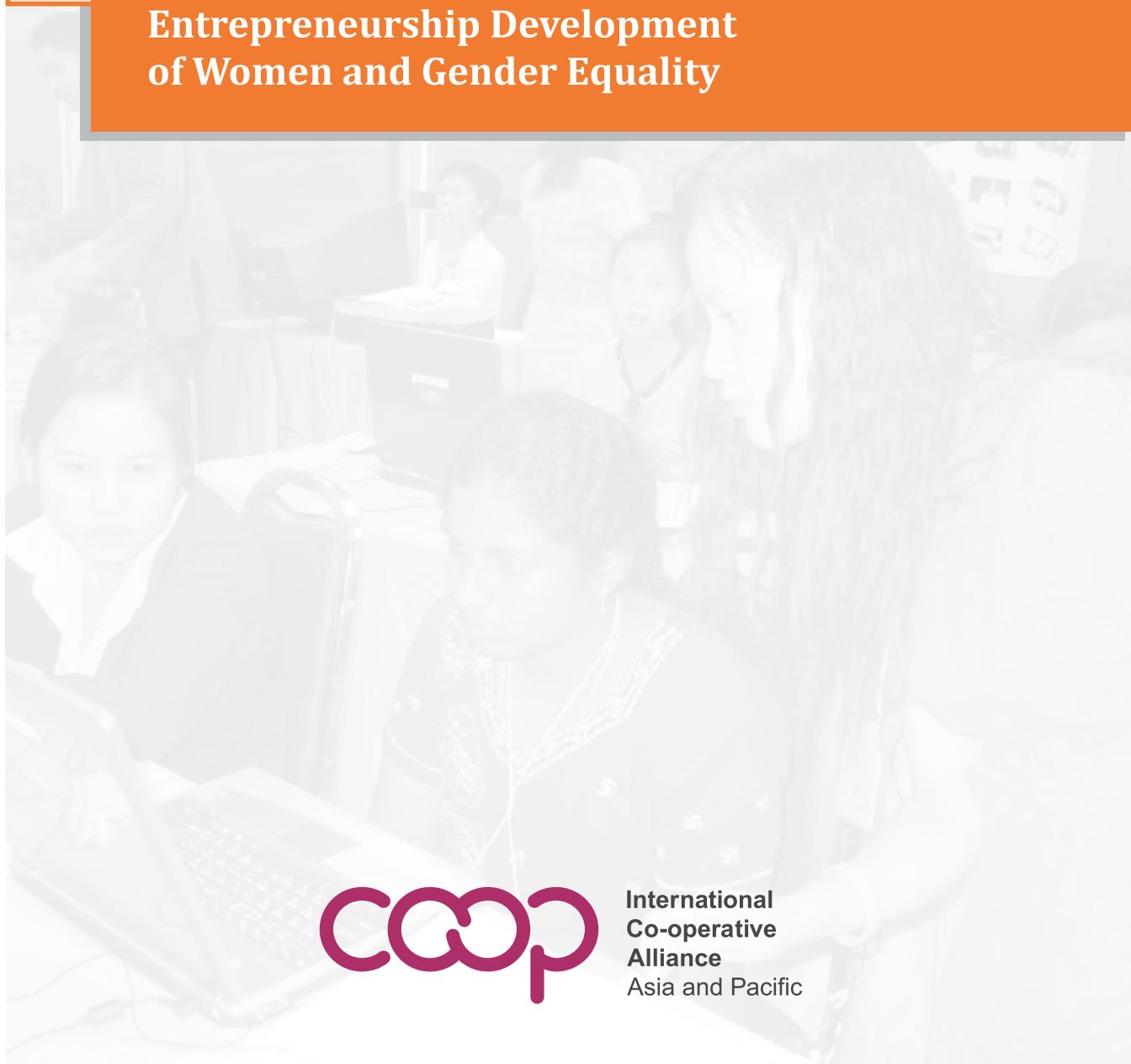


Resource Guide

for Advanced Training of Co-operatives on
Entrepreneurship Development
of Women and Gender Equality



International
Co-operative
Alliance
Asia and Pacific

Resource Guide

**for Advanced Training of Co-operatives on Entrepreneurship
Development of Women and Gender Equality**

International Co-operative Alliance Asia and Pacific

9 Aradhana Enclave, R.K. Puram, Sector 13, Ring Road,
New Delhi 110 066, India
Phone : [91-11] 26888250
Fax : [91-11] 26888067

Global Office

International Co-operative Alliance

Avenue Milcamps 105, 1030 Brussels, Belgium

© ICA-Asia and Pacific
February 2015

ISBN : 81-89550-11-X

Printed at Diamond Press, HS-14, Kailash Colony Market, New Delhi-110048.
Tel.: +91-9811172786, +91-9717480794, +91-11-29232837 Email: amin_zaidi@yahoo.com

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Foreword

Women have had equal rights within the co-operative movement since the early founders codified the first edition of the principles and values of this great movement. That was in 1844. The opening of the first co-operative shop of the Rochdale Pioneers Equitable Co-operative Society in Toad Lane, Rochdale, in the north west of the UK, was accompanied by full rights of membership for women – a full 80 years before all women in the UK were given the right to vote. So equality for women is not new or novel for us, but is deeply ingrained in the model of co-operative business.

How surprising then that it took 120 years for the global movement to elect a woman president for its global body! It is my privilege to be that woman, and I can say with great confidence and certainty, that I will be the first of many. Across the co-operative world, women are quite clearly in the ascendency in terms of numbers at grass roots level. It is more than time that they took their place in the leadership of co-operative businesses in increasing numbers.

Over the last decade, I have been inspired by the quantity and quality of the training provided for co-operative women by the Asia Pacific region of the Alliance. Dozens and dozens of training events have been directed at raising the personal skills, professionalism, confidence and entrepreneurship of our working women. The first edition of the 'Leadership Training Manual for Women Leaders of Co-operatives' published in 2005 in

collaboration with the International Labour Organization, has been a vital tool in this work and has been used for training in many countries across the region.

It is significant that in this year 2015, as the United Nations convenes a 'Beijing+20' meeting in New York to review the outcome of its action plan for women adopted in Beijing in 1995, that the second edition of the Manual should be published. What is particularly significant is that the new edition comes directly from ideas, suggestions and demands of the women themselves, filtered through their trainers to the Asia Pacific Women's Committee. Now known as the '*Resource Guide for Advanced Training of Co-operatives on Entrepreneurship Development of Women and Gender Equality*', it sets out to pave the way for women to reach for the top within their workplace. It does this by focusing on changing culture, expectations and opportunities within the leadership cadres of co-operatives – both men and women.

