seems a critical target for co-operative action in this decade so that women can grasp the opportunities that the sector can regionally provide.

**Co-operative Response to the Challenges – The International Co-operative Alliance (ICA)** is a co-operative union representing co-operatives and the co-operative movement worldwide. It has 292 member organizations across 95 countries, giving voice to 1 billion people. In 1995, the ICA passed a resolution on "Gender Equality in Cooperatives" in which ICA members noted that gender equality is a global priority for the cooperative movement. Its members declared their commitment to take action and it has, at the global level, undertaken a series of programmes and activities for the advancement of women. The Declaration at the Regional Conference on Women in Decision Making in Cooperatives held in 1997 (Tagaytay Declaration or Tagaytay Resolution) called for promoting the participation of women in the leadership and decision making positions in cooperatives. The Resolution accepted that the first step towards mainstreaming women in cooperatives is the engendering of cooperatives at all levels. The second Tagaytay resolution (in 2016) where the draft of this report was presented, reviewed the current situation 10 years after the Second Conference in 2006 and recommended to put in place enabling/supportive policies, laws, regulations that will promote women's leadership in co-operatives.

Both declarations hinge on instituting gender responsive co-operative laws, bye-laws, policies that promote women membership, leadership participation and decision-making; Building capacity of co-operatives through successor generation programs, gender sensitization, documentation sharing best practices and resources for gender mainstreaming and women leadership; Building capacity of women for leadership and decision-making in co-operatives and enterprise development for poverty alleviation; Developing monitoring, evaluation tools to map progress of gender mainstreaming in co-operatives through institutionalizing a gender disaggregated data collection and utilization system; Reserving minimum 30% seats for women to facilitate women's participation at all levels, especially leadership and decision making levels.

**The ICA Endeavour/Strategy for promotion of gender equality S-2000** aims “to promote equality between men and women in all activities and decision making within the co-operative movement. Its priorities and actions are: Genuine and clear statement of commitment from top leadership and visibility of competent women and men leaders; Capacity building of staff and members on gender issues; Gender balance of elected officials and staff; Accountability and monitoring; Adequate human and financial resource allocation.

#### **ICA-AP initiative**

The ICA Regional Women’s Committee initiative was for collection and data analysis on gender-disaggregated data, TOTs for Leadership Development of Women in Co-operatives, Regional Women’s Forum, Exposure and networking programmes for empowerment of women and cooperative development, Regional Conference for gender integration in co-operatives.

#### **ICA-AP Cooperative Ministers’ Conference - Fourth to the Eighth Ministers’ Conference (1997 – Chiang Mai; 1999 - Beijing; 2004 – New Delhi; 2007 – Malaysia)**

called for the following: *Review, identify and eliminate all legislation and policies which hinder full participation of women; Training, Gender analysis and funds for it Removal of all legal barriers which limit equal participation of men and women in membership, leadership, management and decision-making in co-operatives; Increasing women’s participation in cooperative movement; Funds for gender disaggregated data base; Training, education of women, networking, exposure to success stories; eliminate gender discrimination in co-operative rules and provisions including membership admission.*

#### **ICA Blueprint for a Co-operative Decade – 20/20 Vision**

This was aimed at making the co-operative the acknowledged leader in economic, social and environmental sustainability as also the preferred model by people. The growing urbanization places an onus on co-operatives to become more relevant in urban centres servicing the needs of this group of people through health, education, water and sanitation and assistance to informal, small and medium enterprises. A she-economy is emerging and it is predicted that by 2020, **870 million women who have not previously participated in the mainstream economy would have gained employment or started their own business.**

#### **The Role and Importance of Gender Disaggregated Data in Co-operatives**

Gender inequity results from a set of attitudes, beliefs and practices - barriers to gender equality. The position and condition of women require analysis within a gender perspective to understand the issues that need to be addressed. But beliefs about gender often cannot be challenged because of the lack of data - in this instance gender disaggregated data - a vital monitoring and program planning tool for identifying the bottlenecks, challenges to women’s participation. The most common reasons cited for not collecting disaggregated data are: lack of staff; lack of resources; lack of skills/expertise; other reasons include eliciting women-related information due to cultural barriers. However, it is indeed a reflection of the low priority given to this vital tool globally for increasing the participation of the poor, women and or co-operatives.



## **Glimpses of the earlier Study (2005)**

The 2005 review entitled “Engendering data base in cooperatives in the Asia Pacific for ICA - ROAP” was undertaken to prepare a comprehensive database to facilitate development programs in the co-operative sector/evaluate progress post-Tagaytay Declaration 1997 and identify gaps. 13-14 countries responded with a focus on South and South East Asia (East Asia and Middle East had a low participation). This was the first time that a sex disaggregated data study on cooperatives was undertaken in the region.

Its findings briefly revealed that 31% of the respondent cooperatives had women members, 30% women were non-executive staff; the Board had 18% women members; Chairpersons/President were 7.8%. The educational background was wherein major percentage of members were of lower educational status, legal amendments.

Suggestions included: changes in rules and regulations; administrative implementation to make women’s participation compulsory; education and awareness programs to enhance participation. Other recommendations were: social security for women, advanced technology for women, free working hours and less pressure from government, legislative or professional changes, equal representation for men and women on boards; women’s only co-ops; reservation for poor and backward women. Setting up of women’s committees was another important suggestion; provision of credit/savings/insurance through rules; exemption of stamp duty; support in agricultural areas for women’s leadership. Other measures included the protection of women against domestic violence; positive discrimination for women’s rights/welfare; protecting women workers at night.

The conclusions were: female representation in co-operative was not insignificant but decision-making and participation in the boards low; there is a clear bias for selecting men in training programs – especially professional and technical courses; country-wise analysis shows Pakistan and Korea at the bottom with regard to status of women in co-ops; Singapore, Philippines and Vietnam showed better status; women were represented better in the health, consumer and workers’ co-ops but low in agriculture, banking, finance, thrift and credit cooperative sectors.

## **The Current Study – 2015-2016**

**The Overall and specific Objectives** of the current study were to:

- 1) Update gender disaggregated database in cooperatives to evaluate progress post Tagaytay-2007 in the region.
- 2) Generate awareness on sex disaggregated data collection, analysis and use by Co-operatives to create an enabling environment within the national, state and primary level co-operative leadership;
- 3) Sensitize and orient co-operative leadership/management on issues around low and negligible participation of women;
- 4) Motivate to address discrimination against women in management leadership;

- 5) Establish a sex disaggregated database with co-operative member organizations in the Asia-Pacific region;
- 6) Share and use the analysis of data collected to frame policy and programs for the active participation of women at all levels of co-operative business /management.

### **The Approach and Methodology**

Indeed, in the last ten years the terms of discourse on gender have moved rapidly away from theory to much stronger practice. The current study is different from the 2005 study in its combining the Quantitative (Questionnaire format) with Qualitative data, a very important monitoring tool. It fills gaps and gauges the vibrancy of the gender quotient in the co-operative movement.

The 19 countries represented in the study were: Australia, Bhutan, China, India, Iran, Japan, Korea, Malaysia, Mongolia, Myanmar, Nepal, Pakistan, Palestine, Philippines, Singapore, Sri Lanka, Thailand, Vietnam, and Maldives.

The respondent co-operatives covered a wide range of sectors: Agriculture, Consumers, Credit and Savings, Informal sector, Fishery, Fertilizers, Finance and Banking, Land and Land Settlement, Service related sectors. The Informal Sector is particularly overwhelming in Nepal, India and the Philippines.

The Questionnaire was administered to all members. 19 of the 26 countries from Asia Pacific responded to the current survey compared to the 13/14 countries in the 2005 survey. In the earlier review of 2005, South Asia and South East Asia were predominant respondents, with East Asia and Middle East providing a low response. In the current study, responses geographically were well represented from Asia-Pacific, like Korea, China, Japan from **Far-East**; Iran and Palestine from **Middle-East**; India, Pakistan, Sri Lanka, Maldives, Nepal from **South Asia**; Singapore, Vietnam from **South-East**; Philippines and Australia representing the **Pacific** region. The total number of responses received were Twenty-Eight (28). The responses in some countries that had several apex cooperatives like India (5), Japan (2) and Nepal (2) were quite overwhelming - exhibiting quite a developed cooperative system or for e.g. China due to the sheer size and numbers of co-operatives.

**The qualitative questions** were especially designed to capture the entire spectrum of gender programming in co-operatives in the decade, in the Asia-Pacific Region such as:

- a) The measures and schemes adopted to enhance women's overall participation, be it through quotas or gender sensitization of leaders; identify bottlenecks and challenges to women's participation.
- b) To learn whether the apex cooperative had a women development committee or a separate fund for the capacity building of women.
- c) Government laws and policies vis-a-vis women in their respective countries.
- d) Recommendations to enhance women's participation; whether the apex co-operative collects gender disaggregated data – or the challenges in doing so.
- e) The support required to collect and maintain gender disaggregated database.

Further, the responses provided were value added with best practices, country reports and individual cases to fill in the gaps to the quantitative responses. Participation of women in terms of the Apex Cooperatives, especially suggestions and recommendations were a valuable section.

A comprehensive approach was undertaken based on extensive data research and review of literature. Administering questionnaire's for collecting primary data collection and data analysis, a combination of direct questions for factual data/multiple-choice questions' in questionnaire were designed to capture the detailed enquiry of critical issues. Constraints of women participation; empowerment; decision making roles as well as assessment of ICA's efforts at engendering data; country studies collated at ICA meetings; ILO/UN/other independent literature formed the database. Pre-testing Questionnaire's was carried out on a few select co-operatives to test its relevance and applicability. There was a strong follow-up and monitoring from the ICA Regional Office for cooperation and support. Apex cooperatives were provided enough time as well as guidelines to ensure comprehensive data collection.

### **Data Quality & Data Analysis**

The data collected had factual information, with a higher level of quantitative information on membership. Representation of women in governance and capacity building were open-ended questions to collect qualitative information; the quantitative information was collected under a standardized template, thus the data was quite consistent in terms of quality. The qualitative information was clubbed together based on a rational interpretation and commonality of objectives.

### **Indicators and Variables**

Three types of indicators were developed for every question. (similar to the earlier study for purposes of comparison):

- 1) Percentage share of male and female to total within the category: it was indicative of disparities between men and women at any level.**
- 2) Percentage share of male to total male members and female to total female members in cooperatives: It exhibited the actual status of male and female in the cooperatives.**
- 3) Disparity ratios between men and women: It exhibits the degree of disparities between the status of men and women within the country or sector.**

The analysis was carried out to highlight the status of women in terms of:

- a) Basic Profile**
- b) Governance**
- c) Capacity Building**
- d) Benefits and Services**
- e) Policies & Laws to enhance participation of women.**

There were a few quality issues with respect to responses. For e.g. a few respondents could not comprehend the questions and therefore could not provide relevant data. (Thailand, Malaysia and India gave the number of individual members instead of number of member

cooperatives). A few failed to mention the sector and some understood numbers of cooperatives as members and vice versa; there were a few discrepancies in the number of males and females in the data received. The number of women in different posts including board members were sometimes reported higher than the total numbers of members in cooperatives. A few inconsistencies in the information for e.g. several data related problems, data gaps, quality of data and reliability of the collected information were noticed. Such information deficiencies existed in the survey, could make the analysis less than adequate; a few responses were incomplete and many respondents did not often respond to open-ended questions.

**Gender Segregated Data** - Only few co-ops have provided gender segregated data on their total membership (9 of 28 had members' data on gender disaggregated (NACCFL/NCFN from Nepal; NATCCO/VICTO from Philippines; ESDC from Palestine, JHWCF from Japan, ACFSMC from China, DAMCGA from Bhutan, KCHSUL from Pakistan).

**Variables/categories for data collection. These were:**

i) **Governance** – age-wise distribution of men and women members; Executive and non-executive staff; Meetings; Annual General Body Meetings; Agenda on Board Meetings (Economic, Social, Governance and Political Agenda).

ii) **Capacity Building** - Trainings for Staff; Trainings for Board members;

iii) **Benefits to members;**

iv) **Bottlenecks and Challenges.**

The above variables are discussed with regard to data analysis and findings below:

**Governance:** Out of 28 apex cooperatives only 3 had women chairpersons, i.e. 10.1%. Women's leadership at the top of co-operatives is low. (compared to 7% in 2005). Compared to 10 years ago where there were no **Vice Chairpersons now they were 18%**, i.e. 5 apexes had VCs (Korea, Singapore, China, Thailand, and Philippines) (The position of a Vice Chairperson could be more customary when there is a full time chairman); **the CEOs were around 18%** while ten years ago there were none. (none in South Asia; mainly East and South East Asia), Korea, Singapore, China, Thailand, Philippines). Lack of representation at the top level due to patriarchal values or lack of education/skills restricts access. In terms of Board representation compared to 10 years ago, women's representation has increased to around 23%. Earlier it was 18%. (VICTO Philippines mentions as an example there are 811 male board members and 749 female board members). (Primary coops). In Australia, Myanmar and India, it is only 10%. On an average, 77% board members were men against 23% women. If China was to be considered an outlier, the aggregate ratio of women members drastically improves to 54:46, i.e. an improvement of 23% or nearly double. (the issue of data reliability and analysis remains).

**Age-wise distribution of men and women members**

The demographic characteristics highlight the existing disparities between men and women. The average male-female ratio is 74:26 in the co-operatives with a few exceptions. A large majority of women members are in the age group of 45 and above; men dominated the most productive age category (18-45) - both at the state and district levels, while the

presence of women in that age group was minimal. One reason for this anomaly could be that as most young women in this age group are burdened with family responsibilities of pregnancies and child care, they keep away from formally enrolling as members. Between the twin burdens of reproductive and productive, they either did not have time or awareness about cooperatives to subscribe to its membership. **The age group (18-45 years) needs to be targeted as new professionals in this category.** (that are being taken up in youth cooperatives).

**Executive and non-executive staff** - An improvement in the non-executive staff was noted at 43% compared to 11.5% in the old study (2005 report). At the executive level, it is currently 32% women compared to 2.4% in the 2005 report (this is again excluding China as an outlier). The disparity between men and women is almost bridged at the non-executive level though it is a follower position. If once again China is excluded, the man:woman ratio can be calculated at 53% men and 47% women staff.

**Meetings** - Attendance of meetings as members or executive level officers is a primary step for participating in the process of decision making. An appropriate indicator is the presence of women in the Board Meetings and Annual General Body Meetings. Most apex cooperatives mentioned 4 board meetings in a year while 3 apex cooperatives said they met every 2 months or roughly 6 meetings in a year. 22 apex co-operatives agreed to elect women members on the board – 2 co-operatives from South Korea and Philippines acknowledged that their board members were through nomination (both had women chairpersons). **The major bottleneck for enhanced decision making was in getting women members into the board.** Like the earlier study, women board members are much less than their share as (a) total members, (b) women members of Committees or in several functional committees. These committees include those for day to day operations - for e.g. ethics, audit, election, management, women empowerment, wholesale, retail sector, etc. (a total of 39 types of Committees were mentioned). Though there is a presence of women - the gender disparity is quite high - 8:2 i.e. 80% men and 20% women in the countries. However, the ratio of women and men was sometimes 50: 50 on committees in some countries. For e.g. iCOOP, Korea and VICTO, Philippines. A few respondents failed to fill gender segregated information on membership of committees.

The aggregate attendance of women at board meetings hovered around 36 to 39 per cent. Women's participation at board meetings remained quite low - on an average 13% of women and declines at the higher echelons of decision making. **The entire board room is heavily dominated by men except in Korea and Philippines.** Here too, the percentage representation of women is not higher than men but the share is relatively higher than other countries.

**The Annual General Body Meeting** - The AGBMs consistently increased in aggregate attendance of women over the past three years. Held annually, the highest aggregate attendance in the GBMs was 520 in 2015. **Women's participation in GBMs is much better than the board meetings** but the situation is fluid and fast changing with more women attending AGBMs - 50% in Korea and Philippines. Pakistan had the lowest participation in AGMs - less than 5%. Women's presence in GBMs is higher than the board where essentially

decisions are taken but the female presence is low. In the earlier study, there was more than 30% attendance of women in AGMs.

**Women's issues on Agenda of Board Meetings** - This section received an overwhelming response and related to 3 major issues. While the categories are similar to the study of 2005, being economic, political, social agenda (and the need for capacity building for women's leadership).

- **Economic Agenda** – The highest number of issues fall under this category. The most common need expressed was for financial support for women's entrepreneurship. Other issues include Income generation programs (IGPs), extending loans and credit; co-operatives establishing links with markets. The stereotype perceived though was of assuming women in the labour market as an extra income earner for the family. Women's major reproductive role was highlighted rather than economic empowerment of women. A few mentioned also taking up issues of skill development.
- **Social agenda** - Common issues were in improving the health and education of women (Bhutan, Mongolia, Vietnam, India, Nepal and Palestine). Social issues were accorded low priority in board meetings. It was mentioned that low literacy among women restricts them from taking up leadership roles of any kind. Likewise, it was observed that health issues often keep women away from the labour market.
- **Political agenda** - Political empowerment of women through reservation of quotas for women was one of the most common issues before the Board. Most responses have raised the issue of increased participation of women in the decision making process. Some raised the issue of quotas and few others raised the issue of capacity building. There seems to be a general consensus at the board level of all Cooperatives, irrespective of their nationalities, to increase the share of women participation at higher levels. Some of the issues taken up under this agenda are: improvement in the status of women by supporting them to take up leadership roles, increase their share in decision making process, appointment on the board, committees, etc.

While women's representation at higher echelons is not significant at decision making levels – new trends, decisions and issues indicate a fresh threshold of change for women. A glimmer of hope can be attributed to the level of international awareness, conventions and covenants, ICA advocacy, gender networking in co-operatives and the success of new age "women only" co-operatives.

Indeed, "trend setters" and the way forward with possibilities for women in providing leadership space in a structurally difficult and culturally complex scenario for women.

### **Capacity Building: *Main Types of members' training and officers/staff training***

Capacity building of members was on:

- (1) Cooperative Principles
- (2) Credit Awareness/Savings
- (3) Business Principles
- (4) Labour Laws
- (5) Leadership Skills.

The most pro-active co-operatives on women's capacity building were Bhutan, India, Philippines and Malaysia. Most apex co-operatives confirmed a high priority for women's capacity building. Women's participation is higher than men in training on leadership skills, labour laws, co-operative principles. (this is relevant as co-op members are made aware of rules and regulations to take up leadership positions, decision making). Male participation is high in credit awareness and business principles training. Credit awareness training programmes often comprise short term training programmes on banking, financial management, basic accounting to non-accountants, audit management, etc. in aggregate terms, 63 per cent male board members have benefitted from above training while only 37 per cent women board members benefitted from the training on financial matters. The Department of Agricultural Marketing and Co-operatives, Bhutan organised major training programmes for its Board members and officers/staff on co-operative principles, credit awareness/savings, business principles, labour laws, gender awareness, leadership skills, consumer awareness. The participation of women in such programmes has been considerably low in most respondent countries. The low participation of women could be due to the technical nature of the programme.

**Women Higher in total training numbers:** Though women's representation is low at the board level, i.e. the number in absolute terms, in contrast in terms of total training numbers, the share of women is higher than the participation percentage. On an average, 60% women board members trained on co-operative principles. 59% women board members received leadership training as against 41% men. This phenomenon is now becoming a norm as most co-op boards focus on enhancing women's participation in higher levels of management. On an average 919 leadership training programs were organized in one year. A major step towards women's empowerment is awareness regarding labour laws, laws and regulations or legal awareness on rights / duties. Most co-operatives are giving a high priority to women's empowerment issues. Leadership training is outpacing with women at 54.5% and men at 46.5%. This is a **change from the trends in the old study where the capacity building for the board did not seem a priority.**

Men are relatively higher in the training on business principles at 54 percent while women 46%. Under this category, training programmes were carried out for capacity building in strategic planning, establishing links with markets, market and business related trainings, etc.

**Capacity building for officers and staff** - In terms of training in leadership skills, men trained were 66 percent - while women were 34 percent trainees in this category. Women outstripped male membership in Work Ethics Committee at 94 percent women and 6 percent men respectively. In the Gender Awareness Committee rightly 52 percent were

men to 48 percent women. In the technical skills training, especially in basic computers, women were 56 percent to 44 percent of men. In Consumer Awareness Training, women were at 55 percent to a male per cent of 45 percent. In the earlier study, just as a trend, women trained were only 3 percent in technical skills while currently it is 56 percent. Staff Leadership training programs (Philippines, Korea, India and Nepal) were actively undertaken. 939 officers and staff of co-ops attended leadership trainings in the Asia-Pacific region last year. Accounting skills for non-accounting staff was also organized in the last year.

**Benefits to Members:** Nine (9) out of twenty eight (28) registered their response on the type of services availed. (These were iCOOP-Korea, NMAC-Mongolia, SNCF-Singapore, KCHSCUL-Pakistan, VICTO NCDF-Philippines, Nepal (NACCFL, NCoFN), India (NFSCBL, IFFDCL). Educational support was the most common service availed by members in all the nine responses, followed by Healthcare and Insurance. Education and training to learn new skills was perceived as an important service by all respondents as they are essential for providing skills to meet the needs of a changing socio-economic context for improving women's employment opportunities. Healthcare and insurance are considered as an important service as it increases the life span and also improves the quality of life. As "she" is often the last person to have access to healthcare services in the household. Health insurance is a means of improving access to healthcare as well as protecting people from indebtedness and impoverishment resulting from medical expenditure. Financial services were also availed (Nepal, Thailand, India) and Maternity and Child Care services were common to Korea and Mongolia. Both services were considered an important pro-women social security measures as they assist women in getting an equal opportunity in the cooperatives. Maternity benefits provided by legislative measures also helped women with these responsibilities so as not to adversely affect their employment or career in cooperatives. **Paternity services** were the lowest availed service in the region and availed only in Mongolia.

### **Co-operative's becomes an influential force to transform Lamac community: Case Study**

**The Lamac Multipurpose Cooperative** in cooperative development and women in business. The cooperative was organized by 70 farmers in the mountain community of Lamac more than 40 years ago. Back then, Lamac had no roads, only trails; no electricity; no tap or potable water system; no means of transportation. The nearest town was, and still is, a 14 km. walk from the community. The cooperative's original and early members contributed whatever talent and resources they had for the benefit of the community. The cooperative has continued to grow since then. Today, Lamac is a thriving, self-contained community while the cooperative has become an influential force not only in the community but also beyond its borders. The cooperative has almost 63000 members in 23 branches spread across the Visayas region and assets of over a billion pesos. Led by a woman since its founding up to the present, Lamac MPC shows that women have the natural inclination for executing leadership and business development. The cooperative's success is attributed to its emphasis on promoting the livelihood and business activities of the people including women.



## **Overall Bottlenecks and Challenges to Women's Participation**

The response to the section on bottlenecks and challenges was quite relevant with respect to the insights into women's participation in cooperatives. The major impediments to women's participation cited were: the limited access to education, technical skill, training, etc. Socio-economic norms and domestic responsibility stereotype emerge as another major challenge. Other impediments raised were lack of emphasis on women's participation per se, lack of provisions in the bye-laws of cooperatives, cultural barriers, patriarchy, lack of confidence, etc. Other challenges for women's participation were lack of national organisations, full time staff, project funding, low emphasis on women's participation in development, motivating women to participate in decision making, breaking social by orthodox stereotypes and to compete with men for managerial positions in male dominated offices. Often women were not able to seize opportunities provided by cooperative structures due to their lack of access to certain types of resources, i.e production inputs, credit, land or educational level often much less than men or awareness of cooperative structures and their activities. Business experience is very limited and does not provide the background to participate in cooperatives; often excluded by support structures that provide marketing technology and other productive resources. In un-served areas, business viability positions, women workers (due to lack of assets, land or collateral) have little negotiating power as they are viewed as a "credit risk". High interest rates per month reduce their margins, profitability and erodes into their savings when their loan approval becomes a reality. In several developing countries, savings and credit cooperatives receive support from the government. Though this is widespread, they have still not been able to enhance membership of women.

## **Emerging Conclusions**

### **A mixed basket?**

To increase the percentage of women in leadership positions to fair levels in the region, a strong commitment is needed from the existing leadership (governments, international alliances, apex member cooperatives). Gender policy, planning, implementation, sensitization, orientation, training or gender awareness are new phenomena that are sweeping the region. In terms of the Status of Gender Disaggregated Data collection and cases – the while recommendations of the Tagaytay Conference are being carried out by a few cooperatives the lacuna is wide open when the majority of countries are considered. However, both quantitative and qualitative data is considered, the data from success stories, gender based interventions, gender planning etc. reveals a higher level of gender sensitivity/ programming since the last 10 years. Gender segregated data in most cases seems difficult to generate due to lack of technical, software, professional skills as well as requisite funds for primary data collection. Lack of technical personnel, management policy, lack of women's membership are other challenges in this task. **It is, however, clear that women are being empowered by using cooperative business models to support themselves, their households and communities at leadership levels in several instances. Indeed a new upsurge is on the swing with the momentum at the grassroots noticeably**

**Successful women-only credit cooperatives have emerged with new and relevant gender strategies** for adoption by mainstream co-operatives including in the field of IT /software for data collection (India), service provision and strategic monitoring. Cooperatives are **enhancing bargaining power** of rural women and informal sector workers in some countries. Waste Pickers, Domestic Migrants, Street Market Vendors, home based workers, agricultural cooperatives, transport, housing, other service cooperatives are other types of informal sector workers in special cooperatives that exist in the region, though not often amongst respondents. **Business and growth of enterprises** in the informal sector from cooperatives are available and being demonstrated though few and far between (e.g. India, Nepal). Value addition for women through mixed agricultural cooperatives (women engaged in cash crop producers' coops) is available and possible. Women Members' participation is being sought through several ways though not fully addressed. **Good gendered practices** are being shared and advocated around the region, communicated through ICA women committee meetings, reports and studies. **Innovative training** to break barriers for women in skills, awareness, etc. (mixed and women only) have begun actively in the region. Gender sensitization strategies of different types at different levels are being deployed. Social protection in cooperatives i.e. strategies for training, education, child care, Insurance, financial resources that are relevant are ongoing but reaching them albeit in a limited way.

**Governance** – women are beginning to be heard or making decisions or alternatively new mechanisms of quotas that are in place at staff/board management level are enhanced. Women's committees have been developed (some full fledged powers, others nascent, some token). Cooperatives run by and for women offer particular opportunities for them to control their own economic activities (especially socio-cultural constraints). Though they seem to have generated a limited number of productive jobs, limited incomes towards poverty alleviation of women. Women seem to enjoy services but accept lesser responsibilities than men within cooperatives in some instances. In women-only co-operatives, responsibility taking of women is total and rather high. Legal protection as part of the cooperative package is not yet fully available for women in most instances. **However, rigid patriarchal structures have impeded the participation of women fully and fairly at all levels.**

**In even theoretically democratic voluntary frameworks, the practice of gender equity needs hastening through pro-active gender based implementation strategies.**

#### **Specific Recommendations for Gender Disaggregated Data**

**The participation and engagement of women in co-operatives has low visibility in Asia and the Pacific due to a lack of sufficient engendered data.** By implication, purely qualitative data does not capture the reality on the ground. Work is in progress but low numbers deflect the reality. Low skill levels of co-operatives without a specialized focus and priority on data collection per se is a malady for the co-operative movement. Gendered data is a long march away. Training for Gender Segregated or Sex Segregated data has to be undertaken immediately in co-operatives in the Asia-Pacific region. Manuals towards this effort have to be urgently prepared. Best Practices Manuals on gender policies, planning, programming, training, data collection, IT software deployment or employment, income

generation need to be prepared for this sector. A directory of gender in co-operatives country-wise should be established.

When female membership is low, it is often difficult to capture higher data on gender segregation. Hesitation maybe due to lack of data or low female membership that could be a cause for providing inadequate gender disaggregated data. (there are really not enough members. For e.g., if 30% female membership in a co-op– the data available is around 30% usually on basic information).

Among all respondents, India, Mongolia, Nepal and Philippines acknowledged that without the support from the top management, it was not possible for them to collect gender disaggregated data. Besides, the government directive or legal provisions are required to push the cooperatives to set a system in place immediately to collect gender disaggregated data.

### **Strategies for Gender Equality**

These include, establishing "gender focal point" or cells to identify gender-related problems and undertake gender awareness training or gender analysis in programme planning, etc. Establishing a special unit or office for gender issues or programmes could also bring in a often "taken care of" i.e. tokenism attitude (women may continue to be marginalized in mainstream activities).

Cooperatives can use their national organizations and networks to collect gender disaggregated data and help identify different types of projects focused to women's needs, which could, in turn, help them increase their income-earning capacities and alleviate their workloads. For example, time-task analysis factors have potential for economically viable and sustainable cooperative activities.

Capacity building is a significant component of gender equality strategies. Training and education are also vital mechanisms that promote gender equality. They enable women to take on multiple roles within co-operatives as well as develop high-level skills, such as negotiating tenders or performing legal accounting procedures; also promote knowledge of co-operative values, principles, and the identity of the movement.

Sensitizing leaders of cooperative is a crucial strategy to grasp the complexity alongwith a value commitment to systematically address them with pro-active managers for gender equality measures. Gender analysis in all aspects of planning cooperatives could be mainstreamed such as overall goals, objectives, missions, statements, legislation, bye-laws, policies, strategies, plans, programmes, projects, etc. This gender analysis tool can also help examine the challenges within the decision making process, resource allocation, rights, to provide inputs for the limitations and challenges so that designing gender equitable policies and strategies could be useful tools to enhance women's roles.

## **Overall Recommendations**

Increase the participation of women's membership in the leadership positions, boards of co-operatives by raising the awareness on benefits gained from it. With more women in their Boards, co-ops gain a more direct link with the individual members, that is, in this case, women. Enabling women to get into elected positions might require more than just letting the democratic process flow. That is whereby all members of both sexes have the right and opportunity to vote and be voted for more pro-active efforts in bringing women to elected positions. Legal impediments have to be removed to enhance women's involvement; and revise rules, procedures, and election systems to ensure equal opportunities. For e.g. in a household, the co-op membership is in the man's name, thus, the woman is not a member and is unable to run for election or even to vote in the co-op. Advocating for adjustment of working conditions to reconcile work and family responsibilities; For example, since women are often the primary caregivers for children, arrangements for childcare may have to be considered so that women can attend activities like board meetings.

Organize, mobilize and strengthen women's organizations as they provide strength to women's struggle for equality with men. Revising, amending, or creating co-operative laws to ensure that co-operatives can exist, are member controlled, and are accessible to women For e.g.: reduce barriers for women to receive loans in their name. Improving service provision to co-operatives at local levels by employing co-operative experts and supporting them in coping with the changes and competition brought about by the open market economy, the process of globalization, and technological change. Also recognizing co-operatives as a legitimate form of enterprise (e.g. include the co-operative model in educational curricula and entrepreneurship training programmes) and by creating secure investments in co-operatives.

Assisting with statistical data collection to inform government policies and programmes, the private sector and the co-operative movement itself. Partnering with co-operatives to advance work in the 12 areas outlined by the Beijing Platform and the SDGs. Working with Government and other partners to overcome cultural and structural barriers for women. Gathering and sharing more information about best practices and lessons learned. Track equality indicators such as women's participation in governance, management, membership, asset ownership and income parity on an on-going basis to ensure accountability. (also culled from worldwide literature on the issue).

## **Tagaytay+20, Philippines relevant recommendations**

**The Tagaytay+20 Regional Conference on Gender Integrations made several recommendation: These are the following**

Put in place enabling/supportive policies, laws, regulations that promotes Gender and Development in cooperatives.

Implement a sex-disaggregated data collection and utilization system in the cooperatives.

- Adopt new technologies to improve the coop's business/ communication / way of doing things.
- Devise a mechanism to promote and retain talent in the cooperatives.
- Provide equal opportunities in the a ailment of services and strategic technical support to business development.
- Develop/Implement a successor generation program in the cooperative (membership in many coops is aging and not being replaced by younger members)
- Encourage establishment of laboratory/school cooperatives.
- Encourage inclusion of subjects on entrepreneurship/financial literacy/cooperatives in the school curriculum.
- Promote the formation/development of workers cooperatives.
- Provide systematized support, encouragement beyond savings, mentoring avenues and resources for funding new initiatives.
- Draft/Pass cooperative law (in countries without such a law); disseminate/provide for a deeper understanding of coop regulations.
- Institute laws that address vulnerabilities of women (such as maternal benefits, ownership titles).
- Develop policies to address issues of urbanization, aging, health care, and migration.
- Respond appropriately to needs of coops and women's issues.
- Encourage adoption of the .coop domain and .coop marque to promote the coop identity and raise public awareness of cooperatives.

Cooperation /Collaboration/ Partnership with other cooperatives, international agencies, government, other like-minded organizations/agencies

- Documentation of/Exposure to cooperative/Gender and Development (GAD) /women success stories
- Provide opportunities for International coop exposure/study tours
- Establish a Gender and Development Resource Center that can provide GAD expertise to cooperatives.
- Work with government and other partners to overcome cultural and structural barriers to women.
- Advocate for programs that support an incentive system for women building their own assets.
- Engage in regional/global bodies to increase coop visibility and promote coop development.
- Adopt Regional Platforms (e.g., ASEAN, SAARC) in all levels of the cooperative.

Funding for Women in Development Programs/ Projects

- Provide budget for cooperatives for women programs/projects.
- Fund women participation in international conferences/ seminars.
- Source funds from within and outside the cooperatives for the implementation of the coop's women programs/projects (e.g., from government, international/donor agencies).

## Research

- Develop monitoring/evaluation mechanisms for measuring women's gains, benefits, and performance outcomes.
- Undertake immediate training for gender disaggregated data in ICA-AP member cooperatives/prepare relevant manuals.
- National organizations and networks could collect gender disaggregated data and help identify different types of projects focused on women's needs which can help them increase their income earning capacities and alleviate their work loads.
- Develop a directory on gender in cooperatives that can serve as a resource on GAD.
- Gather and share best practices and lessons learned; and track equality indicators such as women's participation in governance; management membership; asset ownership; and income parity on an on-going basis to ensure accountability.

In the last 10 years, the global climate has changed in favor of women and the visibility of women has increased double fold. Men and women are both citizens of society as well as members of cooperatives and are striving for gender equality, gender mainstreaming - **not segregation**. Women only cooperatives have not been federated - a reason they are not mainstreamed and unable to participate in regional and global bodies. A cooperative bank started 20 years ago as a women only cooperative is now requesting the government to open the cooperatives for men also. Men as well as women are needed in the cooperative sector. The Philippines should be mentioned as a model/example in the manner where political will/government policy could go a long way in gender development. The Philippines cooperatives have made a serious effort in attaining optimum policy moments of 1) setting a quota for women in leadership positions; 2) mainstreaming of women; and 3) funding gender activities/ programs/ projects. They are also to be commended that 15 cooperatives have been able to mainstream gender in their policies, plans, and budgets. **The power of gender in cooperatives cannot be undermined, if they want to overcome, they will, as the example suggests.**

## Country Reports

Section B of the Study has detailed compilations of country reports from the Philippines, China, Japan, India, Vietnam, Thailand, Pakistan, Sri Lanka, Mongolia, Korea, Myanmar, and Iran, that provide a rich information and data on the wide variety of co-operative formations in all regions of the Asia and the Pacific.

**Indeed, the winds of change for women are blowing in training, capacity building, through attendance of AGMs and other activities. The need for enabling legislation to enhance women's participation cannot be advocated more for women to reach decision making levels in cooperatives. The data on board participation may reflect a lower level participation but at the grassroots, the reality is that a momentum has begun, given that the structures of patriarchy are being reversed at many levels. Indeed, Gender is more than a statistic as the report findings reveal. Though indeed a long march, gender equality and equity do not seem far off in the cooperatives of the Asia and Pacific region as highlighted by the data and success stories available here.**

## Chapter-1

### Empowering Women through Cooperatives

#### Introduction

The Sustainable Development Goals (SDGs) adopted by the United Nations General Assembly in 2015 are a Blueprint for Action towards 2030. The SDGs focus on gender equality as a fundamental right for a peaceful and prosperous world towards growth and global poverty reduction. Providing women decent work, health, education and representation in political and economic development fuel sustainable economies and globally benefit societies, the SDGs declare.

The Beijing Declaration – POA; MDGs, CEDAW and other international covenants, declarations have also supported women’s empowerment and agency. **The ILO Recommendation no. 193 (7.3) states “Special consideration should be given to increasing women’s participation in the co-operative movement at all levels, particularly at management and leadership levels.”**

Global statistics highlight that women are in charge of 60-80 percent of the world’s work, and produce 50 percent of the food. Despite the fact that their contribution is significant, they have limited economic advantage and access to productive resources (Lawless et al., 1996; Mayoux, 2009). Women form the majority in the rural areas, and are involved at all stages of agricultural enterprises, responsible for about 80% of all food items produced (Njar, 1990; Mgbada 2002; Rahman, 2004); and 70 percent of food production and 50 percent of the domestic food storage in the country (Ritche, 1977). In addition, they form an active and reserve labour force but rarely own the means of production. Given the established co-relation between the engagement of women in co-operatives to poverty reduction, investing in women’s empowerment would lead to gender equality, poverty eradication and economic growth.

Cooperatives enhance the bargaining power of women in the formal and informal sector in some countries i.e. waste pickers/domestic migrants/street market vendors/home based workers /agricultural workers / transport/housing and other service cooperatives. Informal sector workers in special cooperatives widely exist in the Asia Pacific region, though not in the respondents to this study.

#### Concepts of Women’s Empowerment

Addressing women’s agency and empowerment as a global agenda has been recognized as a pre-requisite for sustainable economic growth and poverty reduction. Investing in women’s economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive economic growth (source: <http://UNWomen.org>).

The Advancement of the Status of Women in cooperatives and in society in general has always been important to the International cooperative movement. Co-operatives, due to their democratic and voluntary character are the ideal mechanisms for building gender equity and equality. To unleash women’s unrealized potential and for ending discrimination

and poverty, organizing women into co-operatives is essential towards facilitating their social and economic growth.

Most women in developing countries do not have access to education, productive resources and other services. Such discrimination hampers them from earning incomes and detractive participation in socio-economic and political conditions (Kebeer, 1999). In order to counter the challenge, women's empowerment has become a global agenda. The term 'women's empowerment' has become popular in the development arena since the late 1970s. It is globally recognized that women's empowerment is essential for sustainable economic growth and poverty reduction in developing countries. Women's empowerment is defined differently by different scholars. Mayoux (2005) and Mosedale (2005) define women's empowerment as a mechanism where women become strong through increasing their confidence to make appropriate choices and control over resources. Naryaan (2002), on the other hand, defines women's empowerment as increasing control and ownership of assets to influence and bargain over any decision that affects their lives.

Although women's empowerment is not a sufficient condition, it is still a necessary condition for the development process. Thus, women's empowerment has three dimensions. The social dimension signifies respectable and non-discriminatory positioning in the society. The political dimension signifies involvement in the governance of organizations and administrative positions; and the economic dimension signifies enabling women members to have equality of opportunity in employment, spending, ownership of production means and sharing benefits (Prakash, 2002).

History has demonstrated a number of approaches to development that have been employed to solve the socio-economic challenges of the so called "less developed world". However, these approaches failed to achieve their goals, partly because they completely ignored women and their contribution to the efforts of development (Easter, 1999). Throughout history and in many societies, inequalities of women and men were part of an accepted male-dominated culture. One of the basic factors causing unequal share of women in development relates to the division of labor between the sexes (Prakash, 2002). **The cooperative approach became one of the effective levellers in the division of labour between sexes and empowering women from merely statistics of agricultural workforce into an economically active workforce.**

Literature is replete with the effect of cooperative schemes on women's livelihood leading to poverty reduction, through asset creation associated with a series of loan financed investments, higher incomes that help women to better perform their reproductive role as intermediaries of health, nutritional, and educational status of other household members (Azad 2015;) Cheng and Nguyen (2000); Gurgand et al., (1994); Shane, (2004); Holocomb and Xu, (1997). Despite the availability of cooperative societies and efforts of government at all levels, it appears that a significant proportion of rural women are either unaware of the existence of such co-operative societies or are lacking in the basic socio-economic characteristics that form the pre-requisite for participation in such activities. (Idrisa et al., 2007)



## **Cooperative Movement**

The philosophy of cooperation evolved around the 18<sup>th</sup> century in Europe with the notion of protecting economically poor peasants from the exploitation of the economically powerful (Subburaj, 2003). Co-operatives are democratically owned and governed enterprises guided by the values of self-help, self-responsibility, democracy, equality, equity and solidarity. The first such cooperative evolved in Germany i.e initiated by the pioneer co-operator, Wilhelm Raiffeisen in 1890. They place people at the heart of their activities and allow members to participate in decision-making (Kimberly & Robert, 2004). Cooperatives generate considerable socio-economic benefits to their members. From the economic stand point, cooperatives improve income and bargaining power of their members. While the social purposes of cooperation are more diverse than economic purposes, they provide a unique opportunity to members to education and training; encourage active participation in meetings, committee membership and leadership positions (Majurin, 2012).

A Cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise (ICA, 1995). Cooperatives can be used as platforms to empower women by enhancing their specific knowledge and capacities. Governments, too, recognise and support multi-purpose cooperatives to actively participate in the development process towards employment and women's empowerment.

Cooperatives have been regarded as one of the main institutional machineries for empowering the economically vulnerable members of the society, especially women; they are able to promote economic and social development because they are commercial organizations that follow a broader set of values than those associated purely with the profit motive. Cooperatives play an important role in job creation by directly providing self-employment to members and service provision for non-members. Enterprise development and particularly, the promotion of small and medium enterprises, has been adopted as a pre-requisite and a strategy for job creation and economic growth in a large number of countries (Essien, 2000).

In some cultures, women are restricted from conducting business independently or without their husband's consent. This poses a serious challenge to participation in cooperative activities. Even though in some cases women's legal rights may be stipulated in a cooperative, they may not necessarily be enforced or they may be superseded by customary law. It is in line with this view that Ashanti (1993) observed that lack of social, economic and legal rights explains women's low participation in cooperative decision-making and leadership positions. Besides cultural issues, women, especially in developing countries, are confronted by formidable constraints that block their active participation in cooperatives more especially, the traditional role of women in society and the prevalent misconception that women's reproductive and domestic responsibilities constitute their main role.

### **Promoting Social Empowerment of Women through cooperatives**

Although cooperation is viewed as an organization for the promotion of economic interests of its members, it does not confine itself only to the economic aspects. It also permeates into the social aspects of life and aims at establishing a new democratic social order based on freedom and equality, where people live in harmony, caring and sharing like a family,

where there is a unity of spirit and common economic bond (Karunakaran, 2004; Warman & Kennedy, 1998). Cooperatives also have a critical role to play in alleviating different shocks, and paving the way for recovery that is socially, economically sound and sustainable. Ultimately, cooperatives can create a safe environment where women increase their self-confidence, identify their own challenges, make decisions and manage risks (Azad 2015). As a result, women are empowered and become active agents of change, entrepreneurs and promoters of social transformation who can improve their own lives and those of the community. Majurin (2012) Azad (2016) revealed that cooperatives are also effective points of entry for addressing a broad range of gender equality issues such as unpaid work, shared responsibilities and gender-based violence.

A study by Gita (1993) depicted that 57.7% of women in cooperatives take initiatives to organize cultural programs in their community as against only 10.7% of women in the unorganized sector. Cooperatives have been successful in not only increasing social participation of women but also in developing drives, initiatives and leadership qualities. However, to date, women's active involvement and leadership in agricultural cooperatives continue to be rather low (USAID, 2005).

### **Women's Economic Participation in Cooperative Societies**

Economic empowerment increases women's access to economic resources and opportunities. If women's access to productive resources were the same as that of men, women's contribution could reduce the total number of hungry people by 12 to 17 percent in support of MDG 1(the Millennium Development Goal) of eradicating extreme poverty and hunger (FAO, 2011). Global statistics show that women's participation in many types of institutions is low, with participation in rural cooperatives no exception. In the developing world, there are many social pressures that make it difficult for women to play an active role in leadership and improve their living standards (FAO, 2007).

Even though cooperatives are open for both men and women, participation of women in terms of membership and leadership positions is still minimal. Thus, there still remains much to be achieved to strengthen women's participation in cooperatives. As a matter of fact, numerous women-based cooperatives demonstrate that women are capable of developing their own businesses and improve their technical knowledge and organizational self-help capacities (McKay, 2001). Cooperatives provide several opportunities to their members to involve in different income generating activities such as petty trade, the establishment of irrigation schemes, agricultural production and process, etc. (Azad 2015; Young, 1992). The recent scenario highlights that women are there not only for their reproductive roles, but they are also active entrepreneurs recording a rapid growth in their business entrepreneurship.

In Africa, women are known to produce upto 80% of the food. However, they receive very limited inputs, like only 7% of agricultural extension services, less than 10% of the credit offered to small-scale farmers, and own only 1% of the land (FAO, 2011). In this context, women are often found concentrated in subsistence agriculture and unpaid farm work. The cooperative and self-help model can change this by enabling women and men farmers, or only women to come together for purposes of acquiring inputs, production services, and marketing of their produce, etc. Apart from being able to access economies of scale as providers of services or products or as consumers, participating in a cooperative as

members, the elected leadership also brings an enhanced status and voice (Kumar, Savarimuthu & Ravichandran, 2003). Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skill development and market information (Eyben, et al., 2008). Increasing the role of women in the economy is important for economic resilience and growth; however, their integration into the formal sector is still constrained by limited access to credit, property, technology and technical skills (Johnston & Ketilson, 2009). Through cooperatives (both formal, informal), millions of women have been able to change their lives - they have found a route towards self-empowerment and development that works for them. Cooperatives have contributed to improved livelihood and better economic decision making of women (Nippierd, 2002).

### **Practical and Strategic needs**

To be able to respond to both women's practical and strategic needs, cooperatives have a vital role to play by providing access to income generating activities as workers and owners. Women can, in this double capacity, have access to common production resources such as land, credit, marketing facilities, technology infrastructure and tools, both enhancing their incomes as well as lightening their burden. They also benefit from economies of scale and improve their access to opening new markets through cooperatives. Strong links between women's engagements in cooperatives to poverty reduction is being highlighted wherein their involvement in cooperatives has increased and has, thus, led to earning higher incomes through performing higher and new productive labour activities. Furthermore, cooperative membership often enhances shared care giving and decision making in the household as well as heightened participation in the community.

It has become evident that engaging a higher number of women in cooperatives has not only broadened the scope of cooperatives (social-economic etc.), but also enhanced the status of women socially. To change their own socio-economic situation, women have undertaken new activities and projects in cooperatives that have accelerated their progress. As priorities of men and women differ, i.e. social development issues are of greater concern to women as they touch everyday reality such as employment, environment, children and health rather than men.

### **Gender Division of Labor**

When cooperatives are based and address the gender division of labour in the family and at the work place among their women as members or workers or women users, it becomes even more relevant in the communities in which they are located. Social and cultural constraints are often overcome by women-only cooperatives better due to the cohesive and homogenous nature of membership. But these may tend to limit women's workforce participation and could be useful in the context of gender segregation. Compared to self employment by individuals, the benefits of collective organizations are also often offered by cooperatives for very poor women successfully. Management of active, equal opportunities can open up market shares or new opportunities, thereby widening the customer base, especially wherein specific policies and practices can be identified by customers such as age, race, gender and disparity.

### **“Women owned Cooperatives”**

Currently, though the situation varies from country to country, it is being increasingly seen that women owned cooperatives are increasing with leadership roles to women. (Azad 2015). Facilitating women i.e. access to market places and business capital in terms of direct effects, cooperatives create employment opportunities for them to initiate and grow their own business or self employment. Financial, legal and marketing services specially tailored for women are also offered as services. Thus, access to self employment as well as job provision to other women or men as employees are possible when cooperatives are established by women. Women with vulnerabilities, such as gender based violence, poverty or powerlessness, though with low access to education / training, are also sometimes employed by specific cooperatives with the specific goal to generate employment for women facing such barriers.

### **Civic Action**

To promote resource tools for women’s production, marketing goods and services, often a structure is provided by these cooperatives. The power of collective bargaining to gain access to productive resources or with public authorities such as Municipalities/Police/Legal Enforcement Authorities or with other private sector institutions increased for women through Cooperatives. In short, children and elder care, health care, food security, finance, housing, apart from the core area of women’s income and livelihoods, are important. Affordable and accessible services that women gained from cooperatives are not only in the work sphere but often also in the minimum and basic needs sphere.

In many cases, women and cooperatives have also addressed ethnic, racial, communal problems including environmental protection and violence. Campaigns against gender based violence, alcoholism, HIV/AIDS, child labour have had an impact on their work and life leading to a better status for women.

### **Gender Imbalance**

More often than not, while cooperative values and principles stand for equality and equity, the low level of active participation of women in the membership level or their underrepresented leadership and decision making, highlights the gender imbalance i.e. a reflection of the traditional patriarchal Asian cultures. While cooperatives are a more democratic form of collectives for women, in some cases such as credit and consumer cooperatives (Japan), the number of women members is high but it is not clear if the women members’ needs have been fulfilled or if they are able to influence the structures that govern them.

### **Private and Public Domain**

There is a thin line of misconception that often smudges women’s domestic and reproductive roles as the core of their life cycle while positioning them in the cooperative universe into the margins. Thereby restricting their choices, occupation and opportunities - given time constraints and large work burdens. Unpaid work as home managers, mothers or no wage situation in family farms drains them of time or energy or health to take up cooperative activities if not cater to their multiple roles. Often women are not able to seize the opportunities provided by the cooperative structure due to their lack of access to certain types of resources such as production input, credit, land or educational level, often

much less than men, or the awareness of cooperative structures and their activities. Further, their business experience is very limited and does not provide the background to participate in cooperatives. They are also often excluded by the support structures that provide marketing technology and other productive resources.

### **Lack of Productive assets**

In un-served areas, as well as business viability positions, women workers (due to lack of assets, land or collateral) have little negotiating power as they are viewed as a “credit risk”. High interest rates per month reduced their margins, profitability and erodes into their savings when their loan approval becomes a reality. In several developing countries, savings and credit cooperatives receive support from the government and are widespread but yet have still not been able to expand the membership of women. Except in several cases, “Women’s only” informal sector cooperatives have been able to father mass momentum in membership and participation.

### **Creating an Engendered enabling environment**

The enabling environment in which the cooperatives operate as well as the cooperative itself has to face the challenge of enhancing women’s empowerment. This implies that when social expectations and roles, cultural myths and barriers, economic variables and political environment often add the cutting edge across the world and place women at a disadvantage. Targeted cooperative action is required to counter these barriers for gender equality. These include the challenges of gender segmentation in the labour market due to barriers for girls and young women in accessing skills and education; cultural norms regarding the role of women in the household and the suitability for leadership; invisibility of women workers in the informal sector or in the public sphere or their marginalization in the public sphere; fluctuations from financial mechanisms - these sometimes go beyond the social sphere or the household and get transformed into laws that restrict and institutionalise women’s marginality.

**Challenges** across the region, in terms of gender and cooperatives, are some of the following:

- Patriarchal forces.
- Limited scope for full women’s participation in the functioning and governing of cooperatives. Voices to be heard on equal terms with men in discussing debates and speeches.
- Access to opportunities and productive assets.
- Career advancement of women
- The level of availability for women members to resources, activities, services such as child care, financial services, training, education

To play a vital role for engendering and mainstreaming in the economic activities, as active participants, cooperatives could take active steps to translate theoretical commitments into practice. It is also very clear that though the enunciated policies for equal opportunities by gender is available in many cooperatives, in reality they seem to have a very marginal number of women in critical governance positions in comparison to the level of women’s membership. Sensitizing Governments and leaders of cooperatives is a crucial strategy as only a clear grasp of the issues alongwith a political commitment to systematically address them with affirmative measures could lead to gender equality measures.

## Chapter-2

### Gender Equality Issues in Cooperatives

**The *Blueprint for a Co-operative Decade***, The General Assembly of International Alliance of Cooperatives in 2012, was adopted that set forth key ambitions for the co-operative movement. According to it, a critical area for co-operative development is in creating economic opportunities for marginalized populations—especially women's. Another vital area is to, "elevate participation within membership and governance to a new level", that requires expanding membership to include more women and also to further engaging women members in democratic processes within the cooperatives. Despite a push for gender equity in co-operative policy and practice, little evidence has been documented whether and in what ways co-operatives affect women's empowerment and gender equity. [ILO 2015]. This section of the report attempts to highlight the status of engendering cooperatives.

Cooperative enterprises can play a role in contributing to achieving the economic and social empowerment of women. There are inspiring examples from around the world of women using the cooperative business model to support themselves, their households and their communities. However, there is more that the international cooperative movement can and should do to put women's empowerment and gender equality at the heart of its activities and agenda for change.

Cooperatives have a key role to play as they are able to respond to both women's practical and strategic needs by providing access to income generating activities as worker owners. By virtue of this double capacity, women can have access to common production resources (such as credit, land, marketing facilities, infrastructure, tools, and technology) which increase their income as well as lighten their tasks. By forming themselves into cooperatives, they also benefit from economies of scale and improve their access to opening markets. Recent research from ILO's Cooperatives Unit revealed that there were strong links between women's involvement in co-operatives and poverty reduction. After becoming involved in co-operatives, women reported that they performed new and more productive labour activities and earned higher incomes. Women also shared that joining co-operatives increased care giving and their decision making in the household, and improved their participation in community affairs.

#### ***Socio-economic position of women***

Women's contribution in national development has been a feature which is hardly given the recognition it deserves. In most cases their role has been relegated to the subservient tasks of domestic chores, rather than count their contributions to the GDP, and do not factor the very important role that women have played in food production, income generation and the management of resources. Nonetheless, they also remain greatly underrepresented in senior-level management jobs. There have been discussions at global, regional and national levels of appropriate measures to bring more women onto boards of directors and senior management teams of enterprises, with formal quotas being adopted in some countries in recent times. Change is still slow, nevertheless

Women in the rural areas bear major responsibilities for small scale agricultural productivity and farm management. In both rural and urban areas, women are engaged in an increasing number and variety of economic and development activities. In addition, women are responsible for home management and child care and therefore play a major role in the quality of family life and training given to future generations.

### **Women's challenges: Socio-economic Manifestations**

- Subordination of women
- Overburden of work
- Absence of women's access and control over resources
- Access of women to education and training facilities
- Absence of political power to women
- Absence of more economic options to women
- Psychological barriers i.e. lack of experience, self-confidence, etc.
- Disparities in gender stratification in rural and urban areas

### ***Women and Cooperatives***

Women constitute about three quarters of the agricultural workforce in large parts of the world. It thus requires no International level data to perceive that women, with few exceptions, are vastly under-represented in agricultural cooperatives, the lowest being in the developing countries. The numbers on women's participation in such cooperatives are meagre and uneven but enough is known to indicate that more or less with some notable exceptions, their membership in agricultural cooperatives is much less than the inverse of their numerical share of the agricultural labour force (Maleko, 1998).

For many women, membership and participation in Agricultural and other cooperatives may be seen as both a means and an objective. A means in the sense that cooperative membership entitles them to services which women farmers or artisans may require and cooperatives may supply. Through cooperative membership, they obtain a platform from where the voice of farming women are heard more effectively, not least in the making of policies which directly affects them and their livelihood. The functions have been operating for male farmers throughout the history of agricultural operation but not available to informal sector women workers ever. Unique though is the proposition that they operate in all equity and equality for women whose often mammoth contribution to raising crops, or informal sector services has been much less visible, markedly compared to their contribution to their reproductive roles.

The ILO's research revealed that in Europe and North America, there were significant achievements in gender equality, particularly within the financial sector and in social co-operatives. But in Africa, Latin America and India, the progress was observed primarily in the agricultural sector. In other parts of Asia, where women participate primarily in consumer, credit, and producer co-operatives, the efforts to enhance women's participation appeared to be underway at all levels (primary, secondary and tertiary levels of co-operative institutions).

Though contexts vary according to situations, there has been a higher focus currently on gender issues in the cooperative movement. However, the growth to higher echelons of women into leadership roles has been comparatively slow. To illustrate, about 7% of African population is involved in cooperative business and in spite of the advantages of the cooperative model, women's participation in the economy and leadership positions is very low. Women's membership accounts for less than 30% and their participation declines significantly at upper echelons (Majurin, 2012). There are many factors which limit women's participation in cooperatives - among them the limited access and control over productive assets are highly pronounced. Thus, while gender inequality universally burdens women, poverty adversely affects them. Although the problem of gender inequality is a universal phenomenon, it is highly pronounced in the South Asian and South-East Asian region. The structure of the society is highly patriarchal in nature where it is characterized by male domination in all spheres. To this fact, government and non-government organizations have been actively working to promote women's empowerment. However, the male hegemony is yet to change in the structures, processes and cooperative institutions.

### **Co-operative Business**

The definition of a cooperative business is as follows:

- Set up by a group of enterprises or by individual entrepreneurs desiring to benefit from shared services, cheaper goods, easier access to market or higher prices for their products.

Gender Constraints in Cooperative Business include:

- Legal, social and economic constraints
- Low self esteem and lack of confidence
- Lack of leadership competence
- Lack of appropriate knowledge & skills

### **Addressing gender issues in cooperative business**

Planning & Implementation of basic gender planning frameworks are given below to demonstrate its requirement for women in cooperative business.

Basic features of a Gender planning Framework

- Gender equality and equity is integrated in its vision and mission.
- Gender disaggregated data – information on situation being addressed
- Seek to respond to the practical gender needs of women.
- Actions should be gender responsive and sensitive.
- Acknowledge and recognize the distinctive, actual and potential contribution of women and men to the formulation and implementation of a good plan.
- Uphold the participation of women in all steps of the planning and implementation of the business process.

Cooperatives seem to be the best institutional mechanisms for the economic transformation of women and require development minded banks to utilize women's



cooperatives more advantageously. Women especially are largely illiterate in rural areas, and cooperatives are a more suitable organization for their financial inclusion. Especially from several studies already carried out and on the basis of understanding, the status of women can be broadly classified into three categories:

- (a) **Women as residual beneficiaries**
- (b) **Women being marginalized and**
- (c) **Women as exploited resource**

### ***Women as Residual Beneficiaries***

In the category “residual beneficiaries” it seems there is no conscious effort to involve women, as in the technological innovations, focussed on improving the efficiency of economic activities. Residual benefits reach women incidentally (that is as a residue in fact) as leftover technologies that remain after men have utilized the core benefits from women. Women are assigned the inferior role whereas men receive the major benefit of production processes or technology.

### ***Women as Marginalised Groups***

There seems to be a conscious effort to exploit women by giving them a lower marginalized status, i.e. a deliberate discrimination against women seems voluble. Women seem to be preferred for employment in certain stereotyped occupations, paid less for similar work and employment as men and concentrated in lowest paid jobs.

### ***Women as a Resource***

When women are viewed as equal partners, the effort will be made to create awareness of the possibility of transforming them as an important resource. Research has shown the significance of women in economic development and that they remain as an unexploited resource (Harish, 1991). It is argued that by not treating women as equal partners in economic activities, countries lose substantially in GDP and growth.

### ***Strategy for Improving the Status of Women***

The three categories stated above will need to be engaged with varied strategies depending on the situation. The women participants in the residual category will need to be factored into the benefits of the technological process and change vis-a-vis men. In the marginalization category, the perception is that the strategy of organizing women to assert their rights through women’s unions seems the solution. As women are perceived to be vulnerable, focused efforts for their welfare, charity measures are often adopted as strategy.

Structured cooperative enterprise does not by itself guarantee that gender equality is a fully integrated principle of the enterprise. Some cooperatives also remain ‘top down’ creations of states, political parties or other agencies rather than genuine member-led, controlled ventures.

Certain common constraints to women’s participation are of concern in cooperatives. These would include the extent of and the full participation of women in the functioning and governance of cooperatives; opportunities for women to engage and voices heard in

discussion as co-operators on equal terms with men. Opportunities available for career advancement for women workers; and women members' access to cooperative resources and services e.g.: financial resources, education and training, and child care.

Cooperatives have the potential for higher contribution towards advancing gender equality and women's empowerment goals, but require practical steps to translate their theoretical commitments. Development programs are likely to succeed only with the involvement of the people as participants in the process. Cooperatives could play a vital role to strategize in bringing in the women in the unexploited resource category. A conscious effort is made to involve women in the mainstream economic activities.

**Box: 1 Collative Power of Women: For Social Change**

*Women's collective power for social change is immense. There are around 600 consumer cooperatives across Japan, with 27 million members. Moreover, 80 per cent of those members are women.*

*In the 1960s, Japanese consumers became increasingly concerned about the use of chemicals as food additives in the processed and packaged groceries, which often caused serious health problems. In addition, consumers were concerned about high inflation, misleading labelling in groceries, air and water pollution.*

*Such circumstances gave momentum to consumers seeking food that was healthier and safer for consumption as well as more environment-friendly. In the 1970s, the numbers of consumer cooperatives engaged in home delivery services based on joint purchasing increased rapidly. Typically, around five to seven women got together and formed a group responsible for ordering, distributing and paying for the food. Members voiced their opinions to the cooperative, which in turn, improved operations and developed business further.*

*Today, in responding to changing and varying needs of members, individual delivery services and online shopping are becoming increasingly popular alongside traditional way of joint purchasing. Cooperatives have helped to strengthen the relationship between producers and consumers by removing much of the uncertainty and the overheads which exist in more commercial market relationships. Japanese Consumer Cooperative Union is the main example.*

Source: [http://www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms\\_087314.pdf](http://www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms_087314.pdf)

## Chapter – 3

### International Cooperative Alliance –ICA Asia Pacific

The role of the International Cooperative Alliance (Asia and Pacific (ICA-AP) and their endeavor, activities including Ministerial Meetings, Regional Conferences on Gender Integration (Tagatay+10 and +20), developing regional data bases, vision documents are described in this section. The second part of the chapter deals with the new issues arising from Tagatay+20 regional conference such as focus on youth cooperatives, partnering with International agencies in gender mainstreaming efforts etc.

#### ICA Endeavour

- ICA Strategy for promotion of gender equality S-2000
- Aim-“to promote equality between men and women in all decision making and activities within the co-operative movement.”