I am delighted to be able to welcome this publication. I know from my experience of the Asia Pacific Regional Office and the Region's Women's Committee that it will be extensively used and professionally rolled out in the coming years. What a great way to celebrate Beijing+20.

Much has been done, but much remains to be done to transform the role of women in co-operatives from the grass roots to the exemplars of co-operative leadership.

Dame Pauline Green

President, International Co-operative Alliance

Preface

In 1997, the International Co-operative Alliance Regional Office for Asia and Pacific (ICA-AP) and the Asian Women in Co-operative Development Forum (AWCF) jointly held a Conference in Tagaytay City, Philippines, to promote women's participation in the decision-making process in co-operatives. To achieve the objective, the Conference formulated and adopted six strategies constituting the "Tagaytay Declaration and Platform for Action for the Enhancement of Women's Participation in Leadership and Decision-Making in Co-operatives."

As a result of the Conference Declarations, a number of actions have been taken to promote and enhance leadership of women such as the ICA-AP Regional Women Committee (RWC, now known as the ICA-AP Committee on Women) was constituted in 1998 and writing of the Leadership Training Manual for Women Leaders of Co-operatives was commissioned and validated in 2001. The draft manual was tested in a series of Training of Trainers Programs (TOTs) in member countries (2002-2004) and final version was released in 2005 in collaboration with the International Labour Organization (ILO-COOPNET) and Japanese Consumers' Co-operative Union (JCCU).

During these nine years, after the release of the Manual, trainers gave many important suggestions to improve the publication, such as adding information about today's significant role of co-operatives; business management, both basic and advanced topics; financial management; business strategies; and accounting. To respond to the need for the improvement of the manual, the Office Bearer's Meeting of the ICA-AP Committee

on Women discussed the required revisions. Thus the Manual was improved into this "Resource Guide for Advanced Training of Co-operatives on Entrepreneurship Development of Women and Gender Equality," a simple and easy-to-use booklet that reflects the present-day problems that women co-operators face.

I would like to express my gratitude to the National Co-operative Organization of Malaysia (ANGKASA); Ms. Armi Zainudin, ICA Global Board Member; and National Confederation of Co-operatives (NATCCO), Philippines for their co-operation in hosting the publication's review meetings; Mr. Paul Sinnapan, Ms. Salome Ganibe, and Ms. Divina Quemi for their involvement in the revision and discussion process; Ms. Hitomi Tanaka, Ms. Kruewan Chonlanai and Ms. Emma Nieva who were in office during this revision; and Ms. Savitri Singh, Secretary of the Committee on Women.

Likewise, I would like to mention the support of Japanese consumer co-operatives. Women account for 90 percent of the total membership of Japanese consumer co-operatives, and these women play a significant role in the development of these co-operatives' activities. In view of this, the JCCU has highly prioritized women capacity-building and women participation in the development of co-operatives in Asia Pacific. I really appreciate JCCU for its most vital contribution to the completion of this Resource Guide.

Finally, let me express my sincere appreciation to all of you who have made possible the development and publication of this Resource Guide, with the hope that it will be useful in the capacity-building of even more women in the world.

Ms. Masako Shimbo

Chairperson

ICA-AP Committee on Women and
Board Member of JCCU, Japan

Introduction

We are very pleased to present this publication “Resource Guide for Advanced Training of Co-operatives on Entrepreneurship Development of Women and Gender Equality” to be used by trainers to train the women and men participants composed of trainers/ Education Committee members; middle level managers; and Board of Directors (BOD) of co-operatives in Asia-Pacific Region.

This Guide is based on the ICA-ILO-COOPNET Leadership Training Manual for Women Leaders of Co-operatives-2005 and can be accessed at: ica-ap.coop/sites/ica-ap.coop/files/Leadrship%20Training%20Manual.pdf

The ICA-AP is organizing a Training of Trainers program (TOT) once in a year using the manual since 2002. Initially the response was good and the curriculum was appreciated by the participants. Gradually, a demand for more technical and need based curriculum was raised in some countries. The first Regional TOT was held in 2002 and some participants especially from Singapore, found the training very basic and content not so relevant to the co-operative environment in their country.

In the TOT held in Iran in 2004, the participants appreciated gender sensitization component but suggested for more emphasis on financial and business management aspects of the co-operatives such as how to start and manage a co-operative business with profit. Similar response came from Sri Lanka (2005).

Based on the feedback and suggestions received from the participants during trainings, the curriculum was modified a bit to meet up the requirement and more time devoted to co-operative enterprise and financial management which included fund raising, loans, book keeping and accounts and reading and understanding balance sheet of a coop.

The TOT in Nepal and Thailand (2008) were conducted with this modification where a local co-operative accounts expert was invited to do the training.

Similarly, Malaysia (2009) raised the same issues and wanted to learn more about coop business management. Therefore, experts were invited to impart training on business management and sharing of best practices.

Overall, the participants (coop trainers, managers and leaders) felt that women need to know and be aware about the technical issues such as understanding finance and accounts, cost benefit analysis, legal issues concerning the coops, market trend etc. to become successful and economically empowered which leads to leadership.

In order to evaluate the usefulness of the programme and relevance of the curriculum, participants of the recently held trainings were approached and feedback collected through a specially designed format.

The participants appreciated the training and found it very useful for their work as a co-operative trainer, manager and leader. Most of them reported to have already conducted trainings for coops using the reference from the manual. Gender socialization process was found to be very informative for women and men. They recommended that the ICA should continue with such capacity building programmes for co-operative members in the region.

Present day co-operators face more technical challenges in day to day operations of a coop. The focus is gradually shifting towards competence than the gender, the glass ceiling exists, though.

Therefore, the ICA-AP Committee on Women constituted a committee to review the manual. The committee held a couple of meetings and decided to bring out an advanced guide/hand book to supplement information in the manual and also focus more on developing entrepreneurship and financial management skills for women to prepare themselves for leadership roles.

The draft of the Resource Guide was tested in short and long training sessions in Japan and India in 2013 and based on the observation and feedback from the participants, the contents were revised to make it user responsive.

This Resource Guide contains three chapters. These are deemed to be among the important topics that need to be taken up in a training and which will help achieve the objectives and goal of this Resource Guide. The training based on the Resource Guide can be conducted in four days (including field visits). The trainer can refer to the training guide or programme produced in this Resource Guide at Annexure-2.