#### Priorities and actions:

- Genuine and clear statement of commitment from top leadership and visibility of competent women and men leaders
- Capacity building of staff and members on gender issues
- Gender balance of elected officials and staff
- Accountability and monitoring
- Adequate human and financial resource allocation

#### ICA-AP initiative

- ICA Regional Women’s Committee
- Collection and analysis of sex-disaggregated data
- Training of Trainers for Leadership Development of Women in Co-operatives
- Regional Women’s Forum
- Exposure and networking programme for empowerment of women and cooperative development
- Regional Conference for gender integration in co-operatives

#### Regional Conference for gender integration in cooperatives - Tagaytay, Philippines-2006.

- Strategy I: Instituting gender responsive co-operative laws, by-laws and policies
- Strategy II: Building capacity of co-operatives through successor generation programs, gender sensitization, documentation and sharing of best practices and resources for gender mainstreaming and women leadership
- Strategy III: Building capacity of women for leadership and decision-making
- Strategy IV: Developing monitoring and evaluation tools to map progress of gender mainstreaming in co-operatives through institutionalizing a sex-disaggregated data collection and utilization system

- Strategy V: Reserving minimum 30% seats for women as recommended by ICA/AWCF Tagaytay Regional Conference 2006 to facilitate women's participation at all levels of co-operatives, especially leadership and decision making level
- Strategy VI: Establishing a fund for the empowerment of women in co-operatives generated from within the co-operative movement as well as from other institutions to be used in carrying out the actions contained in this document

### **ICA-AP Cooperative Ministers' Conference (4<sup>th</sup> to 8<sup>th</sup> Conferences 1997- 2007)**

- **Fourth Ministers' Conference (1997, Chiang Mai)**

Review, identify and eliminate all legislation and policies which hinder full participation of women; Training opportunities to ensure that gender issues are properly recognized; Proper gender analysis in collaboration. Funds for gender and women's activities create a conducive environment in which women could gain access to, and control over, resources

- **Fifth Ministers' Conference (1999, Beijing)**

#### ***Resolution No. 4: On Fair Playing Ground***

- Removal of all legal and other barriers which limit equal participation of men and women in membership, leadership, management and decision-making in co-operatives

- **Sixth Ministers' Conference (2002, Kathmandu)**

#### ***Resolution # 1***

*Governments should develop and formulate a cooperative policy-consistent with existing laws and supportive of an enabling environment for co-operatives-that would inter alia contain the following elements:*

*...Describe methods by which governments would enable capacity building in cooperatives – leading to their empowerment*

- **Seventh Ministers' Conference (2004, New Delhi)**

#### ***Declaration # 8-a***

*Give special consideration to increasing women's participation in the Co-operative movement at all levels;*

- The necessary funds for gender disaggregated data base be allocated
- Training and education of women, networking and exposure to success stories

- **Eighth Ministers' Conference (2007, Malaysia)**

Women's participation: For co-operative development policy and co-operative law this means that all rules and provisions have to be avoided, which discriminate against women, e.g. in conditions of admission to co-operatives as members

### **ICA – gender data base in Asia and the Pacific**

In 2005, the ICA-AP pushed for engendering the database of cooperatives and carried out the first data study with 397 primaries of 20 ICA-AP members from 14 countries in the region, as respondents.

Beyond the Tagaytay+10 Conference in 2006, the ICA-AP continued with its training and education of women and introduced a new program which exposed women to coops in other countries and enabled them to widen their business perspectives. Twelve countries in the region participated in the program.

In 2011, the ICA-AP decided to develop a resource guide for advanced training of cooperatives. The result was the “Resource Guide on Advance Training of Cooperatives for Entrepreneurship Development and Women” which focused on marketing, entrepreneurship, and financial management - seen as crucial for women in establishing themselves as good business persons and leaders of the cooperative. The manual was released in March 2015 at the 59<sup>th</sup> UNSCW and ICA-ILO event in New York and the ICA Global Board Meeting in Singapore.

A second data study was commissioned by the ICA-AP in 2015 (current study) to analyse the state of participation of women and their role in decision-making in cooperatives. The findings were compared to the 2005 data study results. The new study showed the strides made by Asia Pacific cooperatives in promoting gender and development in their respective countries and organizations. The study also made a good case for the adoption of a sex-disaggregated data system in the cooperatives, especially in the creation of an enabling environment for gender policy and promotion at the national, local and organizational leadership levels. A proactive package of training, manuals, frameworks were seen as immediate concrete actions to support member organizations to collect gender disaggregated data.

The Tagatay+20 Conference in 2016, while reinforcing the need to enhance women’s position in the leadership of cooperatives in the region, also called for youth in cooperatives as an important successor strategy.

### **ICA Blueprint for a Co-operative Decade – 20/20 Vision**

The ICA Blueprint for a Cooperative Decade or the “20/20 Vision” was aimed at making the cooperative the 1) acknowledged leader in economic, social and environmental sustainability; 2) model preferred by people; and 3) fastest growing form of enterprise. It has 5 pillars, classified into 3 categories: 1) differentiators, including participation (which should be active) and sustainability (economic, social, environmental); 2) inhibitors/facilitators, including legal frameworks (conducive not only to women but coops as well) and capital (sourced from within and without the coop, guaranteeing member control) and 3) identity (promote the coop identity).

The growing urbanization places an onus on co-operatives to become more relevant in urban centres. It holds a potential for co-operatives to serve the needs of this group of people through services such as health, education, water and sanitation and assistance to informal, small and medium enterprises. Migration is another issue that coops could look

into especially with respect to migrant women. As the global demographic profile changes, more and more women outlive men and there is concern to provide old age security.

A she-economy is emerging and it is predicted that by 2020: 1) 870 million women who have not previously participated in the mainstream economy would have gained employment or started their own business; 2) the gender gap in earnings would have approached parity; and 3) women would have overcome legal and traditional barriers that have historically prevented them from participating in some regions using virtual, mobile and internet technologies to run their businesses.

There are 4 areas that are relevant to cooperatives as they move forward and which they should consider – the collaborative or sharing economy, education, public awareness, and entrepreneurship.

Many partnerships are possible in promoting and strengthening women cooperatives including those with women's associations (most effective); NGOs; national training institutes; credit unions; professional associations; financial intermediaries; local government; and the private sector.

Interpreting the Cooperative Principles in the current context could be:

- Women only cooperatives have been shown to help train women for business, build capital and overcome gender inequality in cultures where women are traditionally excluded.
- The first Principle of non-discrimination on grounds of gender extends to all persons, including transgender.
- Members elected to positions of responsibility in a cooperative should broadly reflect the diversity of its membership. To do so, men and women members of under-represented sections of the membership should be encouraged to stand for election.

<b>New Issues Emerging in the Co-operative Sector in the Asia-Pacific Region. The Tagaytay+20 Conference (Philippines – 2016)</b>
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One of the key issues emerging in the sector is the inclusion of youth as the future leaders of the cooperative movement. In this context, the examples of Red Roots Artists Cooperative from Philippines and mandated school coops in Malaysia need to be highlighted.

Another key issue is Gender Mainstreaming. The role of international organizations such as We Effect from Sweden, the German Cooperative and Raiffeisen Confederation (DGRV), the European Union (EU) Delegation in this regard are critical.

A special mention is to be made regarding the emerging role of men in gender equality in cooperatives. The M3 (Men Talking to Men about Manhood) concept was highlighted by VICTO, a national federation of cooperatives in the Philippines.

## Youth

One of the key issues emerging in the sector is the inclusion of youth as the future leaders of the co-operative movement. In this context, the examples of Red Roots Artists Co-operative from Philippines and mandated school coops in Malaysia given below need to be highlighted.

**The Red Root Artists Cooperative** in Philippines is a workers cooperative of young design artists and artisans ranging in age from 20-30 years old. The founders were new college graduates with a few years of working experience in the private sector when they were introduced to the cooperative model. They decided to try to build cooperatives but were faced by challenges in the beginning. The coop had no steady income and they had to use the earnings as revolving capital, not taking regular salaries. With unwavering passion and commitment, they prevailed.

**University/Campus Coops** provide a learning ground for the youth to acquire good business skills; participate in the decision making process; develop social values such as care for the environment, while at the same time being able to access the coop's services. Campus coops have the potential to produce the next crop of leaders among the youth.

**In Malaysia**, school coops have been mandated in all secondary schools to help young students become more responsible and independent and develop their leadership and business skills. School cooperatives usually operate the school canteen or their own consumer store. Women cooperatives, on the other hand, provide savings products, entrepreneurship support, and day care services, among other services.

## Men talking about manhood

A special mention is to be made regarding the emerging role of men in gender equality in co-operatives. The M3 (Men Talking to Men about Manhood) concept was highlighted by VICTO, a national federation of Co-operatives in the Philippines. VICTO hosted the first conference of women cooperative leaders in the country in 1987 and since then, it has been one milestone after milestone for gender in the federation. In 1995, a gender seat was institutionalized in the board of VICTO and a budget allocated to the program. In 2000, a resolution for the promotion of Men and Development (MAD) was adopted by the VICTO General Assembly and the first MAD session was conducted in VICTO. It was also during the year that NATCCO approved a gender seat in its board, with the VICTO representative taking the seat that year. In 2010, the M3 module took off and was piloted with MOVE members (male government employees opposed to violence against women everywhere). Gender sensitivity trainings (GSTs) became more 'men's perspective centred' rather than that of women. Several M3 trainings have been conducted to public and private groups and modules have been prepared for women, men, older persons, and youth trainees. Soon, there will also be modules for the military, local government units (LGUs), and the LGBT/SOGI community. On July 1-3,2016, the first summit of male gender advocates was held in Cebu City to coincide with the International Cooperative Day on July 2.

## Role of International Development Agencies in Gender Mainstreaming

Another key issue is Gender Mainstreaming. The role of international organizations such as We Effect from Sweden, the German Co-operative and Raiffeisen Confederation (DGRV), the European Union (EU) Delegation in this regard are critical.

At the Conference, the following international agencies presented their role in gender mainstreaming in co-operatives:

1. **We Effect** was formerly known as the Swedish Cooperative Centre and is in partnership with 160 organizations in 25 countries across Europe, Asia, Latin America, and Africa, including the Philippines in Asia. Gender mainstreaming is a cross-cutting component in all of the organization's projects; it works with partners (cooperatives, cooperators, NGOs) that are relevant in promoting gender equality and equity. The organization supports projects relating to:

Land (gender equal rights to land, sustainable land use, legal frameworks on women's right to land). Increasing women's leadership

- strategic relationships that cause real change in power relations
- pilot initiatives in support of care economy, including cooperative day care centers in housing cooperatives
- equal rights programme that supports gender mainstreaming in partner organizations, including the implementation of the fair resources allocation system (FRAS).

The long relationship of **We Effect** with the Asian Women in Cooperatives Forum (AWCF) led to significant results, including the production of gender manuals; integration of gender in the policies, plans and budgets of project coops; creation of gender equality resource centers (GERC); assistance to the drafting of the CDA's Guidelines on Mainstreaming Gender and Development in Cooperatives. We Effect also funded the Philippines' first National Summit on GAD. Challenges facing the organization today are: 1) competition for funding 2) innovative funding techniques that are relevant in today's context; 3) diversification of funding.

2. **The German Cooperative and Raiffeisen Confederation (DGRV)** is linked to the pioneer cooperator from Germany, Wilhelm Raiffeisen and the oldest union (IRU). The Raiffeisen cooperatives were initiated in 1890's in Germany based on self help. Operations in Laos are aimed at improving the economic situation of farmers and micro-, small-, and medium enterprises by strengthening self-help groups and cooperatives. DGRV provides project support to the country's agricultural and financial sectors. In the agricultural sector, by the setting up of farmers' cooperatives and the strengthening of their institutional capacity through trainings and coaching. In the financial sector, it also supports the establishment and strengthening of member based organizations such as village banks (small member based savings and credit societies) and credit unions.

The Lao Department of Agriculture and Cooperatives in Laos is under the Ministry of Agriculture and Forestry. Laos is an agricultural country and almost 75% of the population rely on subsistence agriculture. Women are very active in agriculture, work very hard in the



remote areas and the mountain regions (Laos is largely a mountainous country). Lao women unions operate at the national, provincial and district level. There is no specific concept for inclusion of women in the management of the cooperatives, partly due to the country's bad experience with cooperatives in the past. Also, because of the lack of widespread understanding of cooperative rules and regulations. Laos has no cooperative law and there is poor coordination at all levels to promote coops and the country has a diverse ethnic population (49 ethnic groups) with low education level. Recent developments provide a bright spot for the promotion of gender in the country: 1) women are active members of the coop, involved in accounting and credit fund administration; and 2) there is growing openness to the need to promote more women participation in the management of the coop.

Constraints and challenges in implementing the DGV projects in Laos include: 1) some negative connotations of cooperatives in Laos; 2) low understanding of cooperative decrees and regulations; 3) lack of cooperative law; 4) lack of capacities for cooperative development at all levels; 5) difficulty in accessing markets; 6) difficulty in accessing low interest credit and other constraints/challenges. There is weak participation of women in management positions, partly due to the low educational level of women in the country. In many groups, however, women are very active members and are involved in accounting and credit fund administration. For the long term, the outlook is to develop confederations for the auditing and advisory of cooperatives; develop curricula on cooperatives for schools and universities, and establish an Academy for cooperatives.

**3. The European Union (EU) Delegation** at Philippines presented the following: In its most recent Gender Action Plan, the EU renewed and expanded its commitment toward Gender Equality and Women Empowerment (GEWE). This was adopted by the Council of the EU in 2015 and has been mandated for all external relations of the EU, including all member states and EU delegations. EU external relations covers 3 thematic areas instead of "one size fits all"; is context specific where delegations select targets and indicators based on local priorities and capacities; and indicators should be in line with the SDGs and the results framework. The thematic areas are:

- ensuring girls' and women's physical and psychological integrity
- promoting the social and economic rights/ empowerment of women and girls
- strengthening girls' and women's voice and participation
- as a horizontal goal, shifting the institutional culture to more effectively deliver on EU commitments.

The EU considers civil society organizations, including cooperatives, as an important partner in its development work. In December 2015, the EU signed a Framework Partnership Agreement (FPA) with the ICA for the promotion of a conducive environment for cooperatives; promotion and participation of cooperatives in policy making at the national, European, and regional / global levels; and capacity development of the cooperative movement at regional and global levels.

## Chapter-4

### The Role and Importance of Gender Disaggregated Data in Co-operatives

Gender inequity results from a set of attitudes, beliefs and practices that are barriers to gender equality. The status and situation of women must be analysed within a gender perspective to understand the issues that need to be addressed. But beliefs about gender cannot be challenged often because of the lack of data - in this instance, gender disaggregated data - a vital monitoring and program planning tool for identifying the bottlenecks and challenges to women's participation.

Most common reasons cited for not collecting disaggregated data by cooperatives are: lack of staff and financial resources; lack of skills and expertise; other reasons include difficulty in eliciting women-related information due to cultural barriers.

However, it is indeed a reflection of the low priority given to this vital tool globally for increasing the participation of the poor and women in cooperatives.

#### Sex Disaggregated Data Project 2005-2006

In compliance with the resolution passed by the 7<sup>th</sup> Co-Ministers' Conference in 2004, the ICA-AP Women's Committee took a decision to collect gender disaggregated data from the member co-operatives with the object to understand the dynamics of quantitative and qualitative participation of women in cooperatives. This was the first time that such an exercise was undertaken in 2005-2006. Since co-operatives generally do not maintain such data, it was quite a unique experience for them, and was reflected in the quality and quantity of data received. Some data were sent from 'women only' cooperatives as well. The findings were documented in a report format and disseminated to all stakeholders.

#### Synthesis of The 2005 Study

The 2005 review entitled "**Engendering data base in co-operatives in Asia-Pacific for ICA-ROAP**" was undertaken to prepare a comprehensive database to facilitate development programs in the co-operative sector/evaluate progress post-Tagaytay declaration (1997) and fill Identify gaps. The study had 13-14 countries responding with a focus on South and South East Asian countries (East Asia and Middle East showing a low participation). This was the first time that such a study was undertaken in the Asia Pacific region.

It briefly revealed that in terms of governance, there were a total of 31% women members, 30% women non-executive staff; Boards had 18% women members; women Chairpersons/Presidents were 7.8%.

Women's participation was more than 20% in all sectors in cooperatives (except fisheries and social services). The highest percentage was found in retail services sector with 60% followed by miscellaneous (49.4%), health (42.7%) and banking/finance (41.9%), etc.

As far as decision making roles were concerned, there was an average share of 8% in the apex level co-operatives. Vietnam reported 71.4% in the decision making level; the Philippines reported 26.7%; while Japan mentioned 20.5%. In China and Iran, there were no women board members.

Women were represented the lowest in the business and marketing committees (26.7%) and their share as committee members indicated nearly 18.4%. The maximum share of women members from women's committees were from India, Sri Lanka, Singapore.

The percentage of board members was less than their share of membership, the Philippines (44%); Nepal (43%); Vietnam (40%); Singapore (25%); Myanmar (2%); Korea 2%); Pakistan (Nil).

In economically viable sectors such as agriculture, agro processing, banking, finance, housing, manufacturing - women's representation was low.

The study highlighted that the decision making role of women was low due to their low participation on boards. There was a clear bias for selecting men in training programs – especially technical and professional.

Country-wise analysis showed Pakistan and Korea at the lowest rung as far as status of women in co-operatives is concerned. Singapore, the Philippines and Vietnam showed higher status.

It also showed that women were better represented in health, consumer and workers' co-operatives but there was low representation in agriculture, finance, thrift/credit cooperatives.

**Suggestions** were made for legal amendments; changes in rules and regulations, administrative implementation to ensure women's participation compulsory, education and awareness programs to be organized to enhance their participation.

Other recommendations suggested were: there should be social security for women; free working hours; advanced technology; equal basis for representation of men and women on boards; there should be more "women's only co-operatives" and reservation for poor/backward women in them, and in mainstream cooperatives.

Setting up a Women's Committee was another important suggestion; provision of credit/savings/insurance through rules; exemption of stamp duty; support in agricultural areas for women's leadership were other recommendations.

Other measures included the protection of women against domestic violence, positive affirmation for women's rights and welfare; protecting women workers at night.

There is an increased need for collection, analysis and use of sex-disaggregated data from co-operatives to understand the situation and to respond to it suitably. Governments have begun utilizing sex disaggregated data to track and achieve inclusive development. Cooperatives could use sex disaggregated data to plan, implement, monitor and evaluate in order to mainstream gender in co-operatives, thereby expanding membership base and outreach. Women and men are active partners in co-operative businesses - addressing gender needs is, therefore, crucial for implementation of the ICA Blueprint for a Co-operative Decade.

Some countries like Japan, Singapore, Vietnam and the Philippines have maintained simple number of women and men as members, board of directors etc. However, there is no systematic manner to collect and maintain sex disaggregated data; to use it to determine quality and quantity of women's participation.

### **Aims and Objectives of the Current Study**

**The Overall and Specific Objectives of study are:**

#### **Overall Objectives:**

- To update gender database to evaluate progress post Tagaytay-2006
- To generate awareness on sex disaggregated data collection, analysis and use by co-operatives to create an enabling environment within the national, state and primary level co-operative leadership.
- To sensitize and orient co-operative leadership/management on issues around the low and negligible participation of women; and to motivate them to address equality issues for women in governance and management leadership.
- To highlight current issues, trends, categories, patterns, strategies, models, best practices in cooperatives around the region with relevance to gender.

#### **Specific Objectives**

- To establish a comprehensive sex disaggregated database with co-operative member organizations in the Asia-Pacific region.
- To share, utilize the data analysis so collected to frame policy and programs for the active participation of women at all levels of co-operative business management.

### **Approach & Methodology**

A comprehensive approach was undertaken based on extensive desk research and review of literature, fieldwork for collecting primary data by administering a questionnaire, followed by the collection and analysis of data. Basic desk research revealed the constraints of women, especially in terms of their participation, empowerment and decision making roles in cooperatives. The desk research covered proceedings of conferences, papers of

Conventions, policies and action plans, publications and activities related to gender aspects in cooperatives. A detailed review of literature established the basic structure of the scope of the study and helped in building the road map for carrying out the field work. The review also included major events like conferences, seminars and workshops organised by ICA and research studies carried out by others. It assisted in the identification of critical issues, concerns relating to participation of women in cooperatives; in assessing the past efforts of ICA in engendering data and in determining the contents and methods of the study.

Pivotal for the Regional Asia-Pacific study, are the issues of women's numbers and participation and related data in cooperatives. Women members to total membership (gender parity), as well as participation in governance are also very critical variables.

### **Data Collection**

The questionnaire was the major tool in order to collect relevant primary data from the field. It was evident that the respondents would comprise mainly the ICA's member cooperative organisations, therefore due care was taken in the design of the questionnaire. It was designed to address the issues and concerns of a purposive sample. It had a combination of direct questions for factual data, multiple-choice questions and open-ended questions to capture qualitative information. A pre-testing was carried out on a few select co-operatives to test the relevance and applicability of the questionnaire.

ICA covers a large network spread worldwide, including the largest region, i.e., the Asia-Pacific region. In all, there are about 290 member organisations registered under ICA, together representing more than 800 million individuals. The Regional Office of the ICA-Asia-Pacific covers approximately 96 countries, including the two most populous countries of the world, China and India. It has more than 88 **apex** cooperatives in the Asia Pacific. Each apex organisation has sub-national/state level cooperatives as well as micro/primary level cooperatives. The structure of cooperatives in the Asia and the Pacific region is basically a three-tier system, viz., primary society at the local level, secondary society at the block or district level, and the apex society at the national level. The cooperatives covered are in a wide range of sectors ranging from Agriculture, Consumers, Credit and Savings, Fisheries, Fertiliser, Finance and Banking, Land and Land Settlement, and other service related sectors.

ICA and ICA apex members collect information about cooperatives as part of their routine tasks. This information is not only on the gender dimension. As observed earlier, the efforts on collecting gender related data have helped in setting a benchmark where there were none. For e.g.: the Singapore based co-operative, Singapore National Co-operative Federation stated "that cooperatives were not expected to collect gender disaggregated data." ICA, through its various activities (listed in the earlier section) including its conferences, seminars, training programmes, etc., creates awareness about the importance of engendered database, so as to collect comprehensive sex-disaggregated statistics.

The data collection can be broadly divided into the following categories:

- 1. Data on membership of men and women in cooperatives at different levels:** The data collected and presented according to (a) Countries/Sub Regions to understand the geographical differences in the participation of men and women in cooperatives and (b) according to sectors/industry to understand the diversification of occupations of men and women in cooperatives.
- 2. Data on participation by men and women in Decision Making:** The data shows the participation of men and women in the management of cooperatives, as Chairperson, Secretary, as a Member of the Board, or a Committee and in administrative posts. The presentation of the data categorized as Countries/Sub Regions and sectors, levels of cooperatives (apex, primaries) has exhibited where women stand as decision makers in the cooperatives of different kinds and at different levels.
- 3. Data on Capacity Building of Male and Female members in cooperatives:** In order to assess the role of women in cooperatives, it was necessary to understand the access of opportunities for men and women in capacity building and training. This data highlighted gender inequalities in accessing skills: technical, professional and managerial, for equipping themselves for upward mobility and for decision-making.
- 4. Quality of participation in Decision-Making by Men and Women:** The presence of women as members or as office bearers in cooperatives often does not guarantee their empowerment or their equal participation in decision-making. It was necessary to analyze the quality of their participation, as compared to that of men, in decision making by collecting data on the attendance of women in the meetings, seminars and various training programmes.
- 5. Facilities/Amenities provided to Women Workers in Cooperatives:** Post Tagaytay Resolution, it was clearly evident that women's needs are different from that of men in similar situations. These special needs had to be addressed by the management of cooperatives i.e. "Practical and strategic needs". Data is collected on the benefits provided to men and women members.
- 6. Any other Data reflecting Gender based needs:** Some critical information on women's constraints/problems has been collected to understand the limitations of women's participation in cooperatives. For example, analysis of the data on age, education and profession, etc., of women may help in comprehending the profile of women members that are likely to participate in cooperatives, and the type of support women require to improve their participation as members, users and as decision makers in cooperatives at different levels.

## Methodology

Obtaining a relevant response from the cooperatives calls for special efforts and it was necessary to work out a strategy to receive the right response from the cooperatives. To start with, it was imperative to take the apex cooperatives on board for carrying out the data collection. The apex cooperatives were named as nodal agencies for data collection, to delineate the support and issues involved in the engenderment of the database.

Strong follow-up and monitoring from the ICA Regional Office was carried out to enlist their cooperation and support. Also, the apex cooperatives or the nodal agencies were given enough time as well as guidelines to ensure comprehensive data collection. Though the questionnaire was administered to all members, nineteen countries (19 of the 26) from the region responded to the survey. But the responses were geographically well represented from the Asia-Pacific region like Korea and Japan from Far-East to Iran and Palestine from Middle-East, India, Nepal and Pakistan from South Asia, China, Singapore, Vietnam from South-East, and Philippines and Australia representing the Pacific. The total number of responses received were Twenty-Eight (28). Undoubtedly, the response from some countries, like India (5), Japan (2) and Nepal (2) was quite overwhelming because of their participation.

**Table 1 : Response Classification – Country and Sectors**

Country	Responses	Sector
1. Australia	1	Industry
2. Bhutan	1	Government
3. China	1	Consumer
4. India	5	Agriculture, Credit, Consumer
5. Iran	1	Agriculture
6. Japan	2	Consumer
7. Korea	1	Consumer
8. Malaysia	1	Consumer
9. Mongolia	1	Agriculture
10. Myanmar	1	Consumer
11. Nepal	2	Agriculture
12. Pakistan	1	Housing
13. Palestine	1	Business
14. Philippines	2	Multipurpose
15. Singapore	1	Business
16. Sri Lanka	1	Agriculture
17. Thailand	1	Credit
18. Vietnam	1	Multipurpose
19. Maldives	3	Consumer
No. of Countries= 19	No. of Responses= 28	

An attempt was made to collect responses all across the Asia Pacific region, but limited responses restricted the study to develop any regional profiles on the status of women in cooperatives. Besides, China vis-à-vis other nations, dominates in terms of sheer numbers in the field survey because of its population and geographical size. India, Japan and Nepal have exhibited quite a developed cooperative system. In fact, the oldest cooperative among the respondents is from India, the National Cooperative Union of India which was incorporated in 1929. The youngest respondents were incorporated in 2010, the Japanese Health & Welfare Cooperative Federation (Japan) and Department of Agricultural Marketing & Cooperatives (Bhutan).

The urban informal sector cooperatives are few and much less for women due to the unorganized low investment nature of the sector. India, though, has good examples to exhibit such as the Indian Cooperative Network for Women Ltd, Chennai, India (promoted by the Working Women's Forum, India). (and not part of the survey).

It was consistently observed that the agriculture sector has experienced a sizeable growth of cooperatives in the Asia-Pacific region, followed by the consumer movement. Perhaps, one reason could be that a large percentage of the population in the majority of the respondent countries is still engaged in agriculture as their primary occupation. However, it could also be surmised that the consumer movement is slowly gaining momentum. The lead on consumer cooperatives could have been taken by the South-East region, like Japan, Korea and Malaysia because of rapid industrialisation, but other South Asian nations, such as India, China and Myanmar are also closely moving up in this sector.

### **Data Quality & Data Analysis**

The data collected had factual information, with a high level of quantitative information about the membership, representation of women in governance and capacity building. But there were open-ended questions to collect qualitative information. The quantitative information was collected under a standardised template, thus the data was quite consistent in terms of quality. The qualitative information was clubbed together based on rational interpretation and commonality of objectives.

Three types of indicators were developed for every question.

- 1. Percentage share of male and female to total within the category: This is indicative of disparities between men and women at any level.**
- 2. Percentage share of male to total male members and female to total female members in cooperatives: It exhibits the actual status of male and female in the cooperatives.**
- 3. Disparity ratios between men and women: It exhibits the degree of disparities between the status of men and women within the country or sector.**

The analysis was carried out to highlight the status of women in terms of:

- a. Basic Profile**
- b. Governance**
- c. Capacity Building**
- d. Benefits and Services**
- e. Policies & Laws to Enhance Participation of Women**

There are few inconsistencies in the information, for instance, there were several data related problems, like data gaps, quality of data and reliability of the collected information. Almost one response per country was received from **fifteen (15)** countries. It may not be right to convincingly conclude the status of women in cooperatives when one cooperative from one country could manage to send only one response. Such information deficiencies existed in the survey, which may make the analysis inadequate. Besides, there were quite a few responses which were incomplete and many respondents did not often respond to open-ended questions. There were other reasons for eliciting answers for the response, primarily also to stimulate awareness of the various cooperatives in the region to the new



developments and trends for women in cooperatives. The questions, therefore, had twin purposes to elicit data/information and raise awareness.

**Table 2 : Total Number of Member Cooperative Respondents**

	Country	National	State	District	Total
1	AUSTRALIA			1	1
2	BHUTAN	1		40	41
3	CHINA	15000	1500000	6000000	7515000
4	INDIA		32		32
5	INDIA		20	9455	9475
6	INDIA	2	2	174	178
7	INDIA		23	129	18296
8	INDIA	17	157	69	243
9	IRAN		31	3176	
10	JAPAN				330
11	JAPAN		1	109	110
12	KOREA			83	83
13	MALAYSIA	7430			7430
14	MONGOLIA			640	640
15	MYANMAR	20	418		438
16	NEPAL			739	739
17	NEPAL	20		303	323
18	PAKISTAN			102	102
19	PALESTINE	1		7	8
20	PHILIPPINES		1	268	269
21	SINGAPORE	67			67
22	SRI LANKA	14		27	41
23	THAILAND	34679			
24	VIETNAM	24		20000	
25	MALDIVES				

There were a few quality issues with respect to responses. For instance, a few respondents could not comprehend the questions and therefore could not provide the relevant data as indicated in the yellow shaded portion. Perhaps, Thailand, Malaysia and India gave the number of individual members instead of number of member cooperatives. A few failed to mention the sector and some understood numbers of cooperatives as members and vice versa. There were quite a few discrepancies in numbers of males and females in the data received. The number of women at different posts including board members was sometimes reported to be higher than the total number of members in cooperatives. Inconsistencies like these led to some inadequacies in the analysis of data.

## Chapter-5

### Data Analysis

Data analysis is a process for obtaining raw data and converting it into information useful for decision-making by users. The purpose of the data analysis and interpretation phase is to transform the data collected into credible evidence about the development of the intervention and its performance. Data is collected and analysed to answer questions, test hypotheses or disprove theories.

#### **Basic Profile**

Nineteen (19) countries from the Asia Pacific responded in the survey. The response was geographically well represented from all parts of Asia-Pacific, like Korea and Japan from Far-East to Iran and Palestine from Middle-East, India, Nepal and Pakistan from South Asia, China, Singapore, Vietnam from South-East, and Philippines and Australia representing the Pacific. The total number of responses received for the study was twenty-eight (28). Undoubtedly, the response from some countries, like India (5), Japan (2) and Nepal (2) was quite overwhelming because of more than one participant. The cooperatives covered a wide range of sectors ranging from Agriculture, Consumers, Credit and Savings, Fishery, Fertiliser, Finance and Banking, Land and Land Settlement, and other service related sectors.

#### ***Membership of ICA***

It was observed that a majority of the cooperatives were members of the International Cooperative Alliance (ICA) within a few years of their establishment. However, there were a few that opted for ICA membership after a few decades. For example, the Karachi Cooperative Housing Societies Union Ltd. (KCHSUL) came into existence in 1949 but it subscribed to the membership of the ICA after 59 years of its operation in 2008. DMAC-Bhutan, JCCU-Japan and ANGKASA-Malaysia, received their membership of ICA within one year of establishment. Thus, it could be surmised that perhaps older cooperatives became the members of ICA after a longer time, but mostly the younger cooperatives have promptly opted for ICA membership for reasons of networking and collectivity.

#### ***Age-wise Distribution of Men & Women Members***

The demographic characteristics of the individual members of cooperatives highlight the existing disparities between men and women in the cooperatives. It was commonly observed that the male-female ratio among the individual members in most cooperatives was 74:26, with the exception of a few. This ratio is an aggregated figure from the factual information collected from the respondent cooperatives. A few responses provided the total number of individual members because they did not have segregated data on individual membership. In other words, the majority of cooperatives, especially mixed gender cooperatives, had a higher number of male members.

Only a few co-operatives have provided gender segregated data on their total membership (9 of 28 had members' gender disaggregated data (NACCFL/NCFN from Nepal; NATCCO/VICTO from Philippines; ESDC from Palestine, JHWCF from Japan, ACFSMC from China, DAMCGA from Bhutan, KCHSUL from Pakistan).

Given below are the tables:

**Table 3 : Male – Female Membership in Cooperatives**

Name of Cooperative	Male members	Female members
NATCCO	1,352,493	2,028,739
VICTO	327,502	562,201
DAMCGA	961	738
ESDC	1,771	1008
JHWCF	15	11
NACCFL	210,000	309,500
ACFSMC	1,262,520	3,006,000
NCF	171,286	87,784
KCHSUL	607	443

**Table 4 : Age-wise Distribution of Members in Cooperatives (%)**

	State Federation			District/Primaries		
	18-30 years	30-45 years	>45	18-30 years	30-45 years	>45
Male	33	20	47	22	57	21
Female	10	36	54	22	37	41

It was observed that a large majority of members in the cooperatives were found to be in the age group of above 45 for women, both at the state and district level. However, the dominant presence of men was in the most productive age category (18-45) at the district level. While the presence of young women (<30 years) was minimal at the State Federation levels i.e. 10% vis-à-vis their presence at the District/Primary level at a higher rate of 22%. In other words, men dominated the cooperatives both at the state and district level in their most productive age group, while the presence of women during that age group was minimal. One reason for this anomaly could be that most young women in this age group are burdened with family responsibilities of pregnancies and child care and therefore keep away from formally enrolling as members in cooperatives. Secondly, between their twin burdens of reproductive and productive roles, they either could not have had time or awareness about the cooperatives to subscribe to its membership.

**Box 2 : Age in Cooperatives: the Gender hierarchy**

*The San Dionisio Credit Cooperative, Philippines* has had assets of more than a billion pesos operating in the Metro Manila area and serving more than 80,000 members. The young woman CEO of the Co-operative faced many challenges such as: 1) generation gap, especially when dealing with the founders, pioneer-leaders of the cooperative; 2) gender, where women had to contend with the stereotypical idea of women as indecisive; 3) age, where young women had to convince the coop that they need a young CEO; 4) relative inexperience compared to those who held the position before the young women managers and 5) winning the trust and confidence of co-employees and members.

## Governance

Prakash (2002) emphasized that social empowerment of women is a process whereby women are able to exercise their rights and duties with confidence, and are able to participate in the management process of their cooperatives. Hence, cooperatives are important business models to work as the ground for reaping women's empowerment mechanisms.

## Challenges to Women in Leadership



The Cooperative Pyramid highlights the different levels of governance and decision-making. Women's participation at the higher level of the pyramid is an indication of empowerment and share of women in the decision making process. In women-exclusive cooperatives, women will be at all levels of governance. However, the participation of women in mixed gender cooperatives may indicate the real status of women in the decision-making process or women's empowerment.

Out of 28 respondents, only three respondents from South Korea and Philippines acknowledged women as Chairpersons. The rest of the 25 respondents had a male Chairperson. Thus, the presence of women leaders at the top of cooperatives was found to be low. In comparison, the presence of women at the Vice Chairperson level had improved, when five respondents acknowledged the presence of women as Vice Chairpersons in their cooperatives. These cooperatives were from Korea, Singapore, China, Thailand and the Philippines. On further inquiry, it seemed that often this position of Vice Chairman is more customary than authoritative in the presence of a full time serving Chairman.

The Chief Executive Officer is the administrative head of the cooperative, primarily responsible for day-to-day operations. This is an important position for decision-making. It was observed that five respondents acknowledged the presence of women CEOs in their cooperatives. These cooperatives were from Korea, Singapore, China, Thailand and

Philippines. In fact, the share of women at the top rung of decision-making is still quite low. This is consistent with Majurin (2012) in showing that women's participation declines when it reaches the upper echelons. This might be due to a lack of commitment or know-how of the management of the cooperatives to counter the beliefs and customs of the society (patriarchy) that hinders women's participation in management positions. Further, lack of education, skills, experience restricts women's access to higher managerial positions.

### ***Board Representation***

It was found that women's representation at the board level remains low with a share less than 25 per cent. There were a few cooperatives where the representation of women on the board was less than 10 per cent, like Australia, Myanmar, Pakistan and India. It was observed that 77 percent men occupied the board membership against 23 per cent women. China, if ignored for being an outlier, the aggregate ratio of women representation drastically improves to 54:46. In other words, women's representation on the board improves from 23 per cent to just double, i.e., 46 per cent. This, once again highlights the issue of data reliability.

It was observed that 22 respondents agreed to induct women members on the board of cooperatives through elections. But the two respondents from South Korea and the Philippines respectively acknowledged that induction of women on the board was through nominations. (both cooperatives have women Chairpersons). **The implication being it can be safely surmised that the process of getting women members into the board is the major bottleneck for inducting more women at the decision-making levels.**

### ***Women Members of Committees***

The cooperatives have a wide-variety of functional committees for efficient day-to-day operations. Some of these committees include the Management Committee, Committee on Women Empowerment, Committee on Wholesale & Retail Sector, etc.

The field work revealed that though most committees had women's presence, but the gender disparity was quite high. On an average, the man to woman ratio for these committees was 8:2 or 80 per cent men and 20 per cent women. There were a few responses where there was a solitary woman on the committee.

Fifty percent or more than fifty percent (>50) presence of women on various committees was observed in the case of iCOOP Korea and VICTO National Cooperative Federation & Development Centre, the Philippines. Few respondents even failed to fill the segregated information on the membership of committees.

### ***Executive & Non-Executive Staff***

Executive positions in cooperatives are responsible positions geared to take up major operational decisions for the cooperative. Persons selected to undertake such responsibilities are often trained to take up leadership roles to provide vision, innovativeness and direction to the staff.

**Table 5: Gender Segregated Participation at Executive and Non-Executive Levels in Cooperatives**

	Male	Female
<b>Executive</b>	68	32
<b>Non-Executive</b>	57	43

As shown in the table, it is evident that the executive level is dominated by men. Women's representation at the executive level is almost one third than that of men. Therefore, the disparity between the share of men and women is quite visible in all decision-making roles or managerial positions. If once again China is excluded as an outlier, the situation further worsens and the man to woman ratio was calculated as 80 per cent men and 20 per cent women. In other words, it could be safely surmised that disparity between the share of men and women is especially abysmally low in the presence of women in executive positions and a universal phenomenon in the entire Asia-Pacific region.

The non-executive level is a great leveller, where the disparity between the share of men and women has been almost bridged. In other words, women have a fair presence at the non-executive level vis-à-vis their male counterparts. However, the non-executive level is essentially a follower position. At this level, people usually work as per directives, leaving little scope for individual creativity and discretion. If once again China is excluded as an outlier, the situation improves further and the man to woman ratio was calculated as 53 per cent men to 47 per cent women. In other words, it is evident that the disparity between the share of men and women is quite low at the non-executive level all around the Asia-Pacific region.

### Meetings

The mere presence of women as members or as executive level officers in cooperatives does not guarantee their empowerment or their participation in decision-making. It is important to assess the quality of their participation in decision-making. The attendance in meetings is the primary step for participating in the process of decision-making. Therefore, the presence of women in board meetings, annual general meetings, etc., is an appropriate indicator to assess the level of participation. In most cooperatives, four (4) board meetings are held in one year. Almost 3 respondents chose the 'Other' category. These respondents meet after every two months or roughly hold 6 meetings in a year.

**Table 6: Frequency of board meetings**

	<i>Frequency (Nos.)</i>	<i>Countries</i>
Once every fortnight	1	Australia
Once a month	9	Korea, Bhutan, Iran, Vietnam, Sri Lanka, Malaysia, Maldives (3)
Once every 3 months	13	India (5), Singapore, Nepal (2), Myanmar, Philippines (2), Pakistan, Maldives
Once every 6 months	1	Thailand
Once a year	1	Mongolia
Others	3	Japan, Palestine

The Board Meeting is the highest decision making body. The aggregate attendance in the board meetings in the past three years hovered around 36-39. However, the share of women’s participation in board meetings remained quite low. On an average, 13 percent women participated in the board meetings, with a slight increase of a solitary percent in participation in 2015. Undoubtedly, the fact remains that woman’s participation declines especially at the higher echelons of decision making. **The board room of the cooperatives is heavily dominated by men in the entire Asia-Pacific region, only with the exception of Korea and Philippines. The percentage representation of women even in these two countries is not higher than men, but their share is relatively higher than other countries.**

**Table 7 : Participation of Men & Women in Board Meetings & General Body Meetings**

	2013			2014			2015		
	Aggregate Attendance	Male (%)	Female (%)	Aggregate Attendance	Male (%)	Female (%)	Aggregate Attendance	Male (%)	Female (%)
<b>Board Meeting</b>	37	87	13	39	87	13	36	86	14
<b>General Body</b>	390	72	28	405	69	31	520	68	32

The General Body Meeting (GBMs) experienced a consistent increase in the aggregate attendance over the past three years. It is pertinent to mention that GBMs are held on an annual basis. The highest aggregate attendance in the GBM was 520 in 2015. The share of women’s participation in GBMs was much better than the board meetings. It was interesting to note that the participation percentage of women in the General Body Meetings increased over the last three years. In other words, the situation is fluid and fast changing with more women coming out to attend these meetings. Korea and Philippines remained an exception where the women’s participation was almost 50 per cent in the GBMs. The lowest participation of women in GBMs was observed in Pakistan, which was less than 5 percent. Thus, it is evident that although women’s presence in GBMs is higher, but their presence in board meetings, where essentially the decisions are taken, is still low.

### ***Women Issues on the Agenda of Board Meetings***

The response to this query was quite overwhelming. Most respondents, irrespective of their nationalities, converged on four major women related issues in the agenda for board meetings, viz., (i) the need for more capacity building programmes for women’s leadership, (ii) the need for financial support for promoting entrepreneurship among women, (iii) the need for improving education and health of women, and (iv) Political empowerment of women through reservation of quota for women on the Board of the Cooperatives. Therefore, the responses were clubbed together under three categories, namely, Economic Agenda, Social Agenda and Political Agenda.

### **Economic Agenda**

The highest number of issues reported issues falls under this category. The most common issue was the need for financial support for promoting entrepreneurship among women. Besides, other issues include, income generating activities for women, formation of Self

Help Groups (SHGs) for extending loan and credit to women entrepreneurs, establishing links of cooperatives with the markets, etc. One issue which emerged quite prominently in the responses was the basic assumption that the women in the labour market are regarded as an extra income earner for the family. In other words, it is assumed that the principal work of a woman is to take care of the household. Such stereotypes need to be transformed to allow the economic empowerment of women. Women's major reproductive role was underlying rather than economic empowerment of women. In the section below, glimpses of the type of issues raised by boards of various apex boards under this head are listed.

- For e.g. in the Philippines, the National Confederation of Co-operatives (NATCCO), took up for discussion the issue of marginalization of women's status and economic empowerment of women at one of its Board meetings; Few mentioned taking up issues of skill development.
- The National Federation of Fisheries Cooperative Ltd. from India had taken up the issue of skill development among fisherwomen.
- The KCHSU Ltd. from Pakistan took up gender budgeting. Respondents did not elaborate about the results of the discussions at the meeting.
- Promoting women in business programmes (Capricorn, Australia); Participation of women, advocating women's employment and reservation of women on the board (NFSCBL, India).
- Skill development and leadership training for fisherwomen (NFFCOL, India).
- Microfinance innovations for women entrepreneurs and promotion of sister societies for wider coverage (ACCU, Thailand).
- ACFSMC (China) is committed to providing financial support to special cases and important cooperatives run by women. Funds are the most important for cooperatives, including co-operatives run by women. For e.g., Shaxian Rural Credit Cooperatives, Fujian Province, created special small-sum loans for women's poverty alleviation, to better help women's business development. At present, they provided loans amounting to more than 150 million to support women-based joint-stock companies.
- The National Co-operative Union of India provides financial assistance to Women Committee members to organize Leadership Development and Skill Development programmes for women members at the grassroots level in their respective region/areas.

### **Social Agenda**

The most common issue raised under this category was about the need for improving education and health of women. This issue was raised by cooperatives from Bhutan, Mongolia, Vietnam, India, Nepal and Palestine. It was observed that social issues are accorded low priority in board meetings. But many respondents acknowledged that this issue is often raised in board meetings as a major limitation for women in taking up roles of responsibilities. For instance, the low literacy level among women restricts them from taking up leadership roles of any kind. Likewise, it was also observed that health issues often keeps women away during their most productive years away from formal labour market. Krishak Bharati Co-operative Ltd. discussed women employees' welfare related issues. The National Co-operative Council of Sri Lanka discussed the cultural barriers for women's empowerment.



## Political Agenda

Political empowerment of women through reservation of quota for women is one of most common issues before the Board of the Cooperatives. Most responses have raised the issue of increased participation of women in the decision-making process. Some have raised the issue of quotas and few others have raised the issue of capacity building. It goes without saying, that there is a general consensus at the board level of all Cooperatives, irrespective of their nationalities, to increase the share of women's participation at higher levels. Some of the issues taken up under this agenda as seen below show an improvement in the status of women by supporting them to take up leadership roles, increase their share in the decision-making process, appointment on the board, committees, etc. The examples from the respondents are given below:

- *The VICTO National Cooperative Federation and Development Centre from Philippines took up the issue of institutionalizing gender programs and carry out impact evaluation programmes. However, it was also observed that respondents did not elaborate about the results of discussions at the meeting.*
- *The Japanese Consumer Co-operative Federation included the phrase 'gender integration' for its future Fiscal Year Plan Policy.*
- *The Indian Farm Forestry Development Co-operative Limited resolved for electing two women Directors. The Nepal Agriculture Co-operative Central Federation Ltd discussed improving leadership and capacity building of women at their Board meetings.*
- *The National Co-operative Federation of Nepal wanted more women at the decision-making level. iCOOP Korea too voted for leadership development for women members.*

## Decisions influencing the Status of Women in Cooperatives

Though this section received a less than an adequate response (some blanks), but there were a few that gave comprehensive responses. In the last three years, many boards in the Asia Pacific region have taken up a number of decisions that considerably influenced the status of women in the cooperatives. Some of them are as follows:

- *Promote voting rights and carry out leadership development among women (iCOOP Korea).*
- *Promote women in business programmes (Capricorn, Australia).*
- *Approval of the Strategic Plan for increased participation of women in the Cooperative ESDC, Palestine).*
- *Participation of women, advocating women employment and reservation of women on the board (NFSCBL, India).*
- *Constructing a well-equipped ladies' room and establishment of a Complaint Committee, especially pertaining to sexual harassment at work place (KRIBHCO, India).*
- *Increase number of women on the board and various committees (NACCFL, Nepal).*
- *Skill development and leadership training for fisherwomen ( NFFCOL, India).*
- *Microfinance innovations for women entrepreneurs and promotion of sister societies for wider coverage (ACCU, Thailand).*

- *Advocacy for 40 per cent participation of women at all levels of governance which has been reflected in the National Co-operative Policy (National Co-operative Federation of Nepal).*
- *Membership disaggregation, Female representation at district level, gender fund allocation (VICTO NCFDC, Philippines).*
- *Set up Gender Equality Committees (Japanese Health and Welfare Co-operative Federation)*

In other words, Boards have been very sensitive to the issue of women's participation in the past years. Some Boards have adopted a proactive role in dealing with women issues, like Korea, Nepal, India and Philippines. Few Boards even approved physical structures for comfort and safety of women at the work place, like India and Palestine.

One can conclude that though women's representation in cooperatives is not significant, especially in the decision-making process, the new trends and type of issues/ decisions indicate that it has reached a threshold level where things have begun to change for the better for women. Though the actual share of women's participation on the board of cooperatives is low in most countries, with an exception of some cooperatives, a glimmer of hope has begun.

This could be attributed to the level of international awareness, conventions, ICA advocacy, gender networking in cooperatives and above all, the success of the new age "women's only cooperatives". These have been trendsetters showing the way forward in terms of possibilities for women – given space in a structurally difficult and culturally complex scenario for women.

## Chapter-6

### Capacity Building

It is a well-established fact that for cooperatives to function effectively, members have to be fully aware of and adhere to the values and principles at the core of the cooperative organization and other forms of collective enterprise. For members to be effective, their awareness of their rights and roles as members, access to and activities thereof and effective ways for managing cooperative leadership, is to be enhanced. This is especially pertinent for participation of women, where women, usually due to cultural and other access constraints, maintain a subservient, less visible role in cooperatives. Capacity building is aimed at this sort of empowerment, which can increase women's leadership positions in cooperatives.

Operationally too, it is important that cooperative members, whether women or men, have adequate knowledge of productive, market and legal processes relevant to their field of work. It is important to emphasize this in strengthening the capacities of women members, in situations where women's access to education and information may be limited. More specifically ensuring that women have equal and adequate access to extension services and relevant productive and communication technologies is equally vital for them. Many respondents have highlighted their resolve for capacity building in operational matters too. Given below is an inspiring example from Palestine.

#### **Box 3: Capacity Building for Palestinian Women**

*The living conditions of Palestinians in the West Bank & Gaza Strip (WBGS) are radically different from other countries. In the absence of sufficient income-earning opportunities, the cooperatives have emerged as a major source of income generation for jobless Palestinian men, women, and children, who were earlier forced to venture into unsafe and hazardous working conditions. Despite the relatively long history of the Palestinian cooperative movement, women's participation in cooperatives is relatively recent and quite low because of numerous cultural and socio-economic reasons. Women have low levels of educational attainment, minimal income levels, and limited access and control over savings and assets. These organizational challenges impede effective mainstreaming of gender equality in Palestinian cooperatives.*

*The various Boards and General Body Meetings of cooperatives operating in WBGS have identified this shortcoming and promoted large number of training courses on project management, economic feasibility studies, bookkeeping, planning, fund raising, report writing, time management, communications, and food processing for women members. Thus, although Palestinian women have benefitted from various capacity building programmes, women in cooperatives still lack certain skills in terms of financial and administrative management. For example, most cooperatives do not provide documentation on their administrative and financial procedures, nor do they present annual plans or written performance reports. Thus, ILO has initiated a Women Entrepreneurship Development & Gender Equality (WEDGE) Programme for capacity building of Palestinian women entrepreneurs.*

#### **Training Programmes**

The response was overwhelming on this aspect indicating the steps that cooperatives are initiating to build capacity of women members towards a fuller participation. Most members of cooperatives received a wide variety of training through respective government

programmes and donor funded projects. The capacity building training included those on management, team building, marketing strategies, EDI, and finance accounting methods. Each respondent provided the list of training programmes conducted in the past for their members and staff. However, the most common training programmes conducted for capacity building based on the commonality of objectives could be clubbed together and categorised as follows-

**Table 8 : Type of Training: Programs Officers and staff in Cooperatives**

<b>Members' Training</b>	<b>Officers and Staff Training</b>
<ul style="list-style-type: none"> <li>• Cooperative Principles</li> <li>• Credit Awareness/Savings</li> <li>• Business Principles</li> <li>• Labour Laws</li> <li>• Leadership Skills</li> </ul>	<ul style="list-style-type: none"> <li>• Gender Awareness</li> <li>• Consumer Awareness</li> <li>• Work Ethics</li> <li>• Basic of Computers</li> <li>• Leadership Skills</li> </ul>

### ***Capacity Building of Members***

Almost all respondents confirmed that capacity building of women members has been on their priority agenda. However, the share of women's participation was relatively higher than men in training on leadership skills, labour laws and cooperative principles training. This seems relevant also as members need to be made aware of rules and regulations of the cooperatives and prepared to take up leadership positions and capable of taking decisions. In fact, the importance of training on leadership skills is common for members and staff. Male participation was considerably high vis-à-vis women in training on credit awareness and training on business principles. Most proactive cooperatives, especially for capacity building of women, were from Bhutan, the Philippines, India and Malaysia.

**Table 9 : Capacity Building Programmes for Board Members**

<b>Type of Trainings</b>	<b>Aggregate Attendance/Year</b>	<b>Male (%)</b>	<b>Female (%)</b>
Coop. Principles	509	40	60
Credit Awareness	312	63	37
Business Principles	800	54	46
Leadership Skills	919	41	59
Labour Laws	79	25	75

On an average, 60 per cent of women board members participate in trainings on cooperative principles. It needs to be highlighted that though women's representation is low at the board level, though their number in absolute terms may be low, but in participation percentage terms, the share of women was found to be higher. Likewise, 59 per cent of the women board members received training in leadership skills, as against 41 percent of male board members. In fact, this phenomenon is becoming a norm because most cooperative boards have focussed on improving women's participation at higher levels

of management. On an average, 919 training programmes on leadership, the highest number of training, was organised in one year. Most members are unaware about laws and regulations. Labour Laws or legal awareness about rights and duties among women is a major step towards empowerment. Most cooperatives in the Asia-Pacific region have given priority to women's empowerment issues.

### **Capacity Building of Officers & Staff**

Capacity building of staff is primarily with the intent of infusing efficiencies. In the same spirit, the present challenge demands an urgent revitalisation of cooperatives as an instrument of local development with global outreach. It can also create employment opportunities, setting up of efficient market channels and creating resources for millions of people connected with the cooperative movement in Asia and the Pacific region. To face this challenge, the cooperatives require a systematic and sustainable support for the development of their capacities to become more efficient and effective as an organisation operating in a highly competitive market environment. The competitive advantage for cooperatives essentially lies in their human capital. Thus, the content of the training has to be customised to continuously upgrade the officers and staff of the cooperatives.

The Philippines, Korea, India and Nepal were the few better respondents on this issue. The leadership training for staff and officers emerged as the most popular capacity building programme. On an average, 939 officers and staff of cooperatives attended the leadership training last year in the Asia-Pacific region (2005). However, unlike the better participation of women in board members training, men dominated the leadership training for officers and staff. Almost 66 per cent were male who attended the training vis-à-vis 34 per cent women. This situation for women employees is less promising as their numbers are quite low in the managerial and administrative positions in cooperatives all around the Asia-Pacific, except Korea and the Philippines. A large majority effectively provided inadequate response on this issue.

**Table 10 : Capacity Building Programmes for Officers and Staff**

<b>Type of Training</b>	<b>Aggregate Attendance/Year</b>	<b>Male (%)</b>	<b>Female (%)</b>
Consumer Awareness	131	45	55
Gender Awareness	240	52	48
Work Ethics	17	6	94
Basic Computers	70	44	56
Leadership Skills	939	66	34

Gender awareness training among this category, revealed more about the sensitisation of staff because of the relatively higher participation of men. On an average, 240 officers and staff from the cooperatives around the region attended the training during the last year, out of which 52 per cent were men and 48 per cent were women. Gender awareness training for women had a different content from the workshops on gender sensitisation. However, both programmes had relevance in terms of capacity building of staff and officers.

Consumer awareness comprised service delivery mechanisms, customer care, etc. The participation of women for this training was relatively higher than men. Around 55 per cent women staff participated in these training as against 45 per cent men. Consumer cooperatives were the sole respondents under this category. Likewise, on an average, around 70 basic computer skills, accounting for non-accountants, record management, etc., all collectively known as office skills training, were organised in the last year for the staff of cooperatives in the region. More women participated in these trainings with participation of almost 56 per cent, as against 44 per cent men. This type of training was prominently attended by staff of agriculture and consumer cooperatives. Training on work ethics or work values were also organised for capacity building of officers and staff of cooperatives. However, the number of such training was relatively low, but it appeared as if that this training was primarily arranged for women because 96 per cent attendees were women.

**Box 4 : Women's Congress on Empowerment**

***A women's Congress/Summit exclusively for women members of co-operatives was organized by the National Co-operative Union of India for empowerment of women. 600 women members participated.***

To conclude, it is imperative to understand the objective of capacity building. Developing individual skills is only one aspect of "capacity building", but the other aspect is "institutional building." Organisational matters are at least as important as developing individual competence and talent, i.e., the human capital of the cooperative. In a cooperative form of organization, the assets (land, machinery, etc.) and the final products, are all collectively owned. Thus, decisions regarding production and marketing have to be collectively taken. Also, the profits have to be shared between the members in a manner that is acceptable to all. Both these aspects of cooperative production involve difficult human as well as technical considerations.

Human relations are very important in any set-up, especially gender interactions and participation at the work place. Half of the active working population, the women, have to be factored in as part of human capital. The important point is that often cooperatives fail, not because of lack of skills or technical competence on the part of individuals, but because of organizational incapacity to handle difficult human relations within the enterprise. **In other words, it is the participation and empowerment of women at the work place that is central to it.** Therefore, a cooperative organization is often vulnerable to human failures. Hence, human capital is at the core of capacity building in cooperatives, which is essentially regarded as institutional building. Equal participation of women is therefore regarded as an integral aspect of institutional building. A reason why it is as important to build "institutional capacity" as it is to develop individual skills.

## Chapter- 7

### Benefits Derived from Cooperatives

Cooperatives embody voluntary and open membership, democratic member control, member economic participation, member education, and concern for the community. Their mandate places cooperatives in a unique position to ensure and promote gender equality. Regardless of the sector they belong to or the types of cooperative they represent, whether it is agricultural, consumer, financial, social or worker, among others, cooperatives are generally considered powerful vehicles of social inclusion, political and economic empowerment of their members. Apart from being able to access economies of scale as providers of services or products or as consumers, women participating in a cooperative as a member, elected leader or manager also brings with it enhanced status, social capital and voice. Given below is an example culled out from 101 cooperatives by the ILO (2012) to demonstrate the type of benefits.

**Table 11: Benefits & Impact of Cooperative Membership for Women**

Economic Benefits	Social Benefits
<p><b>New Activities:</b> Out of a sample of 101 cooperative members, 59% had started new productive activities after they joined the cooperative.</p> <p><b>Productivity:</b> In a sample of 76 cooperative members, 84% found that their volume of agricultural production had increased, with an average percentage change of 186%</p> <p><b>Income:</b> The income of an 88-respondent sample comprising members from three countries increased by 186% as compared to pre-cooperative membership income.</p>	<p><b>Community participation:</b> A sample of 101 cooperative members showed that 64% of members felt the level of their participation in community affairs had increased.</p> <p><b>Workload:</b> In terms of family-level activity patterns, in a sample of 43 married respondents, a 9 percentage point drop was found in the incidence of the wife being primarily responsible for child care following cooperative membership.</p> <p><b>Decision Making:</b> In the same sample, the number of cases of decisions being made equally between spouses in the area of economic activities increased from 45% to 80%, and in the area of children’s education, from 57% to 78%.</p>
<p>Source: HOW women fare in Cooperatives (ILO, 2012)</p>	

However, it is evident now that gender inequality clearly persists in cooperatives between women and men in terms of access to and control over social, political and economic resources and opportunities for participation. For instance, in the agriculture sector, women are estimated to produce a major share of the food, but when it comes to agricultural inputs and services, the share received by women is meagre in this context. Women are often found concentrated in subsistence agriculture and unpaid farm work, and excluded from more lucrative agricultural opportunities. The study also revealed that women’s representation in important positions has been found to be low. Their employment pattern in cooperatives is concentrated to non-professional positions while their representation in positions of decision making is low.

## **Benefits to Members by the Cooperatives**

It is extremely pertinent to look into the various types of benefits derived by the members in cooperatives. Five major benefits have been explored to investigate the dynamics of advantage and its impact on women, viz., Maternity, Paternity, Child Care, Healthcare/Insurance, and Education Support. All benefits can be clubbed together into social security or social protection benefits for its members. These measures have their roots in the needs for protection of workers against the loss of earnings, except the educational support, essentially a direct benefit in terms of human resource development.

The response on this issue was inadequate. Almost all respondents failed to furnish the information on members who availed services. Only nine (9) out of twenty eight (28) registered their response on the type of services availed. These were iCOOP-Korea, NMAC-Mongolia, SNCF-Singapore, KCHSCUL-Pakistan, VICTO NCDF-Philippines, Nepal (NACCFL, NCOFN), India (NFSCBL, IFFDCL).

Educational support was the most common service availed by members in all the nine responses, followed by Healthcare/Insurance. Educational support and training to learn new skills were supported as an important service by all respondents. Education and training is essential for providing skills to meet the needs of a changing socio-economic context for improving women's employment opportunity. On the other side, healthcare and insurance are considered as an important service because it increases the life span and also improves the quality of life. Health insurance is a means of improving access to healthcare as well as protecting people from indebtedness and impoverishment resulting from medical expenditure. In fact, health insurance is an important service for a woman, as she is the last person to have access to healthcare services in the household.

Maternity and Child Care services were common to Korea and Mongolia. Both services are considered as an important pro-women social security measures. It tries to assist women in getting equal opportunities in the cooperatives. Women bear children and have responsibility of nurturing them. This restricts their activities in the cooperatives. Maternity benefits provided by legislative measures try to help women in such a way that these responsibilities do not adversely affect their employment or their career in cooperatives. However, paternity services were the lowest availed service in the region. This service was only availed in Mongolia.

## **Services Provided to Women Members**

Cooperatives assist society to develop in a sustainable way. Thus, it is all the more important to understand what kind of benefits are received by women members from the cooperatives. In this regard, the wide variety of services was categorised under six (6) heads, viz., Technical Skills, Professional, Managerial, Consumer, and Others. However, the response was indicative of the type of service availed by women members but not complete due to the unavailability of segregated data on each service availed by number of women.

Under the skill development, the most availed service by women members was technical skills. Almost all respondents confirmed their women members had availed this training. This was followed by training of managerial skills. Almost 50 per cent respondents highlighted their women members had availed this training. Professional training was



imparted to women members by cooperatives in Nepal, Pakistan and India. Only one response from NCUI, India, confirmed training on consumer awareness for women members and one response from NCCSL-Sri Lanka confirmed training of farming for women members under the 'Others' category. Lack of number of beneficiaries under each category constrained the analysis. However, a couple of responses give few numbers, which may be presented in percentage terms for indicative purposes.