Savitri Singh

Advisor – Gender Program and Communication
ICA-Asia and Pacific

The three chapters in this publication are:

Chapter 1: Statement on the Co-operative Identity (SCI) vis-à-vis Market Economy Perspective

Chapter 2: Co-operative Governance through Gender Equality

Chapter 3: Co-operative Enterprise and Management

We hope that this Resource Guide will further help co-operatives in developing women's advancement in and through co-ops, particularly as entrepreneurs who are able to economically and socially contribute to the well-being of women, their co-operatives, families, communities and environment.

Case Stories – An introduction

This Resource Guide contains inspiring case stories of co-operators and co-operatives that have become even more empowered, committed and successful by embracing and practicing gender equality in various aspects of co-operatives, personal life, family and community life. The case stories—institutional and personal (female and male)—show that more often than not, adopting and integrating gender equality starts from within and from breaking down long-standing gender stereotypes and mindsets that hamper the growth and development of co-operatives and their members. The case stories also illustrate that gender-aware co-ops and members who persistently act on integrating gender equality ultimately get to enjoy the many economic and social benefits accruing. The case stories also say that changes among co-operators and co-operatives with

regard to gender equality more effectively happen if they are assisted by already gender-aware organizations or individuals and also training/resource materials that can help them realize and put into place the values, systems and processes that will institutionalize gender equality in co-ops.

The trainer can also use applicable local case stories for presentation to the participants. The case stories from Japan, Philippines, Thailand and India are presented at Annexure-3 for use by trainers.

This Resource Guide as an advanced training material for entrepreneurship development of women and gender equality is hoped to be one of the impetus to development of women in Asian co-operatives.

Acknowledgments

The ICA-AP wishes to thank the ICA-AP Committee on Women for their initiatives and hard work in conceptualizing and publishing the Resource Guide.

The project was initiated in 2011 by Ms. Savitri Singh, Advisor–Gender Program and Communication who felt the need for review of the existing training manual based on the observations and suggestions received during the course of trainings in various countries. She conceptualized the project and worked hard on putting together high quality resources to develop and complete it. She was responsible for coordinating and organizing meetings, pilot trainings, review of draft, collection of data and stories, coordination with all stakeholders and printing job etc. The initiative was fully supported by the then Office Bearers of the Women’s Committee, Ms. Hitomi Tanaka, Chairperson, Ms. Kruewan Chonlanai, Dr. Emma Neiva and Ms. Divina Quemi, Vice Chairs and Dr. Chan Ho CHOI, the then Regional Director of ICA-AP. We thank them all for their valuable contributions.

A Committee was constituted to review the existing manual including Mr. Paul Sinnappan from Credit Coop of Malaysia and Master Trainer of the ICA-AP Leadership Trainings for Women Leaders who led the review exercise and contributed significantly during review meetings and eventually got selected to write the Resource Guide. Due to his other pressing commitments, Mr. Sinnapan declined the offer and suggested to engage Ms. Salome Ganibe, former Executive Director of Asian Women in Co-operative Forum (AWCF) who thankfully took over the responsibility to develop the document and completed it.

Ms. Ganibe was fully supported by Ms. Savitri Singh, Ms. Kruewan, Ms. Satoko Horiuchi, Dr. Emma Neiva and others in terms of providing inputs and collection of stories. Ms. Ganibe has done a commendable work.

Our gratitude is to other significant members of the Review Committee, Ms. Armi Zainuddin, the then Vice Chairperson of National Co-operative Organization of Malaysia (ANGKASA) who not only provided logistics support for holding the review meeting but also fully participated in the discussions and provided valuable inputs.

Significant contribution in facilitating meetings, test trainings and logistics by Ms. Sylvia Paraguya, CEO of the National Confederation of Co-operatives (NATCCO), Philippines, Dr. Dinesh, CEO of National Co-operative Union of India (NCUI), Mr. Amano Haruyoshi, Manager, International Relations Department of Japanese Consumers’ Co-operative Union (JCCU) call for special mention and special thanks. These officials have accepted our request for co-operation promptly and extended all support required.

We also wish to thank Ms. Masako Shimbo, present Chairperson of the ICA-AP Committee on Women for her active support in finalizing the guide.

There are others who deserve befitting acknowledgement for their behind the scene hard work like Ms. Satoko Horiuchi and Ms. Emi Minachi, JCCU staff and Secretary to the Chair of ICA-AP Committee on Women, Ms. Noor Azlinn, staff of ANGKASA, Ms. Kikay, staff of NATCCO and others.

The Resource Guide would not have been completed without the co-operation and active participation by the participants of the test “Training of Trainers” in Japan (February 2013) and participants of the “Training of Trainers” pilot training in India (May 2013).

Mr. Balasubramanian (Balu) G. Iyer, Regional Director of ICA-AP has been a constant source of inspiration and took keen interest in development of the Resource Guide. His support is invaluable in success of this project.

Acronyms

ANGKASA	National Co-operative Organization of Malaysia
ARCS	Assistant Registrar of Co-operative Societies
AWCF	Asian Women in Co-operative Development Forum
BDS	Business Development Services
BOD	Board of Directors
BPFA	Beijing Platform for Action
CAMCO	Areca Nut Marketing Co-operatives
CDA	Co-operative Development Authority
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
CFC	Couples for Christ
CIS	Commonwealth of Independent States
CU	Credit Union
CULT	Credit Union League of Thailand
DA	Department of Agriculture
DCCB	District Co-operative Central Bank
DSWD	Department of Social Welfare and Development
GAD	Gender and Development
GDP	Gross Domestic Product
GE	Gender Equality
GERC	Gender Equality Resource Center
GFP	Gender Focal Person
GST	Gender-Sensitivity Training
ICA	International Co-operative Alliance
ICA-AP	International Co-operative Alliance-Asia and Pacific
ICT	Information and Communication Technology
ILO	International Labour Organisation
IYC	International Year of Co-operatives
JCCU	Japanese Consumers' Co-operative Union
LMPC	Lamac Multi-purpose Co-operative
MAMCO	Malnad Areca Nut Marketing Coop
MC	Memorandum Circular

MDGs	Millennium Development Goals
MSMEs	Micro, Small and Medium Enterprises
NATCCO	National Confederation of Co-operatives
NCUI	National Co-operative Union of India
NGOs	Non-Government Organizations
PACS	Primary Agriculture Co-operative Society
PEARLS	Protection, Effective Financial Structure, Assets Quality, Rates of Return and Cost, Liquidity, Signs of Growth
PMES	Pre-Membership Education Seminar
SACDECO	Sta. Cruz Savings and Development Co-operative
SCI	Statement on the Co-operative Identity
SCWE	Savings and Credit with Education
SCC	Savings and Credit Co-operatives
SDD	Sex-Disaggregated Data
SEARSOLIN	South East Asia Rural Social Leadership Institute
SHGs	Self-Help Groups
TAPCMS	Taluka Agricultural Produce Marketing Society
UN	United Nations
WAD	Women and Development
We Effect—SCC	We Effect—Swedish Co-operative Centre
WID	Women in Development
WOCCU	World Council of Credit Unions

The Goal of this Resource Guide

“Develop a pool of master trainers and implementation of effective strategies to achieve gender equality at all levels of co-operative in the region especially at leadership positions through capacity-building of the women and men co-operative leaders and managers”.