**Table 12 : Training Availed by Women Members**

<b>Respondents</b>	<b>Technical</b>	<b>Skill</b>	<b>Professional</b>	<b>Managerial</b>	<b>Consumer</b>	<b>Others</b>
China	280000	280000	500000	300000	600000	500000
Sri Lanka	-	22	10	45	-	56
Philippines	441	-	1167	-	-	-

As mentioned earlier, China is an outlier because of sheer numbers vis-à-vis other respondents. However, the range of different types of trainings under skills included tailoring & embroidery, coir toys making, carpet weaving, traditional handicrafts, mutual funds, etc. The professional category comprised agro-processing training, training of family farming, etc. Managerial training consisted of accounting training, leadership training, cooperative training, value chain and development training, etc. Except for the managerial training, the aggregate participation of women in all other trainings was around 40 per cent. In leadership training, the attendance of women was around 24 per cent.

**Box 5: Thailand: Accounting Training Empowers**

*The Bong Ho women's cooperative group with 85 members has three businesses: common purchase of raw material, selling this to the members and the purchase of the final products from the members to sell in the market. The group was formed 10 years ago with members raising 20000 Baht from a dance performance in the village. Since then, the group has rotated this money as loans among members at a yearly interest rate of 5 percent and the initial fund has now grown to about 100000 Baht.*

*The group did not recruit a trained accountant. A CPD officer visits them once a year to audit the accounts. Till then, the members did not know how much the group has earned as profit that particular year. In fact, they did not even maintain proper accounts. In 2001, they obtained government financial support for training their staff in financial accounting. The same year, group made a profit of 60000 Baht. This was used to start 20 scholarships in local schools and for donations to the welfare of the elderly and persons with disabilities. All these decisions were taken unanimously by the members.*

Loan and credit is the only benefit which exists in all countries. Women also availed a variety of loan products. A large majority of women, almost 70 per cent, availed agriculture loans. The rest of the 30 per cent loans availed by women was for community, housing, consumer and other types of loans. Negligible responses under this section was a major limitation for data analysis.

Best practices on digitalization, I.T software from a poor women's only cooperative in the informal sector is highlighted to learn and share the best practice to enhance women's

participation in the economy and governance, increase volume of business and uphold transparency.

#### **IT-Software for data collection:**

#### **The Indian Co-operative Network for Women (ICNW), Chennai HQ, India (Case Study)**

The Case of the Working Women's Forum's (WWF), Indian Cooperative Network for Women (ICNW) that intervened to help poor women in the informal sector in India with I.T software is detailed in the following pages.

To create the foundations of a development model based on altered gender relations, by challenging structural poverty, spearheading social integration, and by transforming labour into capital with the surplus retained for poor women's needs through a Women's only cooperative.

The case of the WWF – ICNW is a classic case of countering the pillars of caste/class/ gender by organizing poor women in this sector (as share holders in credit cooperatives) at nominal interest credit (lowest in the area) through women, by and for women for over 35 years.

At 14 locations in the 3 states of South India, (Tamilnadu, Andhra Pradesh and Karnataka); more than 5,00,000 women members with a 98% cumulative repayment, members are in 276 occupations (trades/productions/ manufacturing / services).

Requisite social protection through group delivery, savings, training, legal awareness, insurance products are provided. A million loans disbursed with loan sizes from Rs. 200/- in 1981 to about Rs. 50,000/-. The lesson being that access to timely credit in terms set by poor women clients through organization and their governance leads to growth, employment, better living standards, out of debt/ poverty for women. Constant nurturing, with multiple products to enhance their viability as micro-entrepreneurs, contributed to the accumulation at the base.

#### **Box 6: Poor Women's Cooperative benefited by IT software**

- *In 2000, ICNW computerized its banking efforts despite its fears that the sophistication of the IT industry not being poor-friendly. Contrarily, ICNW has had a positive experience of using IT technology in this context.*
- *The installation of software in ICNW towards extension of micro loans in the context of this organization at the outset has helped to double its outreach to the poorest women and save major amount of time to devote to organizing/mobilizing; and outreach efforts to reach many more poor women became a possibility.*
- *Secondly, it has dramatically reduced the processing time of micro finance products scaling down manual ledger operations.*
- *Thirdly, information/knowledge being power has resulted in the efficient field management operations in the WWF/ICNW that in turn could scale up quality of services reducing default.*
- *Fourthly, the cumulative impact of all the above has had the profound impact on both outreach and recovery rates positively contributing to both membership and*

*repayment of loans, making Indian Cooperative Network for Women a financially sound institution.*

- Fifthly, occupation related disasters are monitored easily for pertinent interventions towards improving the working conditions of women workers.*
- Sixth, I.T has generated employment with ICNW to over 70 women at CEO, managerial, credit and other operational levels.*
- ICNW has disbursed around 300 crore Indian rupees in loans sizes of 3000 to 10,00,000 INR in over 1 million loans. IT automated software is operated by young girls from fisher, wage earning families etc. i.e. villages/ slums, after relevant training and experience.*
- More importantly, the experiment of IT introduction in WWF/ICNW has turned the pillars of history of Information Technology industry, proving that the benefits of sophisticated IT procedures is not the exclusive domain of only the upper class but demonstrated this can enable and benefit the poorer women too, to save their time, enable to plan effectively and stabilize their lives and livelihoods.*

In conclusion, it was observed that by enabling women to come together for the purposes of acquiring inputs, production services, credit, and the marketing of their produce, cooperatives enhanced productive capacity and provided access to resources and markets to women. However, the number of enabled women is so fractional (against their male counterpart) that their presence could hardly be perceived and a lack of mass was not able to carry out an incremental change in the system. Therefore, it can be concluded that the percentage share of women receiving benefits is undoubtedly less than that of men. In fact, the proportion of women beneficiaries in the total cooperative women members is so low that it could hardly gather mass to make positive changes in the working environment of cooperatives in the entire region, with the only exception of China.

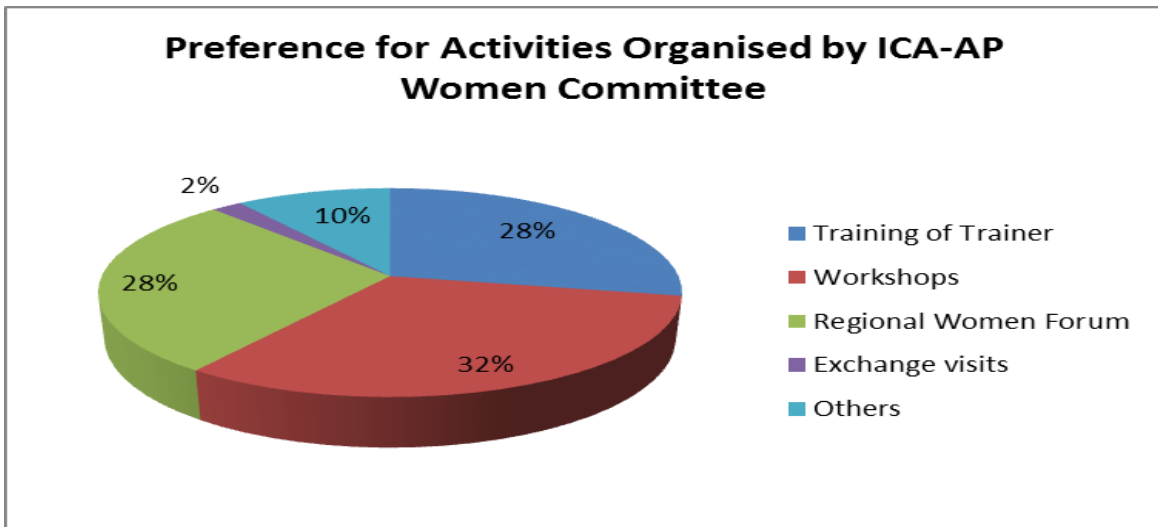
### **Status of Gender Disaggregated Data in Cooperatives**

This investigation revealed that most respondents did not have any gender disaggregated data. Almost 79 per cent respondents confirmed that there was complete absence of gender disaggregated data. The rest 21 per cent respondents acknowledged that gender disaggregated data is collected for special reasons, like compliance to legal provisions. For example, the Factories Act in India requires all production units to keep a muster roll for all women workers separately. Therefore, the countries which kept parts of gender disaggregated data include India, Mongolia, Nepal and Philippines.

The type of gender disaggregated data includes information such as women membership of the cooperatives, women on the boards of the cooperatives, participation in training and exposure visits, etc.

### **ICA-AP Committee on Women**

Around 58 per cent respondents were members of ICA Women Committee. However, it was surprising that among the rest non-ICA members, almost 80 per cent did not feel the need to become members of ICA. Only one out of the 28 respondents, viz. Myanmar, participated in all the activities organised by the ICA-AP Women's Committee.



Some left their responses blank on their awareness of ICA's gender strategy. Those who responded to the question, almost 68 per cent showed their ignorance about the existence of any such gender strategy. A similar experience, almost 74 per cent denied the receipt of ICA-AP Women Committee newsletters.

To conclude, it is evident that, engendering database in cooperatives in the region is weak. While statistics on cooperatives are being collected, but reliable, coherent and comparable statistics on cooperatives are missing in many countries. There is an urgent need for standardisation, especially for data collection. For instance, some of the important sectors like supply, marketing and trading, workers cooperatives, retail services, and miscellaneous manufacturing need to be kept separately, while classifying cooperatives. Lack of standardisation of data had resulted in an inconsistency of disaggregated data provided by the cooperatives during the field investigation. The problem begins from the collection stage itself. For instance, the present study could not draw a proper sample of cooperatives for the purpose of data collection because of (i) lack of data on total population of cooperatives in the region and (ii) lack of standardised data resulted in variety of responses from multiple sources for a single query.

In this regard, a Resolution on Statistics on Cooperatives was adopted at the 19th International Conference of Labour Statisticians (October, 2013). The Resolution called for developing concepts, definitions, classifications and other methodological procedures which are agreed as representing 'best practice' on statistics on cooperatives.

## Chapter-8

### Laws & Policies for Enhancing Participation of Women

The adoption of the Beijing Declaration and Platform for Action at the Fourth World Conference on Women in 1995 laid the foundation for action towards gender equality in all aspects of economic, social, cultural and political life. After two decades, the International Labour Organization (ILO) and the International Co-operative Alliance (Alliance) enjoined and concluded that great strides have been made towards gender equality over the last two decades. Nevertheless, deep gender disparities persist across the globe, surfacing in labour markets, as well as other realms. Compared to men, women continue to earn less, are more likely to partake in unpaid labour, and are more apt to be excluded from decent work and opportunities for advancement.

It has been well established in the current literature that the government is the most important agency to create a positive policy and legal framework for co-operative enterprises, facilitate but not involve or interfere in the day-to-day operations of co-operatives. If the government is to facilitate the work of co-operatives and their contribution to gender equality, it should create a level playing field for co-operative development and should legitimize the co-operative model. In order to support co-operatives as a vehicle for women's empowerment, the governments could revise, amend, or create co-operative laws to ensure reduction of barriers for equal participation of women in the cooperatives.

#### Women's Development Committee

Cooperatives establish "Gender Committees" or "Women's Development Committees" to identify gender-related problems to ensure that gender awareness training programmes are carried out. These Committees are responsible for gender analysis in programme planning etc. By establishing a special unit for gender issues or programmes, though often gender issue may become less mainstream, as for purposes, managements adopt a "taken care of" approach. These mechanisms, though maybe initially considered "token", are important adoptions and strategies for increasing the engagement with gender issues at the government level. Indeed, a gendered space for training and capacity building for leadership and for integrating gender concerns.

#### Box 7 : National Cooperative Federation (NCF) Nepal Women Sub-Committee

*The Women subcommittee of NCF had organised various gender empowerment programmes at the district, regional and national level. The programme was intended to create awareness among the cooperatives in Nepal. The NCF also conducted data collection work to assess the real situation of women in the cooperatives.*

On this issue, the respondents overwhelmingly confirmed the setting up of women's development committees. Almost 75 per cent respondents agreed that they have women's development committees. Mongolia, Australia and Singapore were among the few, which did not have them. Although respondents did not elaborate about the functioning and

effectiveness of the committee, around 78 per cent respondents said that no separate fund was created for capacity building of women.

### Eligibility Criteria

The eligibility criteria issue for admitting individual members in the cooperatives is essentially an important policy initiative. According to Calvert, “Co-operation is a specialized form of economic organization in which people voluntarily associate together on a basis of equality for the promotion of their common economic interests.” A cooperative society is a special type of organization, its business is determined on the basis of its membership. The membership of a cooperative is open to all those who have a common interest, those who are convinced of its benefits and those who are prepared to share the benefits and responsibilities involved in such a membership.

In the Asia-Pacific region, most agricultural cooperatives have elaborate bye-laws and regulations for its day to day operations. Therefore, membership norms too are quite elaborate. Most common criteria for admitting individual members in agricultural cooperatives are - ownership of land, only one member-one family norm, both husband and wife admitted as individual members, joint membership with spouse with voting rights for both, etc.

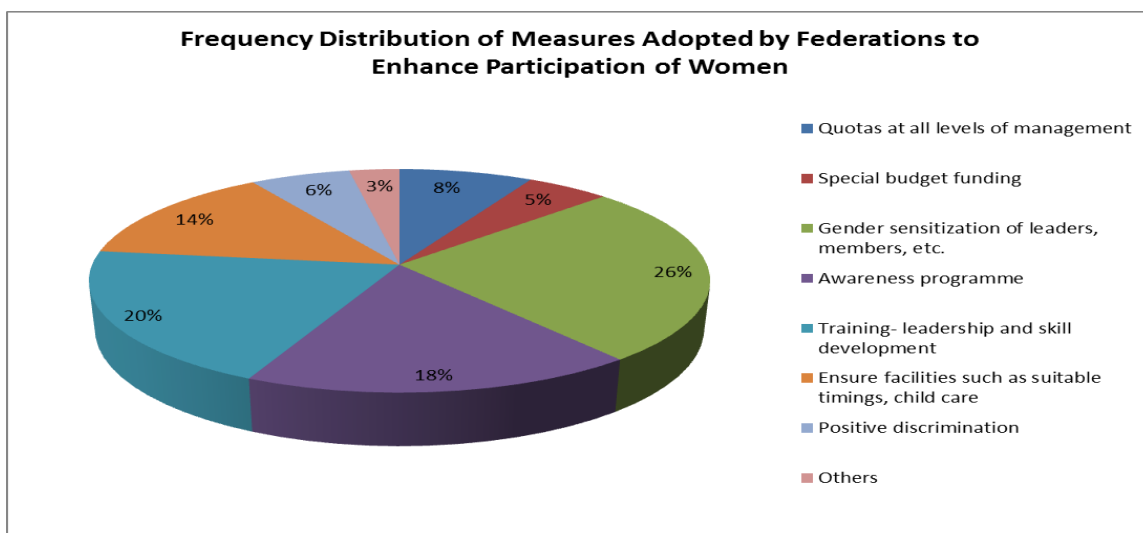
**Table 13: Eligibility Criteria for Membership in Agricultural Cooperatives**

	<i>Criteria</i>	<i>Frequency (%)</i>
1	Ownership of land	28
2	One member, one family	12
3	Both husband & wife as individual members	24
4	Joint membership with voting rights for both	22
5	Others	14

Only 36 percent provided their response on this issue. These were essentially agricultural cooperatives from India, Iran, Mongolia, Nepal and Sri Lanka. Therefore, the preferences are aggregated for indicative purposes. “The Others” category included norms for admittance into agriculture cooperatives such as the following in the order of preference - a) Citizenship, b) Age above 16, c) Purchase of Shares, d) Must be a Farmer, e) Should not have a criminal background and f) Education.

### Measures Adopted by Federation to Enhance Women Participation

In Asia, in 1996, cooperative members agreed to set up a Protem regional women’s committee with support from the national cooperative organization of Malaysia, ANGKASA. Consultations were organized and women’s meeting were held in a number of countries in preparation for a Regional Women’s Forum which was held in October 1998. During the period and since then, women’s participation levels in cooperatives has increased considerably. Further, activities planned, including an ICA-ILO manual on Cooperative Leadership Training for Women, has been completed. The Regional Women’s Committee is also planning, in collaboration with member organizations, a study on the legal status of women’s participation in their countries.



It was observed that each response highlighted more than one measure for enhancing the participation of women. Respondents from India, Philippines, Bhutan, Thailand, Nepal and Japan have adopted five or more than five listed measures for improving women's participation. Under the "Others" category it includes measures like (i) amendments in the bye-laws to reserve two women members in the executive committee in Maldives, (ii) In Sri Lanka, women have been empowered to take up leadership roles by setting up their own management committees and organise welfare activities through cooperatives, and (iii) government incentives for improving participation of women in decision making process in Thailand.

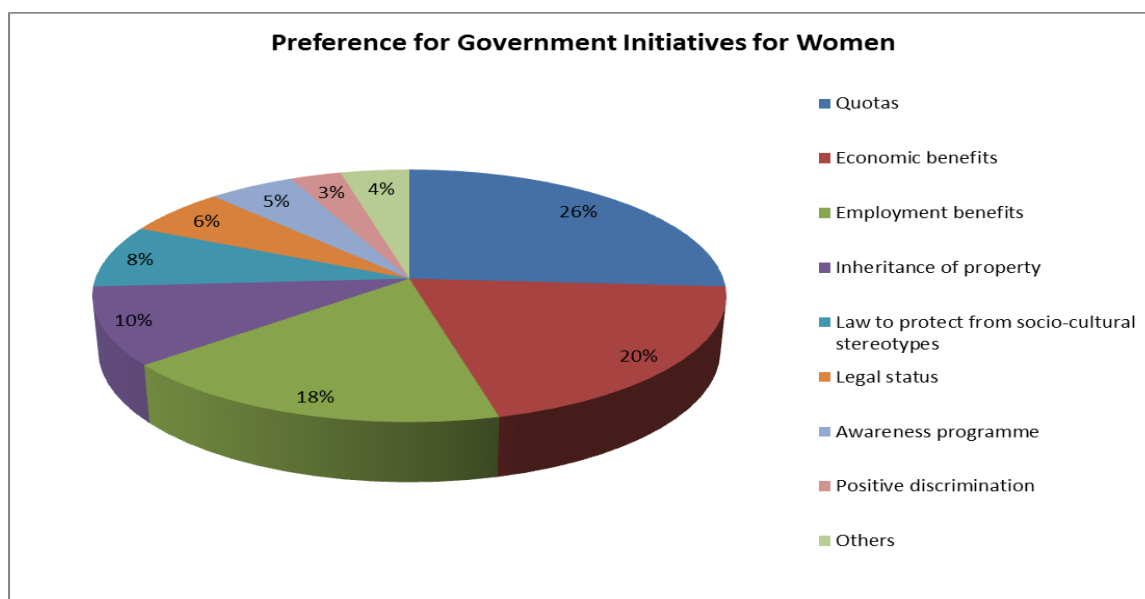
Another response on bottlenecks and challenges was quite relevant with respect to insights into women's participation in cooperatives. One of the major impediments in women's participation is stereotypes and limited access to education, technical skills, training etc. Socio-economic norms and stereotype of domestic responsibility emerge as a major challenge for women to participate in cooperatives. Other impediments, which were raised in the responses, included a lack of emphasis on women participation, lack of provisions in the bye-laws of cooperatives, cultural barriers, lack of confidence, etc. Likewise, other challenges before women include a lack of national organisation, full time staff and project funding, emphasis on women's participation in development, motivating women for participation in decision making, breaking social orthodoxy stereotypes and competing with men for managerial positions in an office dominated by men.

*The All China Federation of Supply and Marketing Co-operative observed that the government and society has not been able to put enough emphasis on the role of women in co-operative development.*

### **Policies, Laws, Schemes of Government for Women**

Despite the fact that women have been encouraged to participate in cooperatives by the governments, gender issues have been generally ignored in the national cooperative policy. Surprisingly, women's empowerment via-a-vis cooperatives is insufficient, especially considering their existing roles of production, alongwith "childcare responsibilities, the heavy burden of housework, and male opposition, apart from the limited involvement of women in cooperatives. It is well established in the literature that in many countries in Asia

and the Pacific, the participation of women in cooperative leadership positions has not happened despite concerted efforts of policymakers.



Once again, it was observed that each response highlighted more than one measure taken by the Government for women. Respondents from Korea and Philippines have highlighted a variety of measures adopted by the government for enhancing women’s participation in cooperatives. India, Thailand, Nepal and Japan have also adopted four or more than four listed measures for improving women’s participation. Few respondents also listed a few suggestions/strategies to improve the participation of women in cooperatives. Some of the suggestions were quite innovative and practical as shown in the following table.

**Table 14 : Suggestions to Enhance Participation of Women in Cooperatives**

	<i>Suggestions</i>	<i>Cooperative</i>
1	Capacity building, Reservations in employment & the Board	NFSCBL, India
2	Promote Cooperative values, clear legal path for women for entering into the cooperative movement	NCCSL, Sri Lanka NACCL, Nepal
3	Establishment of Women Employment Guidance & Training Centre, Women’s Cooperative Development Fund and Employment of more full time staff	ACFSMC, China
4	Gender sensitivity at all levels	IFFDCL, India NCOFN, Nepal
5	Reservation & Women’s empowerment programmes	CSSL, Myanmar
6	Magna Carta of Women-Republic Act 9710	VICTO NCFDC, Philippines
7	Gender Budgeting & Gender Neutral Policy Audits	NATCCO, Philippines
8	Awareness Programmes for women of all ages. They should be allowed to work in a safe environment for women, health benefits, extending loans to women	KCHSU Ltd, Pakistan



**Table 15 : Country Laws and Co-operative Policies that empower women**

<p><b>The Philippines</b></p>	<p><b>The Philippines has several laws that are pro-women, these include:</b></p> <ul style="list-style-type: none"> <li>-The right to a married woman to make a will without the husband’s consent and to dispose of her share of property by the will of all.</li> <li>-The RA 7192 Act promotes the integration of women as full and equal partners of men in development and nation building (and for other purposes).</li> <li>-The RA 9710 Act provides for the participation and representation and pro-active steps to be taken to capacitate women in leadership positions; amend laws that are discriminatory to women; comprehensive health services; Rights that specially target marginalized women in areas such as food security; housing; decent work; livelihood, education and training.</li> </ul> <p>The Philippines was the first Asian country to adopt a co-operative branding strategy, FOCCUS, or Finance Organizations Achieving Certified Credit Union Standards. A system wide logo and common print visuals are central to the branding.</p>
<p><b>China</b></p>	<p><b>Status of women at the workplace and specifically in ACFSMC</b></p> <p>According to Chinese Labor Law, the working age is 16-54 for females and 16-59 for males, except in special types of production work. Discrimination is forbidden in employment, salaries and promotion between women and men. In recent years, the employment situation of women and men is characterized as follows:</p> <ul style="list-style-type: none"> <li>• China’s labor force resources is very rich and labor participation is relatively high.</li> <li>• In terms of classification of industries, women’s employment is concentrated in farming, forestry, animal husbandry and fishery; manufacturing; wholesale and retail sale trade and catering; education, culture, arts and broadcasting, films and TV.</li> <li>• In terms of salary level, the salary income of women is generally lower than men in all industries. The largest gap shows in the mining and public service industries, and the salary of women is generally 74% of that of men.</li> </ul> <p>In order to change these, the Chinese government works actively towards women’s development by affirming equality between women and men as a basic state policy to promote social development and to eliminate various discriminations against women. Over the past 20 years, the Chinese government has set and issued more than ten laws, regulations and rules including the Law of Guarantee of Women’s Rights and Interests, Law of Maternal and Infant Health Care, Regulation of Labor Protection for Women and Rule of Health Care Work for Women in order to protect women’s rights.</p> <p>In accordance with the global trend and women’s development within China, the Chinese government set one National Program for Development of Chinese Women in 1995 and another two in 2001 and</p>

	<p>2010, putting forward a series of goals for women’s development. With the rapid progress of the economy and society in China, the status of women has been greatly improved. Compared with many countries, the status of women in China is higher in many aspects such as economy, society, politics and culture. It is an important reflection of the Chinese civilization.</p>
<p><b>Japan</b></p>	<p><b>Framework of Measures for Promotion of Gender Equality</b></p> <p>The Cabinet office has a basic Law for a Gender- Equal Society (June, 1999) and a Gender-equal Society Promotion Basic Plan (Dec., 2010). The ratio of women in managerial positions is to be enhanced at least to 30% in 2020. The basic direction of the 2<sup>nd</sup> part measures and the 6<sup>th</sup> field (priority field) are (1) Eliminate organizations in the agricultural committees where women have not been appointed to managerial positions (2) Increase number of Family farm Management Agreement concluded to 70, 000 (by 2020).</p> <p>MAFF: Food, Agriculture, Rural Areas Basic Law (July, 1999) and Food, Agriculture, Rural Area Basic Plan (March, 2010). Cabinet decision are two basic laws further).</p> <p>The dissemination and enlightenment for increasing women in managerial positions (notification from the director of management bureau, MAFF on Aug. 3, 2010), it includes elimination of organizations which have no women officials and committee members. The target is to have more than two women officials in each organization to be achieved by March, 2015.</p>
<p><b>India</b></p>	<p><b>The principle of gender equality is enshrined in the Indian Constitution</b></p> <p>In its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles, the Constitution of India not only grants equality to women, but also empowers the state to adopt measures of positive discrimination in favour of women. Within the framework of a democratic polity, India’s laws, development policies, plans and programmes have aimed at women’s advancement in different spheres. From the Fifth Five Year Plan (1974-78) onwards, there has been a marked shift in the approach to women’s issues from welfare to development. In recent years, the empowerment of women has been recognized as a central issue in determining the status of women. The perspective Plan for Women 1987 – 2000 A.D and a current National Policy on Women are available in the Policy domain. The National Commission for Women was set up by an Act of Parliament.</p> <p>The 73<sup>rd</sup> and 74<sup>th</sup> Amendments (1993) to the Constitution of India have provided 33% reservation of seats in the local bodies of Panchayats and municipalities for women, laying a strong foundation for their participation in decision making at the local levels. India has also ratified various international conventions and human rights instruments</p>

	<p>committing to secure equal rights of women. Key among them is the ratification of the Convention on Elimination of All Forms of Discrimination Against Women (CEDAW) in 1993. The report of the Committee on the Status of Women in India (1974) and the National commission on self employed Women in 1990 were developed to safeguard the rights and legal entitlements of women.</p> <p>The Domestic Violence Act passed in 2005 is a historic law in Asia wherein Gender based violence and Domestic violence are comprehensively dealt with.</p> <p>The women’s movement and a wide-spread network of non-government organizations which have strong grassroots presence and deep insight into women’s concerns have contributed in advocating, pushing and inspiring legal and policy initiatives for the empowerment of women.</p>
<b>Thailand</b>	<p><b>Thailand: Policies and Initiatives for women</b></p> <p>Thailand ranks 92 out of 138 countries on the Gender Inequality Index. Policies relating to women have become a regular part of the Government agenda. Thailand’s efforts to implement CEDAW and the Beijing Platform for Action have had a visible impact on progress towards gender equality.</p> <p>The Constitution of the Kingdom of Thailand B.E 2550 (2007) enshrines to prevention of Violence against women(VAW ). In February 2011, a 15-day paternity leave was approved for government officials. However, they require an endorsement from their spouses to avail paternity leave.</p> <p>Mechanisms were established to deal effectively with sexual harassment, in line with the Civil Service Act 2008</p> <p>“Bangkok Rules” - contributed in the adoption of United Nations Rules for the Treatment of Women Prisoners and Non-custodial Measures for Women Offenders.”</p> <p>An approved fund amounting to 100 million Baht (3.34 \$US) per province to develop women’s roles was sanctioned.</p> <p>Government Strategies:  The Government allocated a budget of Rs14 billion for women’s empowerment, hence “indicating its will to improve the condition of women in the province”.</p> <p>A 34-point Women’s Empowerment Package announced was an attempt to bring women of the province to the forefront. Protection and promotion of women’s rights, gender equity and equality in the public sector in particular and society in general has also been provided for.</p>
<b>Sri Lanka</b>	<b>Co-operative Law related to women in Sri Lanka:</b>

	<p>In terms of Co-operative Laws of Sri Lanka, discrimination against women cannot be perceived (according to the apex respondent). This law does not recognize any gender disparity according to them.</p> <p>There are also special Provisions enshrined in the cooperative Bye-laws providing the way for women to enter the administrative set up such as Board of Directors.</p> <p>The year 2012 was marked as the International Year of Co-operatives. The following were the diverse activities:</p> <ul style="list-style-type: none"> <li>• Establishment of Community Based Women’s Groups</li> <li>• Training Programmes: Leadership, Management</li> <li>• Youth and Women Camps for Establishment of Structures to improve Youth as a Second Layer</li> </ul>
<p><b>Mongolia</b></p>	<p><b>Gender Policy and Legislation</b></p> <p>-Equality of men and women is enshrined in the Constitution of Mongolia (1924)</p> <p>-Women are legally allowed to own property and land</p> <p>-Since 2005, a National Committee on Gender Equality is operational</p> <p>-A National Program for Gender Equality (2003-2015) was initiated.</p> <p>-Paternity level exists in the cooperatives the only one in the Asia-Pacific Region.</p> <p>Family welfare support, access to services for poor families, increased in opportunities for women to own and inherit property, increase awareness on gender equality are some of the features of Mongolian policies programs, rights for women.</p> <p><b>Mongolia</b> has a Population of 3 million i.e. the male:female ratio is 106:100. The male and female literacy rate is around 97%. Maternal mortality rate is 51 per 100,000. 48% of women are in the wage and non-agriculture employment. The average monthly wages are \$593 for men and \$524 for women. Gender disparity in terms of sex ratio, literacy, wages are better than other countries.</p>

## Chapter-9

### Emerging Conclusions and Recommendations

#### Emerging Conclusions: A mixed basket?

The emerging conclusions mirror the challenges and limitations of gendered leadership in the cooperatives of the Asia and Pacific Region. The reflections and reality are perceived through available but limited data, case studies, and best practices. The following section highlights general and specific strategies for public authorities, Cooperatives and their leadership, Government, and International agencies.

**To increase the percentage of women in leadership positions to fair levels in the region, a strong commitment is needed from existing leadership** (governments, international alliances, member apex). Gender policy, planning, implementation, sensitization, orientation, training or gender awareness are new phenomenon that are sweeping the region. In terms of the status of data collection and cases – while recommendations of Tagaytay+10 are being carried out for gender disaggregated data by a few cooperatives and models, the lacuna is wide open when the majority of countries are considered. However, if data both quantitative and qualitative are considered, the processed data from success stories, gender based interventions, gender planning and best practices etc. reveals a higher level of gender sensitivity/ programming since the last 10 years. Gender segregated data in most cases seems difficult to generate due to lack of technical, software, professional skills as well as requisite funds for primary data collection. Lack of technical personnel, management policy, lack of women's membership are other challenges in this task. **It is, however, clear that women are being empowered by using cooperatives business model to support themselves, their households and communities in several instances.**

Successful women-only credit cooperatives have emerged providing relevant strategies for adoption by mainstream co-operatives including in the field of IT /software for data collection, service provision and strategic monitoring. Cooperatives are enhancing the bargaining power of rural women and informal sector workers in some countries. Waste Pickers, Domestic Migrants, Street Market Vendors, home based workers, agricultural cooperatives, transport, housing, other service cooperatives are other types of informal sector workers in special cooperatives that exist in the region, though not often respondents. Business and growth of enterprises in the informal sector from coops are available and being demonstrated though few and far between (India, Nepal) (but not in this survey). Value addition for women through mixed agricultural cooperatives (women engaged in cash crop producers' coops) is available and possible.

**Women members' participation** is being sought through several ways, though not fully addressed. **Good gendered practices** are being shared and advocated around the region, communicated through ICA women committee meetings, reports and studies. Innovative training to break barriers for women in skills, awareness etc. (mixed and women only) has begun actively in the region. **Gender sensitization strategies** of different types at different levels are being deployed. Social protection and cooperatives – strategies for training, education, child care, financial resources, insurance that are relevant and reaching them are

ongoing, though albeit in a limited way). **Governance** – women are beginning to be heard or making decisions or alternatively new mechanisms of quotas at staff/board management level that are enhanced, women’s committees have been developed etc. (some full fledged powers, others nascent, some token). **Cooperatives run by and for women offer particular opportunities** for them to control their own economic activities (especially socio-cultural constraints). They seem to have generated a limited number of productive jobs generating incomes towards poverty alleviation for women. **Women enjoy services but accept lesser responsibilities as men** within cooperatives. In some instances, in women only cooperatives this is rather high. **Legal protection** as part of the cooperative package is not yet fully available for women in most instances.

#### **The report results also point out to:**

- Cooperatives play an important role in empowering women in supporting small agricultural producers. (in cash crops, credit, non-farm, plantation crops) and other types of enterprises in the informal sector.
- Collective bargaining power for women in input/output markets has increased in some sectors and women’s only cooperatives. But much more is still to be desired.
- Access to productive resources, technology and infrastructure are beginning to increase small women producers’ productivity and income generation.
- Access to markets for goods and food distribution due to cooperatives is available, though moderate.
- Access to information, knowledge and skill development for women to improve self confidence/ capital is still inadequate.
- Active participation of women in decision making from grassroots to policy formulation i.e. governance is beginning to grow, though a long way from equality with men.
- Mixed cooperatives in some cases have initiated action to promote gender equality. Women are receiving the cooperative advantage and access to opportunities, though again quite limited, given the demand.

#### **Cooperative Autonomy**

The important contributions of cooperatives to all round development, their capacity for creating viable and sustainable enterprises, secure productive employment and the generation of income is invaluable - thereby contributing to poverty reduction. In addition, cooperatives, driven by their values and principles focus on their local communities, strengthen rural economies and provide significant positive externalities for the rest of society.

Leveraging the contribution of cooperatives to development requires the promotion, formation and growth of cooperatives in a manner that is sustainable and **respectful of their autonomy**. Promoting the potential of cooperatives in all countries, irrespective of their level of development is necessary in order to assist them and their membership to create and develop income-generating activities and sustainable decent employment. Public authorities should include cooperative employment within their active labour market policies, in close cooperation with cooperative organizations. States should provide the

appropriate regulatory framework and promote business support for the establishment of cooperatives of all types and in all sectors.

Governments and public authorities should promote the creation and strengthening of cooperative organizations covering all sectors of the economy. The latter should negotiate appropriate public policies and regulation, while developing a strong business support role, by providing training and advisory services to grassroots cooperatives on legal issues, market information, business planning, cooperative employment issues, start-ups, innovation, internationalization etc. Where appropriate, they should also promote regional cooperative organizations and business support institutions.

Instituting gender-sensitive co-operative laws, bye-laws and policies that promote increased number of women's membership in co-operative and participation in leadership and decision-making therein. Governments and co-operatives at all levels— primary, secondary, tertiary, regional and international, must be done. Reviewing co-operative laws and other relevant policies from a gender perspective and amending these laws, if they restrict women from becoming co-operative members or leader, is essential to actively recruit a higher number of women to become co-operative members and leaders. Encouraging joint membership of couples in a household could also help Governments, co-operatives and non-governmental organizations that must support regional and international co-operative bodies that promote the increase of women's in leadership of co-operatives.

### **Policy Level Measures**

**Governments and international organizations in the Region would have to take up the following by country:**

- **To increase understanding of the importance of equitable gender relations within households and cooperatives**, they have to address one of the main structural problems identified – the widespread acceptance of women's unequal position at the community and household levels and their social and cultural subjugation (the Philippines Model);
- **Facilitating and increase rural women's access to, control over and management of productive resources and agricultural services**, to removing one of the major hindrances to women's full socio-economic empowerment – their lack of ownership and control of productive resources;
- **Diversifying employment and income-generating opportunities being enhanced for rural women**, in response to one of the major needs of rural women – diversified livelihood strategies through greater opportunities for decent employment and enhanced income-generating activities. Women still support their families in the production of particular cash crops, but are being assisted in diversifying their own agricultural production and improving their access to markets for the products they are responsible for;
- **Implementing policies that foresee quotas or targets for women's participation** in Cooperative boards, and government incentives for women producers have increased their membership in producer organizations. Gender sensitive laws or laws with import to gender increasing in the region, with positive ramifications for women's status.

- **Promoting and facilitating collective action** to enable smallholders, informal sector workers, particularly women and youth, to engage effectively in high-value agricultural value chains in local and global markets, by promoting capacity development on quality assurance and standards, and labour-saving technologies that include tools for reducing women's domestic labour burden (including women's only cooperatives).

## Section B

### Recommendation's: Strategies for Gender Disaggregated Data

This section on recommendations to the Cooperative sector on Gender disaggregated data, gender equality strategies and recommendations from Tagatay+20 conference in the Philippines are detailed below for action in the Asia and Pacific. These are the following:

- The participation and engagement of women in co-operatives has low visibility in Asia and the Pacific due to a lack of sufficient engendered data.
- By implication, purely qualitative data does not capture the reality on the ground. Work is in progress but low numbers deflect the reality.
- Low skill levels of co-operatives without specialized focus and priority on data collection per se is a malady for the co-operative movement. Gendered data is a long march away.
- Training for Gender Segregated or Sex Segregated data has to be undertaken immediately in co-operatives in the Asia-Pacific.
- Manuals towards this effort have to be urgently prepared.
- Best Practices Manuals on gender policies/planning/programming/training/data collection/IT software deployment or employment/income generation need to be prepared for this sector.
- A directory of gender in co-operatives country-wise be established.

Without enhancing female membership - data on segregation a remote possibility? Hesitation forwarding data could also be due to low female membership and may be a cause for providing inadequate gender disaggregated data.

The study respondents mentioned the following recommendations to support their need to collect gender disaggregated data i.e. training for it, framework guidelines, best practices, exchange visits to share and policy directives from managements. Training to collect data and policy directive for Management were perceived as key requirements needed to collect Gender disaggregated data. Further frameworks for main levels, questionnaires for Primary/secondary/ apex cooperative by sector with variables were important for cooperatives to carry out data collection. Knowledge of best practices with literature, reports were also essential to the task outlined above.



**Table 16 : Support Needed to Collect Gender Disaggregated Data**

	<i>Support System</i>	<i>Preference (%)</i>	<i>Comments</i>
1	Training	51	Training For both officers and staff
2	Frameworks	32	
3	Best Practices	28	Data collection and entry
4	Exchange visit	8	
5	Policy Directive for Mgt.	49	Requires management support

Among all respondents, India, Mongolia, Nepal and Philippines acknowledged that without the support from the top management, it was not possible for them to collect gender disaggregated data. Besides, the government directive or legal provision pushes the cooperatives to set a system in place immediately to collect gender disaggregated data.

### **Strategies for Gender Equality**

These include, establishing "**gender focal points**" or cells to identify gender-related problems and undertake gender awareness training or gender analysis in programme planning, etc. Establishing a special unit or office for gender issues or programmes could also bring in a often "taken care of" i.e. tokenism attitude (women may continue to be marginalized in mainstream activities).

Cooperatives could **utilize their national organizations** and networks to collect gender disaggregated data and help identify different types of projects focused to women's needs, which could, in turn, help them increase their income-earning capacities and alleviate their workloads. For example, time-task analysis factors have potential for economically viable and sustainable cooperative activities.

**Capacity building** is a significant component of gender equality strategies. Training and education are also vital mechanisms that promote gender equality. They enable women to take on multiple roles within co-operatives as well as develop high-level skills, such as negotiating tenders or performing legal accounting procedures; also promote knowledge of co-operative values, principles, and the identity of the movement.

**Sensitizing leaders of cooperative** is a crucial strategy to grasp the complexity alongwith a value commitment to systematically address them with pro-active managers for gender equality measures. Gender analysis in all aspects of planning cooperatives could be mainstreamed such as overall goals, objectives, missions, statements, legislation, bye-laws, policies, strategies, plans, programmes, projects, etc. This gender analysis tool can also help examine the challenges within the decision making process, resource allocation, rights, to provide inputs for the limitations and challenges so that designing gender equitable policies and strategies could be useful tools to enhance women's roles.

**Increase the participation of women's membership in the leadership positions**, boards of co-operatives by raising the awareness on benefits gained from it. With more women in

their Boards, co-operatives could gain a more direct link with the individual members, that is, in this case, women. Enabling women to get into elected positions might require more than just letting the democratic process flow. That is whereby all members of both sexes have the right and opportunity to vote and be voted for more pro-active efforts in bringing women to elected positions. Legal impediments have to be removed to enhance women's involvement; and revise rules, procedures, and election systems to ensure equal opportunities. For e.g. in a household, the co-op membership is in the man's name, thus, the woman is not a member and is unable to run for election or even to vote in the co-op. Advocating for adjustment of working conditions to reconcile work and family responsibilities; For example, since women are often the primary caregivers for children, arrangements for childcare may have to be considered so that women can attend activities like board meetings.

**Organizing, mobilizing and strengthening women's organization's** is as critical they provide strength to women's struggle for equality with men. Revising, amending, or creating co-operative laws to ensure that co-operatives can exist, are member controlled, and are accessible to women is vital For e.g.: reduce barriers for women to receive loans in their name. Improving service provision to co-operatives at local levels by employing co-operative experts and supporting them in coping with the changes and competition brought about by the open market economy, the process of globalization, and technological change. Also recognizing co-operatives as a legitimate form of enterprise (e.g. include the co-operative model in educational curricula and entrepreneurship training programmes) and by creating secure investments in co-operatives.

**Assisting with statistical data collection to inform government policies** and programmes, the private sector and the co-operative movement itself is important. Partnering with co-operatives to advance work in the 12 areas outlined by the Beijing Platform and the SDGs. Working with Government and other partners to overcome cultural and structural barriers for women; Gathering and sharing more information about best practices and lessons learned are critical for gender development in cooperatives. Track equality indicators such as women's participation in governance, management, membership, asset ownership and income parity on an on-going basis to ensure accountability. (also culled from worldwide literature on the issue).

#### **Tagaytay+20 Conference Recommendations**

**The Tagaytay+20 Conference major recommendations are:**

To put in place enabling/supportive policies, laws, regulations that promotes Gender and Development in cooperatives.

To Implement a sex-disaggregated data collection and utilization system in the cooperatives.

- Adopt new technologies to improve the cooperative's business/ communication / manner of implementing and expecting.
- Devise a mechanism to promote and retain talent in cooperatives.

- Provide equal opportunities in the access to services and strategic technical support to business development.
- Develop/Implement a successor generation program in cooperative's (membership in many cooperatives is aging and not being replaced by younger members)
- Encourage establishment of laboratory/school cooperatives.
- Encourage inclusion of subjects on entrepreneurship/financial literacy/cooperatives in the school curriculum.
- Promote the formation/development of workers cooperatives.
- Provide systematized support, encouragement beyond savings, mentoring avenues and resources for funding new initiatives.
- Draft/Pass cooperative laws (in countries without such legal instruments); disseminate/provide for a deeper understanding of cooperative regulations.
- Institute laws that address vulnerabilities of women (such as maternal benefits, ownership titles).
- Develop policies to address issues of urbanization, aging, health care, and migration.
- Respond appropriately to needs of cooperatives and women's issues.
- Encourage adoption of the cooperative domain and .coop marque to promote the coop identity and raise public awareness of cooperatives.

Cooperation /Collaboration/ Partnership with other cooperatives, international agencies, government, other like-minded organizations/agencies

- Documentation of/Exposure to cooperative/Gender and Development (GAD) /women success stories
- Provide opportunities for International cooperative exposure/study tours
- Establish a Gender and Development Resource Center that can provide GAD expertise to cooperatives.
- Work with government and other partners to overcome cultural and structural barriers to women.
- Advocate for programs that support an incentive system for women building their own assets.
- Engage in regional/global bodies to increase cooperative visibility in gender matters and promote cooperative development.
- Adopt Regional Platforms (e.g., ASEAN, SAARC) in all levels of the cooperative, especially gender related activities and policies.

Funding for Women in Development Programs/ Projects

- Provide budget for cooperatives for women's programs/projects.
- Fund women's participation in international conferences/ seminars.
- Source funds from within and outside the cooperatives for the implementation of the cooperative's women's programs/projects (e.g., from government, international/donor agencies).

## Research

- Develop monitoring/evaluation mechanisms for measuring women's gains, benefits, and performance outcomes.
- Undertake immediate training for gender disaggregated data in ICA-AP member cooperatives and prepare relevant manuals.
- National organizations and networks could collect gender disaggregated data and help identify different types of projects focused on women's needs which could support them to increase their income earning capacities and alleviate their work load.
- Develop a directory on gender in cooperatives that can serve as a resource on GAD, region wise.
- Gather and share best practices and lessons learnt. Track equality indicators such as women's participation in governance; management membership; asset ownership; and income parity on an on-going basis to ensure accountability.

In the last 10 years, the global climate has changed in favor of women and the visibility of women has increased. Men and women are both members of society and cooperatives and are striving for gender equality and gender mainstreaming - not yet segregation. Women only cooperatives have not been federated, a reason they are not mainstreamed and unable to participate in regional and global bodies. A cooperative bank started 20 years ago as a women only cooperative is now requesting the government to open up the cooperatives for men also. Men as well as women are needed in the cooperative sector. The Philippines should be mentioned as a model/example in the manner where political will/government policy could go a long way in attaining gender in development goals. The Philippines cooperatives have made a serious effort in attaining optimum policy moments by 1) setting up quota for women in leadership positions; 2) mainstreaming of women; and 3) funding gender activities/ programs/ projects. They are also to be commended for the fact that 15 cooperatives have been able to mainstream gender in their policies, plans, and budgets. **The power of cooperatives cannot be undermined, if they want to overcome, they will.**

**However, rigid patriarchal structures have impeded the full participation of women fairly at all levels in, theoretically, a democratic voluntary framework. The practice of gender equity needs hastening by pro-active gender based implementation strategies.**

## Country Reports

### Introduction

A range of Country Reports in this section provide a glimpse of the Status of Women in cooperatives in the Region. Data was processed from the responses forwarded by apex respondents to the study, country reports, presentations at ICA-AP International Workshops and ICA websites or culled out from other sources. Data available to the study before the draft presentation in Tagatay+20 conference (Philippines, February, 2016) is utilized here. Though the data is often not standardized, it provides a wealth of information on gender issues in co-operatives, nature, challenges, types of activities, training, policies/ laws representing all sub-regions of the Asia and the Pacific. To keep the varied country's flavour, an attempt to retain the terms 'original and language' of the respondents' information and data have been maintained. The countries highlighted (and respondents) include in sequence the following:

<b>Country</b>	<b>Name of Respondent Cooperatives</b>
<b><i>The Philippines</i></b>	- <i>The National Confederation of Cooperatives (NATCCO)</i> - <i>National Cooperative Federation Ltd (VICTO)</i>
<b><i>China</i></b>	- <i>All China Federation of Supply and Marketing Cooperatives (ACFSMC)</i>
<b><i>Japan</i></b>	- <i>National Council of Japanese Agricultural Women's Associations (NCJAWA)</i> - <i>The Japanese Consumers' Cooperative Union (JCCU)</i> - <i>National Association of Women's Group of Fisheries Cooperative Associations (JF- Zenkokujoseiren)</i>
<b><i>India</i></b>	- <i>National Cooperative Union of India (NCUI)</i> - <i>Indian Farmers' Federation Cooperative (IFFCO)</i>
<b><i>Vietnam</i></b>	- <i>Micro-finance and Community Development Institute (MACDI)</i>
<b><i>Thailand</i></b>	- <i>Asian Women in Cooperative Development Forum (AWCF)</i> - <i>Credit Union League of Thailand Limited (CULT)</i>
<b><i>Pakistan</i></b>	- <i>Karachi Cooperative Housing Societies Union (KCHSUL)</i>
<b><i>Sri Lanka</i></b>	- <i>National Cooperative Council of Sri Lanka (NCCSL)</i>
<b><i>Mongolia</i></b>	- <i>National Association of Mongolian Agricultural Cooperatives (NAMAC)</i> - <i>Mongolian Cooperative Training and Information Centre (MCTIC)</i>
<b><i>Korea</i></b>	- <i>Women-led iCOOP Korea</i>
<b><i>Myanmar</i></b>	- <i>The Central Cooperative Society (CCS)</i>
<b><i>Iran</i></b>	- <i>National Cooperative Federation of Iran (NCF)</i>

## THE PHILIPPINES

The Philippines is one of the few countries in the Asia-Pacific that has a gender ratio of 101, i.e. male – 46.8M and female – 46.4M with a high literacy rate for women, i.e. 96.1% which is more than male literacy viz 95.1%.

**Table 1: on Gender Ratio / Literacy Rate**

<i>Gender Ratio (101%)</i>	<i>Male – 46.8M Female – 46.4M</i>
<i>Literacy Rate</i>	<i>Male - 95.1% Female - 96.1%</i>

The legal system, too, appears to be pro-women with various laws. These include:

- The right of a married woman to make a will without the husband’s consent and to dispose of her share of property by the will of all.
- The RA 7192 Act promotes the integration of women as full and equal partners of men in development and nation building and for other purposes.
- The RA 9710 Act provides for the participation and representation and pro-active steps to be taken to capacitate women in leadership positions; amend laws that are discriminatory to women; comprehensive health services; Rights that specially target marginalized women such as food security; housing; decent work; livelihood, education and training.

### ***Cooperative Branding Focus***

Philippines was the first Asian country to adopt a co-operative branding strategy, FOCCUS, or Finance Organizations Achieving Certified Credit Union Standards. A system wide logo and common print visuals are central to the branding. The WOCCU, the apex organization of the international credit union system supported Mindanao based co-operatives with a Credit Union Empowerment and Strengthening Model (CUES) in 1997. Launched in 1997 in Mindanao, the approach called for an integrated financial and education delivery system, access to financial services targeting poor rural women and savings mobilization, absence of dependency on international and government loans, adequate institutional capital, competitive market pricing and capable and well trained employees.

### **The National Confederation of Cooperatives (NATCCO)**

NATCCO is the biggest federation of co-ops in the Philippines, in terms of geographical reach, membership, financial capacity and an array of services. It now reaches around 2.17 million individual members coming from 612 rural and urban-based co-ops. The 2.17 million individual members are served through the 1,132 offices located in 77 provinces and 129 cities all over the country. The NATCCO Network appears to be committed to reflect the pro-women laws of their country in their co-operative functioning at all levels. As the sex-disaggregated data collected by them indicates, at the Board level there is a representation of 52% females as opposed to 48% males. Female members are 66% as opposed to 34% male members (98 co-operatives as of 2014).

**Table2: NATCCO Outreach, Membership/ locations and Women’s Representation**

Membership	2.17 million	612 rural and urban based co-ops
Offices 1,132	77 Provinces	129 Cities
Representation of Women	Board level Male - 48% Female – 52%	Membership Male – 34% Female - 66%

All members are said to appear to be practicing relevant gender equality activities in their respective homes; gender awareness of members has dramatically increased and gender equality has been included in all their co-operative trainings. NATCCO has made their co-operative as the Gender Equality Centre for Co-operatives in Northern Luzon. It has provided and appropriated funds for their gender equality activities, programs and trainings and partnered and co-ordinated with co-operatives and government agencies for gender equality activities, i.e. health programs for women, livelihood trainings for housewives etc. Their above mentioned activities, has an increased partnership between men and women in the conduct of co-operative activities and economic activities.

Best practices of NATCCO with respect to Social Performance and Gender Equality include: 1) linkages with the Social Performance Task Force (SPTF); 2) conduct of forums on Climate Change Adaptation/ Disaster Risk Reduction and Management; 3) providing Gender Sensitivity Trainings to NATCCO staff and cooperatives; 4) holding of a biennial Gender Congress to elect women representatives to the NATCCO board; 5) partnering with the private sector and government for women development; and 6) funding the participation of women leaders in international conferences.

**VICTO (National Co-operative Federation Ltd.)**

**VICTO National** is a federation of cooperative societies which provides various services to its members and other clients. These include education and training; consulting; project development, business incubation and enterprise development. Employing 30 persons, VICTO National brought together 250.699 individual members within its 2008 member societies.

VICTO National is renowned for being the only cooperative which received the Benigno S. Aquino Foundation Award for its work in disadvantaged communities. In addition, VICTO National was also the first awardee for the development management sponsored by the World Executive Digest and Japan Airlines. With funding from Rabobank Foundation of the Netherlands, the VICTO National Cooperative Federation is implementing a project that aims to prime up capabilities of cooperatives in agribusiness development and management in Mindanao.

VICTO National undertook activities to institutionalize its gender programs and monitor and evaluate the impact of its gender programs. These included: Membership Disaggregation-circa late 1990’s in 2012, Female representation at the BOD level-circa late 1990’s in 2013,

Gender Fund Allocation of 5% of CETF Allocation-circa late 1990's in 2014, Encouraging institutionalization of Gender Programs in all its affiliates in 2015.

Other measures adopted by it on uplifting the status of women in its co-operatives include: a)Quotas at all levels of management; b)Special budget/funding for women; c)Gender sensitization of leaders, members, family and community; d)Gender Awareness programs; e)Training - leadership and skill development; f)Ensure facilities such as suitable timings, child care; g)Positive discrimination such as priority on services, loan, training, farm inputs etc.; h)Quota for BOD, for management staff as per the competence and skill of the person concerned; i)Gender Disaggregation of Staff, Managers, CEOs, Board of Directors.

**Men talking to Men about Manhood** – The emergence of M3 (Men Talking to Men about Manhood) through the efforts of VICTO deserves a special mention. VICTO hosted the first conference of women cooperative leaders in the country in 1987 and since then, it has been a milestone after milestone for gender in the federation. In 1995, a gender seat was institutionalized in the board of VICTO and a budget allocated to the program. In 2000, a resolution for the promotion of Men and Development (MAD) was adopted by the VICTO General Assembly and the 1<sup>st</sup> MAD session was conducted in VICTO. It was also during the year that NATCCO approved a gender seat in its board, with the VICTO representative taking the seat that year. In 2010, the M3 module took off and was piloted with MOVE members (male government employees opposed to violence against women everywhere). Gender sensitivity trainings (GSTs) became more 'men's perspective centred' rather than that of women. Several M3 trainings have been conducted to public and private groups and modules have been prepared for women, men, older persons, and youth trainees. Soon, there will also be modules for the military, local government units (LGUs), and the LGBT/SOGI community. On July 1-3, 2016, the 1<sup>st</sup> Summit of Male Gender Advocates was held in Cebu City to coincide with the International Cooperative Day on July 2.

## CHINA

### Geography, Demography and Economy

China is situated in eastern Asia, on the western shore of the Pacific Ocean. The land area reaches 9.6 million square kilometers, with an inland and coastal water area of more than 4.7 million square kilometers and is the largest landmass in East Asia and the third largest country in the world. China shares common borders with 14 countries and is adjacent to 8 nations on the ocean. All of its twenty-three provinces, four municipalities are directly under central government administration and five autonomous regions are included within two Special Administrative Regions. It is also the most populous country in the world with a human count of over 1.3 billion.

The People's Republic of China (PRC) is the world's second largest economy by nominal GDP and by purchasing power parity after the United States. The increasing GDP is dramatically raised. Data are representative of 7.32 Trillion in 2011, 8.27 Trillion in 2012 and reaches 9.43 Trillion in 2013. It is the world's fastest-growing major economy, with growth rates averaging 10% over the past 30 years. China is also the largest exporter and the second largest



importer of goods in the world.

**Table 3 – China: Growing GDP (in rmb)**

2011	7.32 Trillion rmb
2012	8.27 Trillion rmb
2013	9.43 Trillion rmb

### Cooperatives in China

Cooperatives have a history of 60 years in China. The Government of the People’s Republic of China has always regarded the development of cooperatives as an important aspect in promoting agricultural and rural economic development. It has given them continuous guidance, policy and support. While it faced many challenges, it is now experiencing a period of reform to adapt to the current economic situation.

SMCs consist of the All China Federation of Supply and Marketing Cooperatives (ACFSMC), the National Apex, 21,769 primary societies, 2,397 county Federations, 32 provincial Federations, 343 city branches employing a total of 3.67 million staffs. The ACFSMC Head Office consists of 15 departments; 1 Subordinate Cooperatives group enterprises. By the end of 2013, the owners’ equity of the supply and marketing cooperative system has 271.39 billion rmb in total. The annual sales is 3212.8 billion rmb and the consolidated annual profit in 2013 is 31.13 billion rmb.

**Table 4 – SMCs (Small and Medium Cooperatives)**

ACFSMC	National Apex
Primary Societies	21,769
County Federations	2,397
Provincial Federations	32
City Branches	343
Total Staff	3.67 million

**Table 5 - ACFSMC: Marketing Sales and profits**

Owner’s equity of supply and marketing co-operative system (2013)	271.39 billion rmb
Annual sales	3212.8 billion rmb
Consolidated annual profit (2013)	31.13 billion rmb

**Table 6: Sale of Agricultural Supplies to Farmers**

Sale of agricultural supplies to farmers	428.7 billion rmb
Purchase of agricultural sideline products by co-operatives	669.7 billion rmb

Among these, the **sale of agricultural supplies to farmers is 428.7 billion rmb and cooperatives purchased agricultural sideline products are 669.7 billion rmb.**

The China SMC mainly engages in the distribution of agricultural-related products and commodities, including sales of agricultural equipment and supplies, purchase and sales of non-staple agricultural products and supply of ordinary consumer products to rural residents. The China SMC has also been active in setting up community services. SMC in all regions has set up village-level comprehensive service agencies and centers at village-level through local supply, sales outlets and rural supermarkets. These services include supply and sales, processing, information, training, recreation, dining, public bath and child care. These service outlets serve as terminals for the modern rural distribution network and constitute a platform for local services in the countryside. At the end of 2010, the SMC had set up a total of 220 thousand local rural comprehensive service agencies and village-level centers.

Many local SMCs are facing fierce competition in a market-driven economic environment. In order to adapt to the modern market economic environment, China SMC's had researched and explored new ways of operations and structures. SMC hold a dominant position in recycling resources, fireworks, researching of cotton processing, wholesaling of agricultural products, production of highly processed agricultural products and rural hotels. In addition, they have entered other kinds of fields, such as estate development, foreign trade, vocational education and rural banking services.

Chinese agriculture has become more market-oriented, more professional and more industrialized, resulting in the emergence of large numbers of specialized cooperatives in the countryside. The national supply and marketing cooperative organized activities to support people carefully understand it and worked hard to provide guidance, support and services for the development of rural specialized cooperatives in order to promote their sound and rapid development. Over 54,817 specialized cooperatives have now been set up. Also 16,500 of them have completed registration procedures, accounting for about 40% in total. A total of 6.27 million rural households take part in these cooperatives. Throughout the system, the national cooperative has directed the organization of 18,115 industry and specialized associations, with a total membership of 2 million 629 thousand 6 hundred peoples.

**Table 7: Specialized Co-operatives**

Specialized Co-operatives	54,817
Co-operatives that have completed registration process	16,500 (40%)
Rural households taking part in these co-operatives	6.27 million
Organization of Industry and specialized associations directed	18,115 (Total membership of 2,00,629,600 people)

### ***Status of women at the workplace, specifically in ACFSMC***

According to the Chinese Labor Law, the working age is 16-54 for females and 16-59 for males, except in special types of production work. Discrimination is forbidden in employment, salaries and promotion between women and men. In recent years, the employment situation of women and men is characterized as follows:

- China's labor force resources are very rich and labor participation is relatively high.
- In terms of classification of industries, women's employment is concentrated in farming, forestry, animal husbandry and fishery; manufacturing; wholesale and retail sale trade and catering; education, culture, arts and broadcasting, films and TV.
- In terms of salary level, the salary income of women is generally lower than men in all industries. The largest gap shows in the mining and public service industries, and the salary of women is generally 74% that of men.

In order to change these, the Chinese government works actively towards women's development by stating equality between women and men as a basic state policy to promote social development and to eliminate various discrimination against women. Over the past 20 years, the Chinese government has set up and issued more than ten laws, regulations and rules including the Law of Guarantee of Women's Rights and Interests, Law of Maternal and Infant Health Care, Regulation of Labor, Protection for Women and Rule of Health Care Work for Women in order to protect women's rights.

In accordance with the global trend and women's development within China, the Chinese government setup one National Program for Development of Chinese Women in 1995 and another two in 2001 and 2010, putting forward a series of goals for women's development with the rapid progress of the economy and society in China. Leading to improvement in the Status of Women. Compared with many countries, the status of women in China is higher in many aspects such as economy, society, politics and culture. It is an important reflection of the Chinese civilization.

In the Chinese countryside, women laborers make up half the rural labor force. The number of urban working women increased from 600,000 to 56 million since 1949, while their share of the total working population of China went up from 7.5 percent to 38 percent.

The Status of Women in the All China Federation of Supply and Marketing Cooperatives (ACFSMC) is an example. In ACFSMC, the female staff accounts for about 40%. The Chairman and council director are woman. As to the Mid-level leadership, the number of female leaders account for almost 40%. Moreover, compared with men, the level of education of women in ACFSMC is almost negligible.

**Table 8: Women in the Rural and Urban Labour force**

<b>Rural Labour Force</b>	<b>Urban Labour Force</b>	<b>Women's Share of total working population of China</b>
Women were half the rural labour force	Urban working women increased from 600,000 in 1949 to 56 million	Increased from 7.5% to 38%

**Table 9: Women’s Leadership in the ACFSMC**

Female Staff	Board Level	Women-Mid level Leadership
40%	Chairperson and Council Director are women	Female 40%

**ACFSMC’s Measures in Enhancing the Role of Women in Co-operative Business**

*Enhancing the role of rural women*

ACFSMC is committed to adhering to a coordinated economic and social development of urban and rural areas; making overall plans for urban and rural employment; creating more opportunities for rural women.

*Organizing Training and Activities*

ACFSMC and Women's Federations have jointly organized training and activities to encourage rural women to acquire knowledge and to learn science and technology. For example, in Fujian province, the training course for a hundred rural women was organized. Knowledge about business and law was transmitted to women.

*Building Websites for Business Information Exchange*

The network of ACFSMC has developed for several years. It combines the advantage of a whole system and reinforces the link between the rural and urban areas. Useful information is equally provided to women and men who need it.