Specifically, this resource guide will be used by co-operative trainers to achieve the following:

- Enhanced awareness of women and men leaders and members of co-operatives on gender issues in co-operatives and benefits of equal participation
- of women as human resources in the development of co-operative business;
- Build-up gender sensitive leaders and members and coop institution;
- Build-up the capacity of current and potential women leaders of co-operatives by equipping them with knowledge and skills on:
 - effective and gender responsive co-operative enterprise management;
 - coping with challenges and personal development.

Summary of the Chapters

Chapter 1 : Statement on the Co-operative Identity (SCI) vis-à-vis market economy perspective

This chapter provides information to the Trainer on the role of co-operatives for social and economic development.

1. Statement on the Co-operative Identity (SCI) vis-à-vis market economy perspective
 - Presentation of the SCI (with definition)
2. Description of the role of co-ops (from the international year of co-operatives website and the UN Secretary General statement)
3. The role of co-operatives in the globalization of economy and its impact on women, men and the worsening of poverty – Define globalization and other related terms and use ICA President messages and data as references.

Chapter 2 : Co-operative Governance through Gender Equality

Co-operative governance is a term that refers to laws, rules and processes by which co-operatives are operated, regulated and controlled. The term can also refer to by-laws, policies and guidelines relating to the operations, provision of services and implementation of programs. This chapter will deal with why Gender Equality is important in co-operative development and how gender perspective is mainstreamed in the people, policy, systems and enabling mechanisms of a co-operative organization in order to govern its affairs both internally and externally.

Further, this chapter also looks into the leadership styles of women and men in co-operatives and how they impact on the co-operative governance. Sample case stories of leaders from Japan, Philippines, Thailand and India are presented at Annexure-3 to show the impact of leadership styles in the co-op governance.

Chapter 3 : Co-operative Enterprise and Management

This chapter will delve with the management of the co-operative enterprise by understanding financial ratios to enable women leaders to analyze the operation and status of the co-operative organization. As a leader, it is the task of a Board of Director or Manager to appraise the performance of the co-operative enterprise and to make major management decisions based on financial reports and other reports.

This chapter also allows the leader and manager of the co-op to appreciate the functions of information technology (IT) in the operation of the co-operative, for efficient performance of tasks and delivery of services to members. Information technology tools and applications can also help in managing the operation of the co-op in a cost-effective way.

Furthermore, this chapter will provide information and assess the level of environmental awareness of co-operators.

The guide for trainers in using the Resource Guide is given at Annexure-2.

Statement on the Co-operative Identity (SCI) vis-à-vis Market Economy Perspective

“Co-operatives are a reminder to the international community that it is possible to pursue both economic viability and social responsibility.”

-Ban Ki-Moon, United Nations (UN) Secretary General

The Statement on the Co-operative Identity

Co-operatives are business enterprises owned and controlled by the very members that they serve. Their member-driven nature is one of the most clearly differentiating factors of co-operative enterprises compared to other businesses. This fact means that decisions made in co-operatives are balanced by the pursuit of profit and the needs and interests of members and their communities.

As a “jointly owned and democratically controlled enterprise,” the co-ops’ checks and balances do not follow that of the market economy principle/concept of competition. Instead, the co-ops practice co-operation both among individuals and co-operatives, where each individual’s/co-operatives’ goals are considered as the very reason for the formation of the enterprise.

This tenet is safeguarded by the “Statement on the Co-operative Identity (SCI)”¹ that the International Co-operative Alliance (ICA) had formulated after a series of consultations with thousands of co-ops all over the world. The SCI clearly defines the model of co-operatives, the values that co-operatives hold and



(Source: Clipart)

the “Seven Co-operative Principles” that guide co-operatives in all their undertakings. Presented here is the SCI:

Definition

A co-operative 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.

¹International Co-operative Alliance (ICA). Co-operative identity, values and principles. Retrieved from: <http://ica.coop/en/what-co-op/co-operative-identity-values-principles>.

Values

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

Principles

The co-operative principles are guidelines by which co-operatives put their values into practice.

Voluntary and Open Membership - Co-operatives are voluntary organizations, open to all persons able



(Source: Clipart)

to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

Democratic Member Control - Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives, members have equal voting rights (one member, one vote) and co-operatives at other levels are also organized in a democratic manner.

Member Economic Participation - Members contribute equitably to democratically control the

capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any of the following purposes: a) Developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; b) Benefiting members in proportion to their transactions with the co-operative; c) Supporting other activities approved by the membership.

Autonomy and Independence - Co-operatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain the co-operative identity.

Education, Training and Information - Co-operatives provide education and training for their members, elected representatives, managers and employees so that they can contribute effectively to the development of their co-operatives. They inform the general public—particularly young people and opinion leaders—about the nature and benefits of co-operation.

Co-operation Among Co-operatives - Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

Concern for Community - Co-operatives work for the sustainable development of their communities through policies approved by their members.

The co-operative values and identity serve as the cornerstone to the accomplishment of economic and social activities of co-ops. This value system is indispensable to co-ops as they continue to survive in a market-driven economy. Many of women's and men's needs in any society are met not by government support alone but also by private sector initiatives. Private producers groups and co-operatives provide to the farmers and other economic groups coordination activities and

marketing support systems. Thus the co-op values and principles provide the guide for co-operatives as they engage in enterprise activities that will address the members' needs and benefit them also.

The Table placed at the end of this Chapter shows the differences that may occur among a co-operative enterprise, a corporation, and a non-profit society (organization). The areas of comparison used are people, purpose of formation, control, liability, shares, profits and accountability.