*Establishing Specialist Cooperatives and Associations*

Specialist cooperatives and associations can supply more information about marketing, technology service and greater protection of the rights and interests of women.

*Provide financial support*

Funds are most important for cooperatives, including co-operatives run by women. Therefore, ACFSMC is committed to providing financial support to special cases and important cooperatives run by women. For example, Shaxian Rural Credit Cooperatives, Fujian Province, created special small-sum loans for women poverty alleviation, to better help women run business development. At present, they provided loans amounting to more than 150 million to support women-based joint-stock companies.

*Summarizing and Popularizing Advanced Experience*

ACFSMC is making efforts to spread the advanced experience of successful women cooperatives. The concept is that the more advanced bring along the less advanced and improve the managerial level of women cooperatives.

*Provide Guarantee of Loans*

Some county federations provide service of credit guarantee of small-sum loans for cooperatives run by women in rural areas. For example, YU Ai-Qing, with the guarantee of cooperatives, received a loan of 3 million RMB yuan to expand the scale of her company. ACFSMC has 15 national societies altogether, and 11 of them are agriculture-related

Associations. After several years of reform and development, it has made enormous achievements. There are many rural women who have made great contributions to the development of the associations, which empowered women in social life and increased their income. Women have played important roles in the development of the Associations.

**JAPAN**

**The Gender Gap Index (GGI)**

The Gender Gap Index (GGI) currently indicates the lowest records for Japanese women and it with the 105th in ranking among 136 countries! 0.650 in the four fields updated as the lowest records since 2006 (80th ranking). These are:

- Economic Participation and Opportunity: Salary, level of participation, and employment in professional activities
- Educational Attainment: Having primary education and attendance to higher or vocational education
- Health and Survival life span and male-to-female ratio
- Political Empowerment: Participation in decision making organizations

**Low Female managers’ ratio**

Japan is a super-aging society, with a shrinking population. Dual-income households have also been increasing as more women gain employment, although more on a part-time basis. The average ratio of women in management positions in the private sector was 11.6% in 2012, relatively low compared to other Asian countries such as the Philippines and Singapore. Participation of women, especially in the workplace, is being promoted by the present government and this has been provided for in a law passed in 2012.

In the International Comparison of female ratio in managerial position’s (Ministry of Internal Affairs and Communications Bureau of Statistics “Labor Force Survey”), the ratio was 11 % in comparison to USA, France, Sweden.

Given below is a table at a glance.

**Table 10: Present Situation of Women’s Participation in Japanese Society**

Gender Gap Index (GGI)	Fields
105 <sup>th</sup> ranking among 136 countries and 0.650 in the fields listed in the adjacent column	<ul style="list-style-type: none"> <li>• Economic Participation and Opportunity: Salary, level of participation, and employment in professional activities</li> <li>• Educational Attainment</li> <li>• Health and Survival life span and male-to-female ratio</li> <li>• Political Empowerment: Participation in Decision making organs</li> </ul>

### **Constraints to Women's Participation, particularly gender roles.**

- Women are unable to grasp opportunities due to customary patriarchal thinking
- Volume of household chores shouldered by Japanese men is almost at the lowest level in the world
- President Abe's administration has set priority to the appointment of women and are now considering numerical targets, and its legislation
- The momentum of women's participation has been rising, but current working conditions of women, such as low wages, non-regular employment, etc., is still severe. There is a strong consciousness of gender roles.

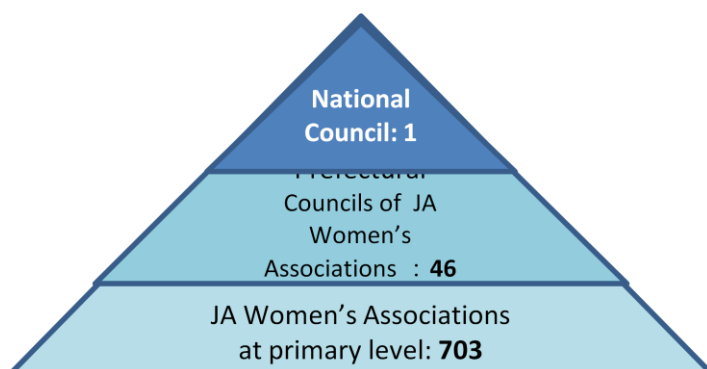
### **Framework of Measures on Promotion of Gender Equality**

- The Cabinet office: a basic Law for a Gender- Equal Society (June, 1999)
- Gender-equal Society Promotion Basic Plan (Dec., 2010).
- To increase the ratio of women in managerial position's to atleast 30% by 2020.
- The basic direction of the 2<sup>nd</sup> part measures and the 6<sup>th</sup> field (priority field) is through concrete measures such as (1) Eliminate organizations in the agricultural committees and JAs where women have not been appointed to managerial positions (by 2013) (2) Increase the number of Family farm Management Agreement is concluded to 70, 000 (by 2020).
- MAFF: Food, Agriculture, Rural Areas Basic Law (July, 1999).
- Food, Agriculture, Rural Area Basic Plan (March, 2010, Cabinet decision).
- Dissemination and enlightenment for increasing women in managerial positions (notification from the director of management bureau, MAFF on Aug. 3, 2010).
- To eliminate organizations which have no women officials and committee members. It should have been improved by the time of the next re-election of officers. To achieve the target, to have more than two women officials in each organization by March, 2015.

### ***Present Situation on the Promotion of Women's Involvement in the Management of Japanese Agricultural Associations.***

#### ***A. National Council of Japanese Agricultural Women's Association's***

- 1) **The Base of the National Council of Japanese Agricultural Women's Association's** base is the Japanese Agricultural Women's Associations (JA) at the primary level as seen on the pyramid. Not only women farmers but also non-farmers can be members. The Total no. of member's: 640,000



**Main activities include:**

Promoting “local production for local consumption” movement (direct sales shop, food processing); Educational programs on food and agriculture; Mutual aid activity; Activities for protecting environment; Cultural activities, etc.

2) The Activities include project subsequent to the occurrence and damage of the Great East Japan Earthquake.

**Table 11: Situation of damage      Announcement of the National Police Agency of March 1, 2012**

Damage	Total	Areas Iwate Pref.	Areas Miyagi Pref.	Areas Fukushima Pref.
Dead	15,854	4,671	9,512	1,605
Missing	3,276	1,304	1,754	214
Injured	6,023			

**Table 12: Damage of farmland      Announcement of MAFF on April 27, 2012**

Contents of damage	No. of places damaged	Amount of damage
Destruction of facilities	<b>2,062</b> places	<b>375.5</b> billion yen
Destruction of facilities for agriculture	<b>10,546</b> places	<b>305.1</b> billion yen

This required facing a situation of damage (nearly 25,000 persons dead, missing or injured) in three areas of Iwate, Miyagi and Fukushima especially, destruction of farmland and facilities of agriculture were severe.

## Nuclear Power Station Problems: Measures for Damage by Accident NPS and Safety and Security of Food

The Marketing Turnover of Farmers' Markets in Fukushima Prefecture turnover in 2013 was 6.9 billion yen and has recovered to the pre-earthquake level.

### 3) Declaration of Initiatives to Realize Production of Safety and Reliable Farm Products in JA, Aizu

- Stable supply of " Safety and Reliable Farm Products" through commodity-wise groups
- Unification production technology and dealing with disclosure by keeping production records
- Striving to establish reliable production area by capturing consumers' and our customers' needs
- Practice of environmental-friendly agriculture in order to contribute to the formation of a recycling-oriented society

### 4) Numerical Targets: JA Group

- Numerical target for involvement of women in JA's management.
  - Regular members : More than 25%.
  - General Representatives (GR) : More than 10%
  - Board of Directors, etc. More than 2 women
  - Only numerical target set in response to the resolution made during the 26th JA National Congress
- Numerical target continuously held since the 22th JA National Congress (FY 2000)
- Ratio of Female Regular Members : 19.4% Ratio of Female GRs : 6.9%  
No. of Female Board of Directors, etc. : 1,117
- Number of JAs which has no female officials : 211 JAs (30%)

**Table 13: Numerical Targets for engagement of women voluntarily set by JA Group**

Numerical target for women involvement in JA's management	Regular Members: More than 25%	General Representatives: More than 10%	Board of Directors More than 2 persons
Numerical target continuously held since the 22 <sup>nd</sup> JA National Congress (FY 2000)	Ratio of female regular members 19.4%	Ratio of female GRs 6.9%	No. of Female Board of Directors 1,117
Number of JAs that have no female officials	211 JAs (30%)		

**5. Family Farm Management Agreement:** is a covenant made by household members who engage in family-based farm management aiming to realize attractive farming in which family members can participate with enthusiasm and receive satisfaction out of it. This agreement is formed on the basis of the result of sufficient discussions among family



members on such matters like management policy, role sharing, suitable working environment for everyone etc.

From around 21,575 leaseholds (2002), currently 52,527 leaseholds are part of the agreement.

## **6. Necessity of Women's Participation for JAs**

- a) Women are important in the creation of a sound organizational basis of JAs. From the viewpoint of increasing JA supporters in the local community, better living activities are pivotal.
- b) Increase of business activities in which women's voice and sensibility is required. JA's business activities in which women can play an active role, namely welfare activities for the elderly, food processing and direct sales, are increasing.
- c) As women hold the purse strings, in order to provide services centered on female customers, women's opinions are needed to be heard. JAs ask women to become board members, general representatives and regular members.

## **7. Efforts of National Council of JA Women's Associations**

- a) Awareness of women's participation through development of brochures and their distribution
- b) Submitting a petition for women's participation to JA
  - Promotion of several seats of board of directors or general representatives for women
  - Positioning of women's participation in the business plan of JA
  - Promotion of dialogue activities between JA and the Women's Association
- c) Holding women directors' workshop (jointly with JA Zenchu) (Bookkeeping and accounting, sharing the current situation of JA, discussion)
- d) Holding cooking classes for men (at each level of JA)
- e) Encouraging members of the Women's Association to become regular members of JA

## **8. Impact of Women's Participation in JA (Examples)**

- Discussions at the board meetings or general representative meetings became activated
- Facilities for food processing activities of JA Women's Association were newly established
- Subjects which have not been discussed enough at the board meeting, such as welfare for the aged, education on food and agriculture and the 6<sup>th</sup> industry (value added business), were discussed actively with the participation of women
- Women's attendance to the round-table talks at the hamlet level increased
- Uniforms of women employees of JA became pretty
- Women's toilets became clean
- Through having women's meetings, women employees of JA also became active
- According to the policy to select a director of JA from the Women's Association, the awareness of members in the association has changed.

## President Abe's administration's proposed measures for JA Reform

The above has led to JA becoming closer to members through participation of women.  
Revision of JA's objectives:

- Provision in Agricultural Co-operatives Law.
- Maximum service for and profit returns to members.
- Strengthening of JA's economic business activities & Conversion of JA Zenehu and Prefectural Economic Federations into stock companies.
- Revision on composition of JA's Board of Directors.
- Increase number of non-farmers & business management professionals upto more than half.
- Separation of credit & mutual insurance business from JA. Revision on JA's Union Framework, JA Zenchu & JA Pref. Unions.

**Table 1: Cooperative Autonomy: Values and Principle's**

**Dame Green, President of ICA**, said "these proposals clearly attack the very fundamental principles of the co-operative movement-member ownership and control in particular." The integrated nature of the agricultural co-operative structures, primary multi-purpose agricultural co-ops supported by unions and federations, mirrors those which have developed around the world. They have been a critical part of the success of co-operatives in Japan, and have contributed so much over the last six decades to the plurality of business models within the Japanese economy. Let us also not forget the huge contribution made by agricultural co-operatives to the recovery programme for those so desperately affected by the Great East Japan earthquake and tsunami. She went on to say. The proposal totally disregards the values and principles of co-operatives. Co-operative movement - owned by a billion of the world's citizens - will stand with their Japanese fellow co-operators in opposition to the dismantling of the Japanese agricultural co-operative movement and the diminution of the members' rights in this way.

## B. The Japanese Consumers' Cooperative Union (JCCU)

The Japanese Consumers' Cooperative Union (JCCU) is the apex of consumer cooperatives in Japan (established in 1951). There are 619 JCCU member co-operatives, including regional retail co-operatives, institutional co-operatives, university co-operatives, health cooperatives and insurance (mutual-aid) co-ops. Some regional cooperatives collaborate to form the cooperative Union.

### Consumer Cooperatives

Consumer cooperatives are community based and have a subscription rate of almost 37% among Japanese households. Women play a very active role in the consumer coops as they are the majority users of the cooperatives' services. With respect to gender integration,

JCCU increased the quota of women Board members from 2 to 8 in 1996. Presently, there are 10 women in the JCCU Board, representing 22% of the total number of Board Directors. Coop Kobe, a primary coop member of JCCU, has 45% women Board members. The larger ratio of women board members in Coop Kobe could be attributed to the decision of the cooperative's President to increase the number of women in the Board.

The challenges facing Japanese consumer cooperatives include: 1) increasing the ratio of full-time female employees and 2) realizing a work life balanced workplace. In response to the challenges, JCCU has made efforts to set targets and improve the working environment of the coop and **has set up a Gender Integration Committee as an advisory committee of the JCCU Board since September 2015.**

Though it may be difficult for co-operatives to slow the aging trend, but measures like services/facilities for the aged have been put in place by the co-operatives. Companies that set up a nursery facility for women employees receive fund support/subsidy from the government.

Male board members are very inclusive in their attitude. They have a very good attitude toward other board members who are women.

### **Business profile**

The business activities of consumer cooperative's in Japan are diversified; including operating super market, home delivery service, co-operative insurance, and medical elderly care services. The total business turnover is USD 31.6 billion (2007 FY), retail (store operation), turnover is USD 9.5 billion; home delivery turnover is USD 15.2 billion.

The **JCCU** is engaged in the following activities:

- Development, improvement and supplying of Co-operative brand products to member co-operatives.
- Co-operative insurance business, mail-order welfare and travel business.
- Planning and promotion of food safety, environmental and consumers' affairs.
- Instruction, communication and adjustment for businesses and member activities performed in member co-operative's.
- Inspection of the products, quality control.
- Exchanges between overseas co-operatives, including support and attendance of international conferences.
- Secretariat of the Health Co-operative.

### **Gender Equality Committee**

JCCU has a Gender Equality Committee (starting from Sept. 2015, an advisory committee to JCCU Board and Gender Equality Committee secretary staff). The Staff belongs to JCCU Policy Planning Department. JCCU and has been engaging in gender integration activities through two separate gender committees aimed at promoting gender integration in staff and member organizations. Both committees still exist. Gender Equality Committee started in Sept. 2015 is a policy making committee for both staff and member organizations. JCCU does not have a fund but operates a website specialized in gender integration. A certain

amount of budget is allocated for the operation of the website. Activities of JCCU member societies related to gender integration is presented at the site.

The Cabinet office has the Gender Equality Promotion Committee which belongs to the Gender Equality Bureau. Representatives from a variety of associations engaged in gender equality initiatives are registered to this Committee. Ms. Yuki Urago, Board Member of JCCU is a member of this Committee. A new law related to the promotion of gender equality was enacted in Sept. 2015. Companies with 301 or more than 301 employees are obliged to make an action plan to promote women and publicize it by April, 2016. Consumer co-operative's nationwide have just started the preparation. In principle, Japanese consumer co-operatives' policy on gender integration is in align with that of the Japanese Government.

<b>National Association of Women's Group of Fisheries Co-operative Associations (JF – Zenkokujoseiren)</b>
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*Established in September 1959 and currently has 43,527 members (April 2014).*

**Recent actions include**

- Support to the stricken area of March 2011 when a 9.1 magnitude earthquake took place 231 miles northeast of Tokyo at a depth of 15.2 miles. The earthquake caused a tsunami with 30-foot waves that damaged several nuclear reactors in the area. It was the largest earthquake ever to hit **Japan**. **The recent actions include increasing women's participation, environmental protection, consumption of fish. Safe operation of Fisheries and Fundraising.**
- The action of the stricken area's members include awareness lectures on their experiences and disaster prevention. Restart their action by making accessories from fishery nets after the Disaster.
- Women's participation includes Discussion with the Secretary of the Fisheries Agency and with the President of the National Federation of Fisheries Co-operative Associations.
- Visiting and encouraging the stricken area with young men's association of fisheries; encouraged fishermen in Fukushima.
- Exchange between the National Council of agricultural Co-operative Women's Association, Japan.
- At Yuriage, Miyagi Prefecture, prayers were help for the stricken area of 3.11.

2. In terms of **Environmental protection**, plant trees for environment in the seas.

a) Seaweed book mark lessons to help promote environmental conservation, and for this purpose produced a book mark. The hope being to leave productive seas as a legacy to our future generations. In order to contribute to such a purpose. One of the activities is to plant saplings of trees, which, it is hoped, would help lead to ensuring a better environment, both on the land and in the seas.

3. For a rise in consumption of fish, provide lessons on cooking fish, especially informing mothers and children the attractions of seafood.

4. Safe operations of Fishery wherein 100% fishermen wear jackets

5. Change of number of members: Enthuse fishing villages despite problems to be solved, decreasing members, aging, decreasing successors, few chances to participate in decision-making

#### Solutions

- Make efforts to be more active
- Network for good relationships with each other.
- Communicate with the decision-making body.

## INDIA

India is the world's largest democracy and the fourth largest economy. It is also the fastest growing IT super power. It has a population of 1,236,344,631 (July 2014) with a growth rate of 6.5%. In terms of women political leadership, India is ranked 111<sup>th</sup> with 62 women parliamentarians sitting in its Lower House, a 11.4 per cent of the total 545 MPs.

**Table 14: Demography, Growth rate, Women's participations**

Population (July 2014)	1,236,344,631
Growth rate	6.5%
Women's political leadership (ranked 111 <sup>th</sup> in the world)	62 women parliamentarians in the Lower House (11.4% of the total 545 MPs)

### Constitution and gender equality

The principle of gender equality is enshrined in the Indian Constitution, in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the state to adopt measures of positive discrimination in favour of women. Within the framework of a democratic polity, India's laws, development policies, plans and programmes have aimed at women's advancement in different spheres. From the Fifth Five Year Plan (1974-78) onwards, there has been a marked shift in the approach to women's issues from welfare to development. In recent years, the empowerment of women has been recognized as the central issue in determining the status of women. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women.

### Local Government

The 73<sup>rd</sup> and 74<sup>th</sup> Amendments (1993) to the Constitution of India have provided for reservation of seats in the local bodies of Panchayats and municipalities for women, laying a strong foundation for their participation in decision making at the local levels. India has also ratified various international conventions and human rights instruments committing to

secure equal rights of women. Key among them is the ratification of the Convention on Elimination of All Forms of Discrimination Against Women (CEDAW) in 1993.

### **Women's Movement**

The women's movement and a wide-spread network of non-governmental organizations which have strong grassroots presence and deep insight into women's concerns have contributed inspiring initiatives for the empowerment of women.

However, there still exists a wide gap between the goals enunciated in the Constitution, legislations, policies, plans, programmes, and related mechanisms on the one hand and the situational reality of the status of women in India, on the other. This has been analyzed extensively in the Report of the Committee on the Status of Women in India, "Towards Equality," 1974 and highlighted in the National Perspective Plan for Women, 1988-2000, the Shramshakti Report, 1988 and the Platform for Action, Five Years After – An Assessment."

Gender disparity manifests itself in various forms, the most obvious being the trend of continuously declining female ratio in the population in the last few decades. Social stereotyping and violence at the domestic and societal levels are some of the other manifestations. Discrimination against girl children, adolescent girls and women persists in parts of the country, though the new government has initiated "the Beti Bachao, Beti Padhao" Andolan or Campaign for saving and educating the girl child.

Consequently, the access of women, particularly those belonging to the weaker sections including Scheduled Castes/Scheduled Tribes/ Other backward Classes and minorities - majority of whom are in the rural areas and in the informal, unorganized sector - to education, health and productive resources, among others, is inadequate. Therefore, they are often the most marginalized, poor and socially excluded.

### **Judicial Legal Systems**

Legal-judicial system has been made more responsive and gender sensitive to women's needs, especially in cases of domestic violence and personal assault. New laws have been enacted and existing laws reviewed to ensure that justice is quick and the punishment meted out to the culprits is commensurate with the severity of the offence. The new Juvenile Justice Act passed in the 15<sup>th</sup> Parliament is one such step.

At the initiative of and with the full participation of all stakeholders, including community and religious leaders, policies would aim to encourage changes in personal laws such as those related to marriage, divorce, maintenance and guardianship so as to eliminate discrimination against women.

The evolution of property rights in a patriarchal system has contributed to the subordinate status of women. The Policy would aim to encourage changes in laws relating to ownership of property and inheritance by evolving consensus in order to make them gender just.

## Introduction of the Cooperative Movement in India

India, since the country's independence from Britain in 1947, has seen a large growth in Cooperative societies serving mainly the farming sector. The co-operative movement in India is one of the largest movements in the world and has made tremendous progress in every aspect of the Indian economy. Co-operative activities occupy a major place in the sphere of the Indian economy. Initially, the co-operative movement was started with a limited scope of activities of rural credit but now it has entered in all fields of economic activity with social essence. Particularly informal sector cooperatives i.e women only cooperatives have developed and are a shining example of women's leadership and ability in leading cooperatives.

Most of the sugar production in India takes place at mills owned by local cooperative societies. The members of the society include all farmers, small and large, supplying sugarcane to the mill. Over the last fifty years, the local sugar mills have played a crucial part in encouraging political participation and as a stepping stone for aspiring politicians.

Cooperatives also play a great part in dairy marketing as well as banking. Cooperative banks in India serve both the rural and urban societies.

Given below is a table that provides the total number of Cooperatives at all levels (Primary Agricultural, Credit cooperatives etc. and membership of cooperatives.

**Table 15: Total number of Cooperatives and membership**

All Cooperatives	Value Rs. In Billion
Number of Cooperatives (All Level)	583,580
Primary Agricultural & Credit Cooperatives	160,826
Primary Non-Credit Cooperatives. (All Types)	419,764
Membership of Cooperatives (Grass Root Cooperatives)	242.004 million
(a) Membership of Primary Agrl/Credit Cooperatives	176.470
(b) Membership of Primary Non-Credit Cooperatives.	65.533

### National Cooperative Union of India (NCUI)

#### The Origin

The National Cooperative Union of India, (NCUI) is the apex organisation representing the entire cooperative movement in the country. It was established in 1929 as the All India Cooperative Institutes Association and was re-organised as Indian Cooperative Union through the merger of Indian Provincial Cooperative Banks' Association with All India Cooperative Institutes Association and later in 1961 as National Cooperative Union of India. The National Cooperative Union of India has emerged as the sole representative of the Cooperative movement in the country. Being the apex organisation of the Indian

cooperative movement in the country, NCUI is committed to lend dynamism and vibrancy to the cooperative sector in the twenty first century, making the voice of cooperatives strong.

### **Objectives**

The objectives of the Union are "to promote and develop the cooperative movement in India, to educate, guide and assist the people in their efforts, to build up and expand the cooperative sector and to serve as an exponent of cooperative opinion in accordance with cooperative principles".

Other objectives include expressing opinions on matters of cooperative policy and act as the accredited representative of the Indian Cooperative Movement in the national and international spheres; Organise cooperative education and training programmes and popularise the principles and practices of cooperation; organise, conduct, collaborate and assist in carrying out research, investigations of cooperative problems and formulation of projects for cooperative development etc., among others.

### **The Functioning**

The working of NCUI reflects the democratic yearnings of the co-operators and the cooperative institutions involved in cooperative development. The membership of NCUI is broad-based, comprising of cooperative institutions at the national level, state level and multi-state cooperative societies representing all sectors of the Indian cooperative movement. At present, there are 243 institutions which are members of NCUI.

The supreme authority of NCUI vests with its General Body which meets once in a year to decide the policy and programmes for cooperative development and also elects the Governing Council of NCUI once for a period of five years. The Governing Council meets once in every quarter and functions through the Executive Committee and other functional committees. The President is the head of the organisation and is supported by the Chief Executive who operates through various functional divisions of the NCUI Secretariat.

### **Membership of NCUI**

The NCUI is a confederation of cooperatives, and therefore its membership is open to national level, state level sectoral cooperative organisations as well as multi-state cooperative societies. The membership is also open to the parastatal cooperative organisations. The membership of the union as on 30th January 2015 stands at 243.

#### **NCUI Co-operative - Total Membership**

National level cooperative Federations (17); State Cooperative Unions (27); Cooperative Unions of Union Territories (04); State cooperative Marketing Societies (16); State Cooperative Banks (12); State Cooperative Land Development Banks (Agriculture and Rural Development Banks) (14); State Cooperative Consumer's Federations (9); State Cooperative House Building/Housing Finance Societies (10); State Urban Cooperative Banks Credit Associations (12); Other State Cooperative (8); Federations (5); Dairy/Milk Marketing Federations (5); Handloom/Industrial (4); Sugar/ Cane Federations (2); Spinning Mills Federations (20); State Cooperative Banks Association Miscellaneous; State Tribal Development Coop. (2); Multi State Cooperative Societies (69).

#### **1. Empowering Women Through Awareness**



NCUI is implementing a Central Sector Scheme with the logistic support from the Ministry of Agriculture , Department of Cooperation, Govt. of India **for creating awareness to empower women and educating them for improving their economic condition** by organising them into Self Help Groups. Arranging for skill development to facilitate income generation in the villages through its 44 Cooperative Education Field Projects located in Cooperative underdeveloped states/ under developed areas of developed states throughout the country. Of these, four are exclusive Women Cooperative Education and Developmental Projects established in Aska (Odisha), Shimoga (Karnataka), Imphal (Manipur), Bhopal (Madhya Pradesh).

### **Achievements**

The Project has developed 2338 Self Help Groups with a Membership of 27864 exclusively for women and 419 cooperative societies have been registered so far.

### **Impact**

The organization of women into self help groups has helped women to improve their living conditions; besides it has also proved to be a fertile ground for leadership development; working together for a common objective over a period of time has created enthusiasm and confidence amongst them. All the SHG members have become economically self-reliant. The members are availing credit facilities from their group funds and have taken up small businesses suiting to their skills and marketing potentials in the local markets through which they are today earning Rs.2000 to 3000/- p.m.

## **2.Women’s Cooperative Education Programme**

NCUI’s exclusive Women Cooperative and Development Projects are located in Aska (Odisha), Shimoga (Karnataka), Imphal (Manipur), Bhopal (Madhya Pradesh) have been rendering efforts, cooperation and contribution in its areas of operation for the socio-economic development of women. These projects are as follows:-

- The NCUI Cooperative Education Development Project for Women - ASKA (Odisha)
- Women Cooperative Education Project - Imphal West (Manipur)
- The NCUI Cooperative Education Development Project for Women - Shimoga (Karnataka)
- Women Cooperative Education field Project - Bhopal (Madhya Pradesh)

## **3. Cooperative Education programme for women implemented by the State Cooperative Unions.**

With the objective to promote and develop Cooperative movement in accordance with cooperative principles, NCUI is monitoring the Coop. Education programme run by the State Cooperative Unions for women to popularize the principles and practices of cooperatives.

### **Objectives**

The overall objectives of the Cooperative Education Programme for women is to create an enlightened, participatory and responsive membership, to improve their efficiency as board

members and to develop a dynamic and forward looking leadership.

#### Implementation

The State Cooperative Unions are carrying out the Women Cooperative Education Programmes in the States of Arunachal Pradesh, Assam , Bihar, Jharkhand, Gujarat, Himachal Pradesh, Karnataka, Kerala, Maharashtra, Madhya Pradesh, Chattisgarh, Manipur, Meghalaya, Mizoram, Orissa, Rajasthan, Uttar Pradesh, Uttarakhand and West Bengal through Lady Cooperative Education Instructors (LCEIs) appointed by the State Cooperative Unions.

#### Activity Focus

The activities for different target groups are organized by LCEIs keeping in view the objectives of the society, the needs and expectations of the members, creating an enlightened and participatory membership and developing a dynamic and forward looking cooperative leadership. Different types of courses /classes/meetings/ are organized for the members viz: Classes for Managing committee members, ordinary members, potential members & paid employees etc.

#### 4. Target

The target fixed is to educate one lakh women beneficiaries in a year.

- **A National Cooperative Committee for Empowerment of women of NCUI** to monitor and evaluate women related activities and programmes of NCUI in the Cooperative Sector is ongoing .

#### ***Indian Farmers' Federation Co-operative (IFFCO)***

IFFCO was established in 1967 in the sector of fertilizer production and marketing with the following objectives:

- To manufacture high analysis Chemical Fertilizers as per the needs of the farmers.
- To supply Fertilizers to Farmers through Cooperatives so as to strengthen cooperative in India.
- To educate Farmers about the latest Technical Know-how for their Socio-Economic Development.

IFFCO marketing field staff, since its inception, have been organising various promotional activities for the education and welfare of the farmers.

Village Adoption: Each Field Officer adopts one village for a period of 3 to 5 years to bring about its socio-economic development through awareness.

They organise following Activities every year:

Promotional Programmes undertaken by IFFCO for Marginal & Small Farmers

- Village Adoption
- Demonstrations
- Product Testing Trials
- Farmers' Meetings

- Field days
- Campaigns (Agricultural Related)
- Campaigns (Sales related)
- Campaigns (Human and animal Health -SP activity)
- Critical Input Packages(CIP)
- Crop Seminars
- SPPTs
- Cooperative Conferences
- Trainings for women
- IFFCO's Special Projects
- IFFCO Professor Chairs
- Programmes on Balance Fertilization
- Publicity Programmes
- Mobile Soil Testing Van / Soil

*IFFCO's Thrust On Balanced Fertilization Programmes through*

- Specific films
- Educational program for cooperative personnel
- Dryland farming
- Land reclamation
- Tribal area development
- Integrated rural development
- Farm forestry

**IFFCO VISION**

-To augment the incremental income of farmers by helping them to increase their crop productivity through a balanced use of energy efficient fertilisers

-To maintain environmental health

-To make cooperative societies economically and democratically strong for professionalised services to the farming community to ensure an empowered rural India.

-To diversify into other profitable business areas, apart from the fertiliser sector, for sustained growth and adequate return to member shareholders

IFFCO successfully implemented its earlier Corporate Plans namely "VISION 2000", "MISSION 2005" and 'VISION 2010' which resulted in it becoming one of the largest producers and marketers of Chemical Fertilisers by an expansion of IFFCO's existing units, setting up joint venture companies overseas and diversification into new sectors.

IFFCO has now visualised a comprehensive Plan entitled 'VISION-2015' with the objectives of Production of fertilisers through expansion of existing units; Setting up of additional fertiliser production facilities in India and Abroad through joint ventures; Diversification into other profitable sectors; Strengthening raw material sourcing through Strategic joint ventures; Formulation of Strategic Alliances through IFFCO consortiums.

**Case Study: 'Fruits of Change'**

Raju Singhad is an unusual name for a woman. She hails from village Rajpura, about 10 kms from the salty confectionary town of Ratlam in Madhya Pradesh. Not only is her name

unusual, her accomplishments are equally striking, as well. What a man could not do, a woman has achieved with ease. She is growing Guava, gooseberry and custard apples. These saplings were given to her five years ago by the Indian Farm Forestry Development Co-operative (IFFDC) as part of the Western India Rainfed Farming Project (WIRFP). She would not only plant the saplings but nurture them to fruition. Contented as she is, a yearly net profit of Rs. 15,000/- does not include the nutritional security to the family. It is a win-win situation for Raju Singhad.

## VIETNAM

### **Micro-finance and Community Development Institute (MACDI)**

It was founded in 2007 by a group of rural finance, commodity and agricultural experts, officially licensed by the Ministry of Science and Technology of Vietnam. It is a non-governmental financial, social, and scientific organization which provides practical, market-targeted solutions to help the poor increase their incomes and improve their livelihoods. It also assists financial service providers to achieve their mission and business objectives.

**Vision:** Towards a society free of poverty and social justice

**Mission:** To create access to and opportunities for the poor and low income communities, particularly vulnerable women, to transform their own lives.

#### **MACDI's Working Sector**

- *Education and Institutional capacity building*
- *Agriculture, Nutrition and Forestry*
- *Sanitation and Environment*
- *Renewable energy (biogas and biomass)*
- *Climate change*
- *Gender*
- *Child protection*

#### **Sustainable Livelihoods for women in North Vietnam**

By empowering socio-economically disadvantaged women and men to become business owners and entrepreneurs, they are being provided with tools necessary to improve their quality of life. Partnering with three microfinance institutions, all of whom were part of previous CCA projects, this project aims to provide these tools by strengthening the institutions' in-house capabilities to provide entrepreneurship training and business development support services that link enterprising women to markets, technology, financing and business information.

MACDI has demonstrated the advantages of economic growth in Vietnam especially inclusion inclusive and dynamic when socio-economically disadvantaged segments of society are mobilized and empowered to pursue sustainable livelihoods. The convergence of microfinance and business development support provided by CCA's Vietnam partners strengthen the prospects for sustainable livelihoods for women, many of whom are from ethnic minorities who have been left excluded from the country's economic growth.

### **Interest groups /Cooperative groups/ Co-operative model:**

- Focus on disadvantaged families and communities
- Innovative, cost effective and competitive
- Promote co-operative business advantage and improve access to information and technology
- Increase participation of women in management boards
- Promote education and training opportunities for women
- Work with other institutions that promote the Status of Women

### **Reach: Result and Resources**

Cooperative groups ethnic minorities

The Project Results of Reach are as follows:

- Increased livelihood assets – human capital knowledge, skills and attitudes for business development
- Partners committed to continue using BDSUs and trained trainers
- MFI clients participating more actively in governance, ownership and benefits of interest groups, cooperative groups and cooperatives

Intermediate Outcome

- 150 trained women and men are using new knowledge, skills, attitudes to improve their MSMEs
- BDSUs helping MFI clients improve MSMEs.
- Trained trainers are effective
- Increased social capital by linkages with local businesses & community based institutions (VWU, local governments, co-ops)

Output

- 3000 women and men have completed entrepreneurship training
- BDSUs set up and operating 20 trained trainers
- 3000 women & men establish linkages with local business people and market orientation

### *Business Development Results*

- 3211 total members of interest groups, co-operative groups, and cooperatives are trained in business skills such as starting business, doing business together, gender and business; and linked their products to the market.
- 50 interested groups, 11 cooperative groups were established, and 5 cooperatives were supported.

Gender impact result

- Empowering women farmers improves food security for all
- Cooperative groups and cooperatives is a means to organizing by which women who are individually weak and vulnerable unite and create power together.

- Providing women farmers access to the equal opportunities and resources as male farmers, to increase their productivity significantly, thus improving their food security and reducing hunger.

### **Working for women producers**

Cooperatives offer networks of mutual support and solidarity that allow their members to grow their social capital, improve their self-esteem and self-reliance, acquire a greater voice in decision-making, and collectively negotiate better contract terms, prices and access to a wide range of resources and services including:

- Agricultural resources and assets;
- Markets to commercialize their produce;
- Credit, capital and other financial services;
- Social services.
- Public services delivery and infrastructure

### **Reinforcing women’s participation and leadership**

Cooperatives can be supported to establish quotas for the participation of women in their leadership and to create women-only committees to ensure they can voice their concerns strongly to exercise leadership; conduct training activities to sensitize cooperative members to the adverse impact of gender inequality in the home, farm/workplace, and in society as a whole; and to implement training programs that improve women farmers’ access to agricultural technologies and allow them to develop their skills.

## THAILAND

### Asian Women in Cooperative Development Forum (AWCF)

AWCF assists co-op organizations in the areas of gender equality, gender mainstreaming and co-operative development and women’s empowerment; it promotes gender awareness and integration of gender equality concerns in co-ops at the international, regional, and local levels.

**Table 16: Thailand Population, Sex Ratio**

Population	67,091,089 (July 2012 est.)
Gender ratio at birth	Males: 50.49% Females: 49.51%
Gender ratio in the adult age group	Males: 49.2% Females: 50.8%

**Table 17: Key Labor force Indicators**

<b>Key Labor Force Indicators:</b>	<b>% as of September 201 2</b>		<b>Total</b>
<b>Category</b>	<b>Female</b>	<b>Male</b>	
Labor force participation rate	63.20	80.20	71.5
Employment to population ratio	62.7	79.5	70.9
Share of employees in total employment	42.5	44.9	43.8
Share of self-employed in total employment	57.5	55.1	56.2
Unemployment rate	0.9	0.9	0.9
Unemployment to population ratio	0.5	0.7	0.6
Inactivity rate	36.8	19.8	28.5
Working age population	27,999	26,454	54,453
Economically active Population	17,699	21,222	38,921
Total employment	17,546	21,037	38,583
Agriculture	6,368	8,231	14,600
Non-Agriculture	11,178	12,806	23,983
Manufacturing	2,862	2,667	5,528

***Thailand: Policies and Initiatives on women***

Thailand ranks 92<sup>nd</sup> of 138 countries on the Gender Inequality Index. Policies relating to women have become a regular part of the government agenda, and Thailand's efforts to implement CEDAW and the Beijing Platform for Action have had a visible impact on progress towards gender equality.

The Constitution of the Kingdom of Thailand B.E 2550 (2007) enshrines the prevention of Violence against Women (VAW)

- In February 2011, the 15-day paternity leave was approved for government officials. However, they request endorsement from their wives to take paternity leave.
- Established mechanisms to deal effectively with sexual harassment, in line with the Civil Service Act 2008
- The Bangkok Rules" - contributed in the adoption of United Nations Rules for the Treatment of Women Prisoners and Non-custodial Measures for Women Offenders."
- An approved fund amounting to 100 million Baht (3.34 \$US) per province to develop women's roles.

## **Credit Union League of Thailand Limited (CULT)**

-CULT wishes to promote and support the credit union movement in Thailand based on the ideologies of commitments: Interesting, caring, sharing and serving including 5 moralities consisting of honesty, sacrifice, responsibility, sympathy and trustworthy.

-1979, 14 registered credit unions conducted a meeting to set up the coordinating body in the national level called "Credit Union League of Thailand, Ltd." (CULT) where it was registered as a legal body under the savings and credit cooperative category on February 26, 1979 and separated to the Credit Union category on August 4, 2005.

### **Under the Women Development Program in CULT**

- a Gender Focal Person was appointed;
- a Women Committee was created – composed of 12 women from 6 branches;
- an Annual Gender Plan was developed – Women's empowerment seminars and Women in leadership program;
- a policy for allotting 3 women Board of Directors was approved and a Credit Union Women's Club was created.

A project entitled "Promoting Gender Equality Among Co-operatives in the Philippines" was organized in co-operation with the Swedish Co-operative Centre (SCC) and 15 primary co-operatives in the Philippines.

### ***Capacity-building for Gender and Co-operatives in Asia***

Supported by Fredskorpset-Norway - now in its 5th phase, a total of 25 young professionals (11 men and 14 women) from 6 countries have participated in the exchange program.

#### **Challenges:**

Thai Government: Assessment of the Women's project implementation from the grassroots level; strengthen and expand the health services especially in the promotion of empowering men and women on HIV/AIDS issues.

CULT: Strengthen the promotion of women leaders in the cooperative and equal opportunity for men and women in decision-making processes; Implement policies designed for gender mainstreaming; the Primary credit Union should appoint a Gender Focal Person to mainstream Gender Equality in the community. AWCF believes that the women in co-operatives would want to strengthen partnerships with men to bring about equitable development. It continues to highlight success stories of women's empowerment, gender equality, transformative co-operatives, stories of transformed leaders and elevate these at the regional and international levels. AWCF continues to uphold the principle that the practice of transformative leadership in co-operatives calls for the transformation of these organizations into being more democratic and more caring of the members and of the communities that they serve.



### **Challenges to Participation of women**

Historically, the participation of women has been constrained by the lack of access to education, credit, training, market linkages, linkages between researchers, planners, policy makers and the financial sector. The credit union recognizes that access to credit alone is not the solution to empower women economically. Development is insufficient to create women entrepreneurs. 60% of rural women are engaged in cottage industries from their households. They do very fine work on traditional cloths with their hand embroidery and stitch them indifferent clothing and sell them in nearby areas for livelihood. At least a group of 10 make 100 pieces of cloth (short) with hand embroidery within a month. The women's wing of the Karachi Co-operative Housing Societies Union (KCHSU) had approached these women and provided them with a platform in urban areas for selling their handicrafts.

These handicrafts were purchased by the Karachi Cooperative Union and exhibited at the ICA expo in Manchester and received a good response. In this way, the hand work of rural women would receive a boost and have several opportunities to earn their living. Women would be able to run their own businesses and could access the urban markets for selling their goods. In future, they would be able to access the international markets, as well.

### **Training conducted**

One of the aims of the workshop of the Women's Division was to bridge the gap between the co-operators and the women in the Mohallas and Communities. But it was realized that there is very little contact between the Women's Division and the women at the grassroots level for whom, ostensibly, it was created. The women were taught and trained to capitalize on their own strengths and become independent. It is the cooperatives, experimenting approaches, failing in some strategies, succeeding in others that are the key to uplift the work among women.

### ***Course on Textiles with vegetable Dye (May 2012):***

A course was organized by the Association of Textiles in Ghoro (under the supervision of Mr. Ibrahim who has been using vegetable dyes in traditional way). The course was attended by KCHSU co-operators in order to make a difference in the 2012 by introducing the vegetable based dyes to urban areas. There were 6 females who were working as staff from nearby villages.

### **Future Goals:**

Short term Goals to be achieved in the year 2013-2014:

1. To have a National Conference for women empowerment in collaboration with ICA in 2013.
2. Provide credit schemes to rural cottages industries.
3. Promote gender equality and empower women.
4. Improve maternal health in rural areas.
5. Increase training courses for female staff in the cooperative schools and hospitals

6. Combat malaria and other diseases in rural areas by increasing the number of medical dispensaries.

**Government Strategies:**

To play a vital role in the development and empowerment of women, and in eliminating gender discrimination i.e. social, political, cultural, legal and economic through the implementation of programmes/projects through several initiatives. The Department is working in line with the National Policies on Women's Development and has the following objectives/achievements:

- Government has allocated a budget of Rs. 14 billion for women's empowerment, hence "indicating its will to improve the condition of women in the province".
- A 34-point Women's Empowerment Package announced by the chief minister in March was an attempt to bring women of the province to the forefront. However, she, being a part of the sitting government, preferred not to talk about the 'challenges and opportunities' for women in light of the new provincial budget.
- The government has taken a series of steps in case of Malala YousufZai who is the voice of young school girls hit by some extremists.
- Protection and promotion of women's rights, gender equity and equality in the public sector in particular and society in general.
- Improvement of working conditions of female labour both in urban and rural areas.
- Promotion of cottage industry with special reference to participation of women in such industry.
- Setting up of community mohallah schools and training centers for women on the basis of self help community development.
- Setting up of advisory legal centers to provide legal aid to women and to review laws considered to be discriminatory against women and formulate recommendations in respect thereof.
- Implementation of National Women's Welfare Policy.
- Maintenance of a database of all women parliamentarians, councillors and members of civil society organizations working on gender.
- Development of child Day care centre for working women which is situated in the commercial and business area of Karachi, having direct access from other parts of the city. The centre is providing service on cost to cost basis for children from the age of 02 months to 03 years.

## SRI LANKA

### Basic Information

Sri Lanka is an island nation in the Indian Ocean located between longitudes 79° E & 82° and Latitudes 6°N & 10°N.

The population of Sri Lanka as per the census of 2012 is 20,359,439.

As of 2012, the ethnicity of Sri Lanka comprises 75% Sinhalese, 11% Sri Lankan Tamils, 9% Sri Lankan Moors, 4% Indian Tamils and 0.5% others.

The religions of Sri Lanka as per the 2011 census are : 70% Theravada Buddhists, 13% Hindus, 10% Muslims, 7% Christians.

The total area of Sri Lanka is 65.610 sq. km.

### National Cooperative Council of Sri Lanka (NCCSL)

**Cooperative Movement in Sri Lanka:** The Cooperative Movement was established in the year 1906. It is an apex institution The National Cooperative Council of Sri Lanka (NCCSL) and it focuses mainly on the Rural Agricultural Communities. This Movement serves the Rural Agricultural Communities through the following institutions :

- i) Co-operative Marketing Federation.
- ii) Sri Lanka Consumer Co-operative Society
- iii) Coconut Producers' Co-operative Union
- iv) Tea Producers' Co-operative Union
- v) Sri Lanka National Fishermen's Co-operative Union
- vi) Sri Lanka Textile Co-operative Union
- vii) Sri Lanka Milk Producers' Co-operative Society
- viii) Sri Lanka Co-operative Rural Bank
- ix) Sri Lanka "Sanasa"
- x) Sri Lanka National Youth Services Co-operative society

There is a Women's Committee under the umbrella of the National Co-operative Council to uplift the socio-economic conditions of women.

Education in Sri Lanka has a long history that dates back two millennia. Its Constitution provides for education as a fundamental right. Sri Lanka's population has a literacy rate of 98.1%, higher than that expected for a developing nation; it has the highest literacy rate in South Asia and overall, one of the highest literacy rates in Asia. Education plays a major part in the life and culture of the country and dates back to 543 BC. Sri Lanka's modern educational system was brought about by its integration into the British Empire in the 19th century. Education currently falls under the control of both the Central Government and the Provincial Councils, with some responsibilities lying with the Central Government and the Provincial Council having autonomy for others.

## **Local government in Sri Lanka**

Local government is the third and the lowest level of the government tier in Sri Lanka – after the central government and provincial councils. The local government bodies are collectively known as local authorities. They are responsible for providing a variety of local public services including roads, sanitation, drains, housing, libraries, public parks and recreational facilities. Local authorities are divided into three different groups: municipal councils, urban councils and divisional councils (pradeshiyasabha or pradeshasabhai). As of January 2011, there were 335 local authorities (23 municipal councils, 41 urban councils and 271 divisional councils). All local authorities are elected using the open list proportional representation system.

### ***Co-operative Laws related to women in Sri Lanka:***

There appears no discrimination against women in Co-operative's in terms of Co-operative Law of Sri Lanka and this law does not recognize any gender disparity. There are also special provisions enshrined in the Bye-laws providing the way for women to enter the administrative set up such as Board of Directors.

The year 2012 has been marked as the International Year of Co-operatives. The following are its diverse activities:

- Establishment of Community Based Women's Groups
- Training Programmes: Leadership, Management
- Youth and Women Camp for Establishment of Structures to improve Youth as a Second Layer

#### **The Estate Worker Housing Co-operative Society: A Case Study**

It was initially established for the purpose of disbursing funds for housing projects. Through the years, it has successfully developed into a cooperative society that has made a significant contribution in reducing poverty and uplifting the standards of the Plantation community. Women members of the EWHCS are able to avail of low interest micro loans for small scale trades; savings deposit services; vocational training and related financial assistance. There is a high involvement of women in the EWHCS committees (more than 40%). In the beginning, it was difficult involving the youth in the committees, but now they are assured of committee representation.

## MONGOLIA

**Mongolia** has a Population of 3 million. The Male: Female ratio is 106:100. Male literacy rate is 98.0% and female literacy rate is 97.5%. Maternal mortality rate is 51 per 100,000.

48% of women are in wage non-agriculture employment. The average monthly wages are \$593 for men and \$524 for women.

### **Gender Policy and Legislation**

- Equality of men and women enshrined in the Constitution (1924)
- Women are legally allowed to own property and land
- Since 2005, a National Committee on Gender Equality is operational
- A National Program for Gender Equality is being implemented (2003-2015)
- Support family welfare, access to services for poor families, increase opportunities for women to own and inherit property, increase awareness on gender equality

### **The Mongolian Co-operative Movement**

The First co-operative was established in 1921. The co-operatives became market driven in 1990s.

The Types of co-operatives are Agriculture; Saving and credit and Trade, Production, Consumer and Service

Currently 1.8% of the population are co-operative member's.

### **Government Involvement in the Co-operative Sector**

Legislation in place (i.e. national policy, governance/financial by-laws) and Subsidies from the Government are increasing to co-operatives. As of 2012, co-operators receive extra 2,000 / per kilo of sheep and camel wool (no subsidy for cashmere). As of 2014: Extra 3,000 / per sheep or goat leather and extra 15,000 / per cow or horse leather is mandatory to be sent to Mongolian factories, foreign companies excluded.

The Mongolian National Co-operators' Association (MNCA) was established in 2008 to focus on the efforts of co-ops and stakeholders to strategically support sustainable development and the national co-op movement.

### **National Association of Mongolian Agricultural Cooperatives (NAMAC)**

- 22 branch offices in every province and capital city
- 599 primary cooperatives
- 10 secondary cooperatives
- Agricultural co-operative training centres
- "NAMAC-Coop" LLC, focused on the business side of members
- 110,000 individual members and over 300,000 people indirectly benefiting from its activities.

**Mongolian Cooperative Training and Information Centre (MCTIC)** is an NGO established by co-operative apex associations in 1998 to support the economic development of Mongolia by:

- Strengthening and promoting all types of co-operatives values and principles.
- Training in business management, governance, strategic planning, finance, legislation, etc.
- Advisory services and development projects
- Research and publications

### **Impact of MCTIC's Co-operative Services to Women: Case Study**

Canadian Co-operative Association (CCA)/MCTIC Project:

- Job creation through co-operative development in Mongolia
- Creation and support of women felt production co-operative's in remote and impoverished areas of 7 provinces to improve the standard of living of vulnerable women and their families; and to strengthen the co-op/economic sector

In 2 phases (2005-2006) and (2007-2009), MCTIC provided training, facilitation, mentoring, and coordination of the project

#### **Impact**

- 16 co-operatives created in 7 provinces and ongoing operating today
- In the First year of operation, all operational costs were met that generated a total of over 230,000 MNT
- Provision of new equipment to facilitate and improve felt production
- Improvement in standard of living, income, self-confidence, and community standing of 150 women with indirect benefits to their families
- Some have also taken initiatives to expand production in other areas, such as growing and selling crops to further generate income

### **Nooson Zangilaa Co-operative Union (Case Study)**

#### **Reasons for Success**

- Belief of all members in and the practice of co-operative principles
- 95% membership of women with higher trust
- Strict adherence to high quality product standards

#### **Challenges**

- Securing loans
- Applied for **150 000 000MNT** loan from government SME fund, but received only 100 000 000 MNT from bank due to lack of collateral 3 years later
- Competitive market
- Strong need for further training and capacity building of all members

#### **Issues and Challenges of the Project**

- Covering base costs, i.e. rent is difficult; lack of leadership; weak development of secondary and tertiary co-ops; limited market access for remote co-operatives; low production and quality standards
- Lack of access to financial services

- End of 2008, Government released 30B MNT for SMEs. Less than 2% of co-operatives received loans.
- Implementation of policies and laws is weak.
- Bankruptcy of finance co-operatives = mistrust in co-ops.
- Monopoly and unfair competition.
- Global climate change, unpredictable and harsh environment (i.e. dzuds, droughts).

### **Lessons Learned**

- International and domestic cooperation/partnerships can greatly contribute to success
- Understanding and dedication of all members to co-operative principles in governance is key
- Access to loans difficult but not impossible – may take longer time and years of patience and perseverance

## **KOREA**

### ***ICOOP Korea***

iCOOP Korea has 73 primary Co-operatives consisting of mostly married women. The objective of the cooperative being safe foods for their family. Primary Co-ops' Committees are run by about 1,200 women (member activists) particularly in the field of food safety, environment, childcare, education and agricultural support across the Nation.

### **Activities of ICOOP Korea Women Members**

Member Education Training: In 2011, 32,756 members participated in various educational programs (21% of total members in 2011). The training include:

- a) Activist trainings in primary co-ops members – iCOOP Korea 101. In 2011, 2,053 activists attended.
- b) Training for chairpersons of the boards and secretary- generals. In 2011, 112 activists from a total of 60 local co-ops attended.
- c) Training for the chief director is an advanced course for the activists. A total of 8 board member courses have attracted 762 participants from 2008 to 2011. 487 of them earned certifications.
- d) iCOOP College: An advanced course for the activists having completed the board member course. 107 activists from primary co-ops attended from 2010 to 2011.

### **Activities' University Education**

An MOU was signed between iCOOP Korea and Sungkonghoe University in 2010 to start the department of Management of Cooperatives. The purpose was to promote cooperative research in the academic sector and foster professionals in co-operative management. iCOOP Korea provides full scholarships. 4 women activists of iCOOP Korea are taking a graduate course on the recommendation of iCOOP Korea.

### **The Political Course for Members**

This was co-organized by iCOOP Korea and Korean Womenlink Co-op and has been held 4 times in 4 major cities. The lectures were about democracy, welfare, politics by experts. A

total of 424 members of 49 primary co-ops attended and could think about new ways of practicing democracy and the welfare system of cooperatives in the future.

#### iCOOP Korea Talk Concerts in 2012

The Project by iCOOP Korea and 'Dancing with Peace- for Peace Museum'. Members of iCOOP Korea and citizens could talk freely about realistic politics and current issues, and make a step in the desirable direction. Starting on September 22<sup>nd</sup> 2012, iCOOP Korea Talk Concerts were conducted over 10 times in 10 cities nationwide to November, 24<sup>th</sup> 2012. Participants paid fees for ticket according to their appreciation of the concerts. As of November 15<sup>th</sup> 2012, a total of 1,514 people paid KRW7, 252,840 at 8 concerts.

### MYANMAR

**The Central Cooperative Society (CCS) in Myanmar** is an apex organization composed of 22 cooperative unions and 446 cooperative federations. It is a part of the organizational structure of the Ministry of Cooperatives but is an independent and autonomous society. There are 31 rural and urban coop societies operating in Myanmar. These cooperatives provide different kinds of services including service, savings and credit, sewing and trading. Women comprise 40% of the membership of agriculture and livestock coops. These cooperatives have women as members of the board.

From 2006 to March 2014, the society was involved in business activities but now concentrates on "ideal" activities such as: training and education; networking/collaborating with cooperatives at the local and international levels; providing economic, financial and technical assistance to member-cooperatives; and working for the general welfare of the country's cooperative movement. In 2002, the Ministry of Cooperatives formed the Women Supervisory Committee. In 2008, the CCS formed the "women empowerment in coops and development of youth in coops working committee" to develop women and youth cooperative members.

### IRAN

**National Cooperative Federation of Iran.** The federation's members include centers, unions, associations, NGOs, credit centers for female empowerment and entrepreneurs, scientists, college students and knowledge-based cooperatives. Iran has 20,633 registered women's cooperatives, with 13,919 considered fully active. Of the active women cooperatives, 61% are in the manufacturing sector; 36% in the service sector; and 3% in distribution. Working in active women's groups helps women gain self-confidence which is a prerequisite for participation. Women in Iran are beginning to have more access to development than men and are assuming important and effective roles. In the last 15 years, they have become CEOs, filmmakers, writers, artists, and great inventors. Proposals include the provision of education and the holding of international conferences to promote peace and cooperation, especially for the transfer of knowledge and technology.



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## Data on participation of women and men in Co-operatives

### [ICA Member Sector /Business Federation](#)

Thank you very much for taking part in the Second data study on status and participation of women and men in co-operatives! We appreciate your taking the time to complete the questionnaire. Your response is very important to help us understand the state of affairs as it relates to participation of women and their role in decision-making in co-operatives. The study will also help us update the changes that have happened on status of women since the information was last collected in 2005.

A guide to filling the questionnaire for eliciting data on participation of women and men in Co-operatives is attached for your reference.

In the final report, we would like to highlight case studies, best practices, innovations and policies as they relate to women in cooperatives and gender. We will be grateful if you could share with us any pamphlets/ booklets/ material/ literature of your co-operative such as training modules, services especially for women and those as it relates to gender. Ideally we would like this to be in English; but if you only have it in local language, then do send us the ones you feel are most important to would like us to know about.

Thank you for your participation!



**Section 1: General information**

**A. General Information:**

1. Name of ICA member:
  
2. Sector (please specify whether agriculture, consumer, credit, multipurpose or any other):
  
3. Year of establishment:
  
4. ICA member since (year):
  
5. Name of the respondent:
  
6. Designation and contact information of respondent:

**B. Basic Profile**

1. Total Number of Member Cooperatives:

	Level	Number
	State Federations	
	District/ primaries	
	TOTAL	



2. Total members

	Level	Male			Female			Total
		18-30 years	30-45 years	Above 45 years	18-30 years	30-45 years	Above 45 years	
A	State Federations							
B	District/ primaries							
C	TOTAL							
D								

**Section 2: Governance**

1. Number of Board Members: Male: \_\_\_\_\_ Female: \_\_\_\_\_ Total: \_\_\_\_\_

Please tick ( ✓ )

2. Chairperson/ President: Male ( ) Female ( )

3. Vice Chairperson/ Vice President: Male ( ) Female ( )

4. Chief Executive/ Managing Director: Male ( ) Female ( )

5. What is the process of getting women members into the board? Please tick (✓)

Nominated	Coopted	Elected

6. Board management/advisory committees

Sl. no	Name of Committee	Number of Members

		Male	Female	Total
A				
B				
C				
D				
E				

7. Number of executives/staff

	Male	Female	Total
Senior Executives/ Managers /officials			
Non Executive staff			

**Section 3: Meetings**

1. Frequency of meetings - Please tick (√)

	How frequently does the Board meet?	How frequently do the Committees meet?
A. Once every fortnight		
B. Once a month		
C. Once every 3 months		
D. Once every 6 months		
E. Once a year		
F. Any other – please specify		

2. Board meetings

Year	Number of Board Meetings	Number of Participants		
		Male	Female	Total
2013				
2014				
2015				

3. Annual General Meeting (AGM)

Year	No. of AGMs (in case of more than one, such as special AGMs)	Number of Participants/Attendance		
		Male	Female	Total
2013				
2014				
2015				

4. Please list the women's issues on the agenda of the Federation Board meetings in the last 5 years.

1.
2.
3.
4.
5.
6.

5. Please list some of the important/critical decisions made by the federation which have influenced the status of women in the co-operative.

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2012	
2013	
2014	
2015	

**Section 4: Capacity Building**

**1. Training/ Capacity Building Programs for Board members**

Issue	List years	Place	Organized by	Attendance		
				Men	Women	Total
Cooperative Principles						
Credit awareness / savings						
Business Principles						
Labor Laws						
Gender Awareness						
Leadership skills						
Consumer awareness						

2. **Training/ Capacity Building Programs for officers/ staff**

Issue	Year	Place	Organized by	Attendance		
				Men	Women	Total
Cooperative Principles						
Credit awareness / savings						
Business Principles						
Labor Laws						
Gender Awareness						
Leadership skills						
Consumer awareness						

## **Section 5: Information on members**

### **1. Mixed membership-open to women and men**

Sl. No	Sector	Number	Individual members in these coops			Leadership (Chair/ Vice Chair/ CEO)		
			Female	Male	Total	Female	Male	Total
1.	State/ prefectural/ provincial							
2.	District/ primary							
3.								
4.								

Note: Please add any additional sector that operates in your country and not included here.

### **2. 'Only female membership' and 'only male membership' cooperatives**

Sl.	Sector	Number of Primary/Local co-ops with membership			
		Female only coops	Members	Male only coops	Members
1.	State/ prefectural/ provincial				
2.	District/ primary				
3.					
4.					

Note: Please add any additional sector that operates in your country and not included here.

**Section 6: Benefits and services to members**

**A. Does your apex offer any of the following benefits to its members?**

	Please tick (√)	Members who availed services			
		2014		2015	
		Male	Female	Male	Female
Maternity					
Paternity					
Child care					
Health care / insurance					
Education support					

Please add other benefits provided

**B. Services Provided to women members**

1. Skill Development - What kind of training is provided to women members? Could you kindly list the members of women trained under each of the following categories?

Technical	Skill	Professional	Managerial	Consumer	Any other type of training

2. Name the different sector related training imparted to Women members.

Name of Training	Number of Women Members Trained

3. Loan Products availed by women

Agriculture Loan	Community Loan	Housing Loan	Consumer Loan	Other type of loan	Other type of loan

**Section 7: Policies and laws to enhance participation of women**

1. Does your federation have a women development committee/ department? Yes/ No  
Please elaborate.
2. Does your federation have a separate fund for capacity building of women? Yes/ No  
Please elaborate
3. What are the eligibility criteria for admitting individual members/associate individual members?



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4. What are the measures/schemes/programs adopted by the federation to enhance women's participation?

	Measures	Please tick (√)
a	Quotas at all levels of management	
b	Special budget/ funding	
c	Gender sensitization of leaders, members, family and community	
d	Awareness programs	
e	Training – leadership and skill development	
F	Ensure facilities such as suitable timings, child care,....	
g	Positive discrimination such as priority on services, loan, training, farm inputs etc.	
Please feel free to elaborate on the above measures/ schemes/ programs		

5. What, in your view, has been the experience of women members' participation in the federation? Could you identify bottle necks, challenges to enhance women members' participation in co-operatives?

Bottlenecks	Challenges

6. What are the policies, laws, schemes of the government in your vis-a-vis women? Please tick (√ )

7. Could you kindly recommend strategies to enhance women’s participation in co-operatives?

**Section 8: Gender disaggregated data in co-operatives: challenges and limitations**

1. Does your Federation collect any gender disaggregated data? Yes/ No

2. If yes, what aspects of gender disaggregated data on apex cooperatives is available. Please list.

3. If not collected, what are the challenges for collecting such gender disaggregated data in apex and primary co-operatives?

4. What support would you need to collect and maintain sex-disaggregated data in future in your apex? Please check whichever applicable (and feel free to add any other requirement)

		Please check	Comments
a	Training		
b	Frameworks		
c	Best practice handbooks		
d	Exchange visit to cooperative collecting gender data		
e	Policy directive from management		
f			
g			

**Section 9: Information about ICA-AP Committee on Women**

1. Are you a member of ICA women committee? Yes/No

2. If no, would you like to become a member? Yes/No

If you would like to become a member, please list the name and email address of contact person.

3. Has your apex participated in any of the following activities organized by the ICA-AP Women Committee?

		If yes, please indicate year and place participated
1	Training of Trainers	
2	Workshops	
3	Regional Women Forum and Seminar	
4	Exchange visits	
5	Any other	

4. Are you aware of ICA gender strategy and policies? Yes /No

5. Do you receive ICA-AP Women Committee newsletters? Yes/ No