Role of Co-operatives in the global market economy

*"Co-operatives provide a sustainable business model that supports the social and economic development of economies, communities and individuals around the world."*²



The unique position that co-operatives have in society, with co-ops having both economic and social components, make them an important catalyst of change within the community where they operate. Co-ops impact the lives of the members who utilize their organizations' products, services and programs, both financial and social, in order to improve their livelihood and general well-being. The co-ops' impact also expands to the community within which they operate, when they extend social programs on health, environmental protection programs like tree planting or cleanup drive, training and education and also partnership projects with community leaders and local governments. These programs and activities,

replicated by the number of co-operatives working within different communities and countries, represent the total value of work that the co-operative movement has done to transform the lives of the people within their immediate community. This practice makes a way for lasting and sustainable impact on the lives of many in society.

The 2009 United Nations (UN) General Assembly Resolution "Co-ops in Social Development" recognized that co-ops promote the fullest possible participation in socio-economic development of all people—particularly women, youth, older persons, persons with disabilities and indigenous people—and are becoming a major contributor to poverty eradication.

In 2012, the co-operative movement of the world celebrated the "International Year of Co-operatives (IYC)."³

The UN declared the IYC in recognition of the role of co-operatives in socio-economic development, particularly their impact on poverty reduction, employment generation and social integration.

The theme of the IYC celebration, "Co-operative Enterprises Build a Better World," resonated the goal given to the co-op movement as it moves forward. The IYC celebration aimed at highlighting the gains of the movement in building better lives in a better world. Specifically, the IYC's aims were to:

- Increase public awareness about co-operatives and their contributions to socio-economic development and the achievement of the "Millennium Development Goals"
- Promote the formation and growth of co-operatives among individuals and institutions to address common economic needs and for socio-economic empowerment
- Encourage governments and regulatory bodies to establish policies, laws and regulation conducive to co-operative formation and growth

Inclusive of the main IYC slogan, the celebration's activities were hinged on ten key messages:

- Co-operative enterprises build a better world
- Co-operative enterprises are member owned,

² <http://ica.coop/fr/node/22>

³ United Nations (UN). About the International Year of Co-operatives. Retrieved from: <http://social.un.org/coopsyear/about-iy.html>

member serving and member driven

- Co-operatives empower people
- Co-operatives improve livelihoods and strengthen the economy
- Co-operatives enable sustainable development
- Co-operatives promote rural development
- Co-operatives balance both social and economic demands
- Co-operatives promote democratic principles
- Co-operatives and gender: a pathway out of poverty
- Co-operatives: a sustainable business model for youth.

UN Secretary General Mr. Ban Ki-Moon had emphasized the role that the co-operatives play in the different aspects of development. In his message for the "International Day of Co-operatives" in 2012, he said that:

- Co-ops build a better world by advancing sustainable development, social integration and decent work.
- Co-ops empower their members and strengthen communities.
- Co-ops promote food security and enhance opportunities for small agricultural producers.
- Co-ops are better tuned to local needs and better positioned to serve as engines of local growth.
- By pooling resources, co-ops improve access to information, finance, and technology.
- Co-ops' underlying values of self-help, equality, and solidarity offer a compass in challenging economic times.
- Co-ops are also critical in supporting indigenous communities and in offering productive employment opportunities for women, youth, persons with disabilities, older persons and others who face discrimination and marginalization.
- The global financial and economic crisis has also demonstrated the resilience of alternative financial institutions such as co-operative banks and credit unions.
- Co-ops truly do build a better world by contributing to human dignity and global solidarity.



(Source: Clipart)

- Through their distinctive focus on values, co-ops have proven themselves a resilient and viable business model that can prosper even during difficult times.
- Co-ops' success has helped prevent many families and communities from sliding into poverty.

Co-operatives and the globalization of the economy

The IYC was indeed a monumental year that provided a platform to educate the public on the strength and socio-economic value of co-operatives. The following key messages were put forward in the IYC: ⁴

1. This scalable and successful model of enterprise legitimizes co-operatives on a global level and empowers them to be major economic forces within countries
 - According to the World Co-operative Monitor (2012), the world's largest 300 co-operatives generated revenues of USD 2

⁴ <http://ica.coop/en/un-international-year/iyc-key-messages>

trillion, which is comparable to the gross domestic product (GDP) of the world's ninth largest economy (India).

- This model is on track to become the fastest growing business model by 2020.
2. The diverse, values-based business provides a sustainable source of revenue for communities and individuals, which builds lasting economic strength
- Co-operatives operate in a range of sectors—banking, credit, housing, health, retail, food, utilities, agriculture and other sectors.
 - Co-operatives are owned by nearly one billion people across the globe.
 - Co-operatives employ nearly 100 million people, which is 20 percent more than multinational enterprises.
3. As member-controlled businesses, co-operatives employ democratic principles that put people first
- Co-operatives promote the fullest possible participation in the economic and social development of all people, including women, youth, older persons, persons with disabilities and indigenous peoples.
 - Co-operatives innovate to meet the needs of their members and may offer new products or services—ahead of competing businesses—because members ask for it.

On October 8, 2012, a few weeks before the ICA General Assembly in Manchester, ICA President, Dame Pauline Green spoke at the “International Summit of Co-operatives” in Quebec City. Among other key points, she emphasized the following messages in her speech to thousands of co-operators at the Summit:⁵

- Co-op businesses want to see a more diversified global economy. And the world, as it goes forward, needs a global economy that puts people at the heart of economic decision-making not just the red blooded pursuit of profit at any cost.
- After the IYC, can the movement continue



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to build on that sense of cohesion, confidence and enthusiasm; and keep pursuing that particular agenda until the co-op business model achieves the recognition it deserves?

- The co-op movement needs to ask itself why, among other things, that there is not a co-op economist on the World Bank's Board, nor on the B20, which is the advisory group of businesses that advise the G20—the 20 largest economies in the world; or that when Prime Ministers and Presidents go around the world with domestic business

⁵ http://ica.coop/sites/default/files/media_items/Dame%20Pauline%20Green%20-%20Quebec%208-10-12.pdf

leaders, looking for inward investment or business, why do they very rarely take co-operative business leaders with them? All this despite the fact that the co-op as a business model is owned by a billion of the world's people, employs 100 million across the globe, serves half the world's population, is present in diverse parts of the economy, supports local community, builds social cohesion and merits the accolade of an International Year.

- Co-operators can demonstrate that they will not cease campaigning to end the marginalization of the movement's contribution to the global economy and of the discrimination against the co-op business model. If the co-op can make a sound business case in any sector of the economy, why should it be denied access? But co-operators have to face up to the fact that if they are to change things, then they have to do it themselves—be able to demonstrate that co-operators walk the talk; that a co-op movement that is being built is something that successors will be proud to inherit.

- At the moment, co-op enterprises are so often the lynchpin of the real economy as co-ops keep life going for so many at grassroots level in economies under stress. Co-operatives can bring transformational change to the way business is conducted. They can help to build a global economy that puts people at the heart of decision-making, rather than as now, leaving people at its mercy.

In late October 2012 in Manchester, the ICA General Assembly approved the “Blueprint for a Co-operative Decade 2011-2020” that presents the “2020 Vision”—for the co-op form of business by 2020 to “become the acknowledged leader in economic, social and environmental sustainability; the model preferred by people; and the fastest growing form of enterprise.” The 2020 Vision seeks to build on the achievements of the IYC and the resilience demonstrated by the co-operative movement since the great financial collapse. By pursuing the strategy outlined in the Blueprint, the ICA intends to make 2011-2020 a “Co-operative Decade” of confident growth, to take the co-operative way of doing business to a new level.

Learning exercise:

Ask the participants to discuss with their seatmate the following points:

1. *With your seatmate, find out if the co-op where you are a member is still relevant to the needs and situation of members. How is the co-op addressing the current needs of members?*
2. *Do you think your co-op can sustain its programs and services in this globalized economy? How?*

Note: *The trainer can also use other methodologies to let the participants realize the importance of co-operatives in their life as well as the co-ops' impact in the community despite the globalized economy.*

Co-operative: A Business with a Difference¹ What's the Difference?

Area of Comparison	A Co-operative	A Company	A Non-Profit Society
People	“Person” under Law	“Person” under Law	“Person” under Law
Purpose of formation	Formed to provide a service to members	Formed to create profit for owners	Formed to provide service to “clients”
Control	Control rests with members: voting is vested in membership, one member-one vote	Control rests with (capital): ownership, one share-one vote	Control rests with members: one member-one vote
Liability	Liability is limited; members don't automatically share in liabilities of co-op	Liability is limited; shareholders don't automatically share in liabilities of company	Liability is limited; members don't automatically share in liabilities of society
Shares	Shares are par value or non-par value. Members benefit from services provided at cost more than accrued value of shares.	Shares are typically non-par value. Owners benefit/suffer from the market's valuation of shares.	No shares, no distribution of funds to members
Profits	Where surplus are distributed, they are distributed based on the member's use of the co-op's services	Surplus are distributed based on number of shares owned	No surplus are distributed
Accountability	Accountability to the community and the co-op system are built-in through the Co-operative Principles and Values.	Accountability is to the shareholders as determined by the market	Accountability is to the community and to the clients

¹ Adapted from <http://www.bcruralnetwork.ca/sites/default/files/Rethinking%20the%20Economy%20-%20Nichole%20Chaland.pdf>

Co-operative Governance through Gender Equality

The basic objective of a co-operative is to fulfill the members' social, economic and cultural needs. Co-operative governance represents a democratic system of management where the exercise of authority is derived from its membership. The co-operative membership is composed of women and men, and it is an important consideration to apply gender equality in co-op governance. With gender equality, the co-operative will truly be working for the development of its human resources as well as in making the co-operative a gender-fair organization.

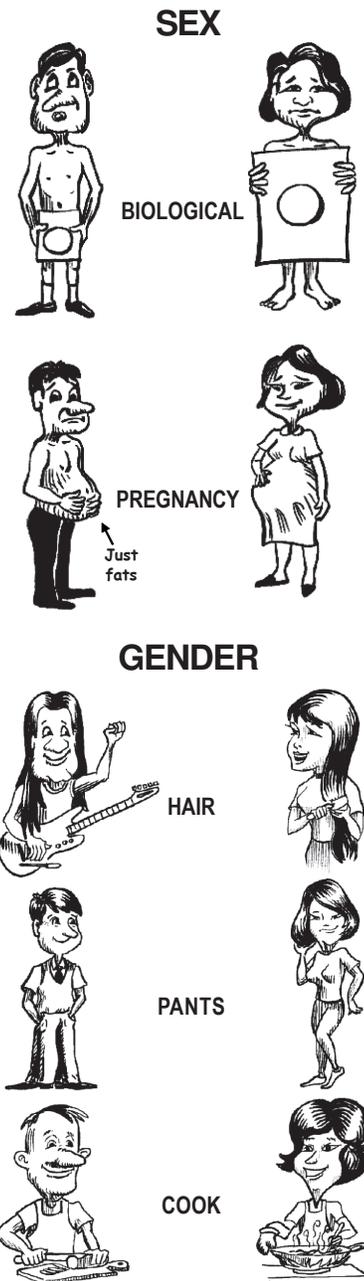
Gender equality and women empowerment¹

What is gender equality?

Gender equality refers to a situation in which women and men have the same value and equal rights and commitments. Gender equality tries to address the inequalities between women and men, and to make visible women's and men's roles and contribution to development.

"Sex" and "gender" are the two important terms to be remembered in gender equality.

Sex refers exclusively to biological differences between women and men both in form and function. Men have penis, women have vagina and functional breasts. Men produce sperm cells, women produce egg cells. Because the differences between women and men under the "sex" category are biologically determined, characteristics that are linked with sex are universal and do not change over time.



(Source: Clipart of AWCF/CUPC)

¹ Asian Women in Co-operative Development Forum (AWCF). Gender Equality in Co-operatives: A Training Manual. 2011. Quezon City. Philippines.

Gender refers to socially determined differences between women and men. These differences vary widely within and between cultures, and can change over time.

Gender equality is concerned not with sex but with gender, a social construct, a mindset, ascribing roles, characteristics and expectations to both women and men—as dictated by class, age, race, ethnicity, culture and religion and the geographical, economic and political environment and other factors not belonging to nature.

Within any given social context, gender roles may be flexible or rigid, similar or different, and complementary or conflicting. Besides differences between women and men, there may also be differences among women themselves in terms of socio-economic levels, decision-making power and stage of life cycle.

The use of gender as an analytical tool offers advantages. It does not focus on women as an isolated group. Rather, it recognizes the roles and needs of both women and men. Moreover, inputs from both sides are required in order to achieve gender equality. Given that women are usually in a disadvantaged position compared to men of the same socio-economic level, promotion of gender equality encompasses the advancement of women's status in society by addressing their specific needs, interests and perspectives.

Approaches to gender equality

Gender issues (as opposed to “women’s issues”) concern both women and men. In organizations like co-operatives, analyzing the role and position of women and men in their socio-economic environment is important. The analysis helps in identifying and addressing women’s and men’s different needs and in developing their strengths and potentials.

The early stages of advocacy on gender equality arose from the need to empower women. In those times, women were seen as weak, and they played passive roles in different levels in society, whether it be at home or the general socio-political landscape.

Women themselves realized their need to be empowered so as to assert their position in society and change people’s mindset on the kind of role that they should play.

Women empowerment resulted to gains such as women’s right to vote, women’s involvement in the workforce, involvement in politics, access to education, and many other positive developments. Women in Development (WID), Women and Development (WAD), and Gender and Development (GAD) are the approaches used in empowering women and in developing both men and women.

Women in Development (WID)

The WID approach calls for greater attention to women in development policy and practice, and emphasizes the need to integrate them into the development process. WID has several sub-approaches, which are:

- *Welfare* - Focus on poor women, mainly in the roles of wife and mother. This was the only approach during colonial periods, and was favored by many missionaries.
- *Equity* - Focus on equality between women and men and fair distribution of benefits of development.
- *Anti-poverty* - Women targeted as the poorest of the poor, with emphasis on income-generating activities and access to productive resources like training and micro-finance.
- *Efficiency* - Emphasis on need for women’s participation for success and effectiveness of development. Assumes increased economic participation will result to increased equity. Most likely to be useful when advocacy for the advancement of women is based on the more effective use of all factors of production, and/or desire for stronger and more sustainable project results.
- *Empowerment* - Focus on increasing women’s capacity to analyze their own situation and determine their own life choices and societal directions. Likely to be most useful where a human development and rights-based approach to development predominates, or is desired.

Women and Development (WAD)

WAD emerged from a critique of the modernization theory and the WID approach in the second half of the 1970s. WAD approach argues that women have always been part of development process, thus integrating women in development is unrealistic. The focus shifted on the relationship between women and development process. The approach resulted into several gains, such as the acceptance of women as important economic actors in their societies; and recognition of women's work in the public and private domain as pillar of societal structures. However, the approach did not question the gender roles.

Gender and Development (GAD)

The GAD approach was developed in 1980s as an alternative to WID. It dug deeper into the facets of women's lives and was critical of the reasons for assigning specific gender roles to different sexes. GAD consolidated the gains from gender-sensitized men and acknowledged the contribution of women inside and outside the household. Some of the striking features of GAD as an approach are its:

- Rejection of public/private dichotomy
- Special attention to oppression of women in the family by entering the so-called private sphere
- Emphasis on the state's duty to provide social services in promoting women's emancipation
- Perspective on women as agents of change rather than as passive recipients of development assistance
- Focus on the need for women to organize themselves for a more effective political voice
- Recognition that patriarchy operates within and across classes to oppress women
- Focus on strengthening women's legal rights, including the reform of inheritance and land laws
- Resolves to upset the existing power relations in society between men and women.

The current approach to gender equality is a product of decades of theoretical and conceptual validation from among scholars and development practitioners in terms of going about mainstreaming gender in all aspects of life. It can be claimed though that the ultimate gain of decades of gender equality has been the fact that policies and conventions have been

developed, thus ensuring that the efforts made are sustained through mechanisms present in governments, international organizations, civil society, and other concerned sectors.

Why gender equality in co-ops?²

Gender equality and co-operatives' dual nature

The dual social and economic nature of co-operatives makes them an ideal vehicle in forwarding the cause of gender equality. As a socio-economic organization, co-ops provide benefits to the members that can help them reach their full potential. These benefits, if taken in the context of gender equality, must be checked in terms of the distribution. The question to ask is "Who benefits from the greater economic freedom that co-operatives give?"

Co-operatives in Asia Pacific widely represent the traditional sector of economy, i.e. agriculture and agriculture related business such as farming, dairy, handloom and fisheries etc. Statistics from most of the countries reveal that women contribute up to 50-70% of labor in these businesses. However, participation of women in co-operatives is still low due to socio-economic and cultural constraints. Therefore, women farmers, producers and workers are often been deprived of services and other benefits provided by a co-operative.

In general context, co-op membership in Philippines is mostly women. In most cases, women are prevalent in co-op membership because co-operatives are seen as secondary source of income for the family, with work and employment being the first. Women, specifically in patriarchal societies, are withheld from taking on jobs, thus they are burdened with the reproductive tasks inside the home. However, situations require that families have more than what the working husbands can offer. Therefore, women might go into associations that will somehow assist them in earning extra income, and co-operative membership is just about the perfect solution for the modern day women's dilemma. Being at home is seen as having "free time" for women after bouts of household work. Thus attending co-op meetings is not perceived as a problem for the women compared to men who are supposed to be working all day and therefore have no time for meetings.

² Ibid.

But although it may seem that women membership in co-operatives means that they benefit more from the services, digging deeper will show otherwise.

In agricultural communities where men do most of the work in the field, women are tasked to take loan from their co-op for the men to use in buying implements and supplies for their agricultural production work. The women are also tasked to become co-op members so that they can take loans on behalf of their sons or daughters who need funds for their education, food and shelter. This scenario shows that women’s membership in co-ops may not necessarily mean that they are empowered as individuals.

Gender equality, as a development tool, looks at this

scenario and analyzes how exactly economic benefits are treated. Thus it is important that co-operatives are aware of the dynamics that happen in the household to ensure that co-op products and services benefit not only a member of the family but everyone in that family. Gender-fair co-operatives are aware that economic benefits should be equitably shared between women and men with due consideration of their specific gender needs.

Gender equality and the co-operative identity

The ICA, in recognition of the need for co-operatives to promote gender equality, developed strategies to mainstream gender equality in all levels of co-operative organizations. Here is the ICA strategy for gender equality:

ICA Strategy for Promoting Gender Equality

Background Information

ICA Strategy for Promoting Gender Equality

- | | |
|------|--|
| 1995 | Adoption of the resolution “Gender Equality in Co-operatives” which established gender equality as a global priority for the ICA and called on members to establish action plans to address the issue. ¹ |
| 1996 | Letter from ICA President sent to members asking for information to evaluate the level of implementation of the resolution (gender disaggregate statistics on membership, information on women’s participation in power structures and decision-making and copies of any plans/policies for achieving gender equality). Gender disaggregated statistics requested from ICA membership. |
| 1997 | Report summarizing the information collected and suggesting elements for inclusion in a strategy presented to the ICA Board. The Board tabled the report and agreed to re-examine ways of implementing the resolution. ICA Board reviewed proposals to the ICA General Assembly for changes to the ICA Rules and Standing Orders from a gender perspective. General Assembly approved adding promoting “...equality between men and women in all decision-making and activities within the co-operative movement...” as an objective to the ICA and revised the standing orders to allow equal opportunity for qualified women and men to participate in ICA decision-making structures. |
| 1998 | Draft Gender Strategy discussed by ICA Board (Tokyo). No specific action with regard to the strategy was taken. |
| 1999 | ICA Board (Quebec) approved “ICA 2005” and implementation plan for 2000, which included developing an “ICA Gender Strategy.” |

¹ Prior to the resolution, actions were taken by both the Board and the ICA on issues such as women in development, gender issues in co-operatives and preparations for the Fourth World Conference on Women.

Definitions

Gender is defined as the social meanings given to biological sex differences. It is an ideological and cultural construct but is also reproduced within the realm of material practices; in turn, it influences the outcomes of such practices. It affects the distribution of resources, wealth, work, decision-making and political power and the enjoyment of rights and entitlements within the family as well as public life. Despite variations across cultures and over time, gender relations throughout the world entail asymmetry of power between men and women as a pervasive trait. Thus, gender is a social stratifier and in this sense it is similar to other stratifiers such as race, class, ethnicity, sexuality and age. It helps us understand the social construction of gender identities and the unequal structure of power that underlies the relationship between the sexes.² Gender mainstreaming: Mainstreaming a gender perspective is the process of assessing the implications for men and women of any planned action, including legislation, policies and programmes in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and social spheres so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is to achieve "gender equality" (Economic and Social Council, agreed conclusions 1997/2³).

Rationale for Gender Equality

- Moral and ethical issue - basic human rights of women and men
- Promotion of economic growth based on the full use of human resources—"gender equality is good for business" and thus brings added value to its membership and community—valuing differences for social and economic benefits.

Challenges

Achieving gender equality is a difficult task, but one that must be addressed at all levels. The lack of understanding of what gender equality really means is perhaps the greatest hindrance.⁴ The simplistic interpretation is that equality means treating people in the same way and thus applying existing policies and practices in the same way. Equal treatment of persons in unequal situations will simply perpetuate inequalities. The challenge is how to identify barriers and change institutional cultures so as to create a level playing field for equal opportunities for women and men. This is different than simply integrating women into existing policies and practices, as it requires an approach based on gender mainstreaming or assessing the implications for both women and men. Gender therefore is not a women's issue but an issue that must be tackled by both men and women together.

However, once gender-sensitive policies and strategies are in place, there is no assurance that organizational, much less individual behavioral change will be forthcoming. For despite the fact formal legislation, regulations and policies are not discriminatory and therefore seem to provide equal opportunity, there are still other invisible barriers which bar women from fully participating in decision-making⁵ and/or make it undesirable to them. Achieving gender equality will involve redefining power relationships, overcoming non-legal barriers to equality and confronting gender

² UN. Report of the Secretary-General: 1999 World Survey on the Role of Women in Development: Globalization, Gender and Work (A/54/227).

³ United Nations Economic and Social Council, agreed conclusions 1997/2.

⁴ The replies to the 1996 survey clearly indicated a general lack of understanding of gender issues.

⁵ On average, only 3 to 6 percent of top managerial positions are held by women. (Marie-Thérèse Claes. «Women, men, and management styles» in ILO International Labour Review, No. 4, 1999.)

stereotypes. Recent analysis of progress has also identified a number of other issues indicating that actions taken to date remain insufficient.

- Despite the emerging focus on issues of masculinity and gender identities, traditional gender stereotypes and discriminatory attitudes towards women continued to pose a barrier to gender equality.
- The growing political rhetoric in support of gender equality was not matched by policies and programmes to make this a reality.
- The absence of a critical mass of women in decision-making was a major obstacle to moving the agenda forward.⁶

What this means is that ICA must tackle these challenges from a series of standpoints and in a serious and systematic way. It must look inward as an organization to its staff, its elected leaders, its structures, policies and programmes. It must look wider in terms of its membership and identify ways to stimulate change. Finally, as a member of civil society, ICA also has an obligation to identify ways in which it can contribute to progress in promoting gender equality in society at large. Simply put, ICA must build its internal and external capacity to promote gender equality – promoting organizational changes and systematically review existing “good” policies and begin “benchmarking” to see if they are in fact creating equal opportunity.

ICA Strategy for Promoting Gender Equality

Aim

Implementation of ICA Rules on the aims of the ICA: “to promote equality between men and women in all decision- making and activities within the co-operative movement”⁷

Target

ICA Structure (elected officials, staff, ICA bodies) ICA Member Organizations

Actions

Strengthen institutional capacity/arrangements to promote gender equality

- Capacity-building of staff and membership on gender issues
- Gender balance of elected officials and staff
- Ensure accountability and monitoring
- Ensure adequate human and financial resource allocation

Priority and Proposals

1. Genuine and clear statement of commitment from top leadership and visibility of competent women and men leaders

Statements

- Draft a statement from the ICA President, ICA Director-General, ICA Board and disseminate with the adopted ICA Strategy on Gender Equality

Demonstration of Commitment at ICA level

- Adopt Policy on ICA Statutory Meetings to include directives on ensuring:

⁶ Report of the Secretary-General: Emerging issues containing additional material for further actions and initiatives for the preparation of the outlook beyond the year 2000 (E-CN-6-2000-PC/4 of 7 February 2000).

⁷ ICA Rules. Object 2 (e).

- gender balanced speakers at meetings at the global and regional levels and strongly encourage SBs to do the same.

- gender balanced delegations (encourage member organizations to send gender balanced delegations and reward compliance—public recognition, certificates or reduction in meeting fees.

- Better communicate activities undertaken by the ICA at all levels to promote gender equality especially regional activities in electronic and print formats.
- Issue annual statement from ICA President for International Women’s Day (8 March) as a means of disseminating information to promote progress in the advancement of women and gender equality, and encourage ROs, SBs and MOs to mark the day. In order for genuine commitment to exist at the senior level of management whether in individual co-operatives or within the ICA structure, people must understand the issue. It is essential that gender training be provided at all levels of an organization but beginning at the very top.

2. Capacity-building

Gender training

- ICA Board Members (extend the meeting to allow for a one/two-day session by a gender training specialist—and include in the ICA budget an allocation for new Board members to benefit from gender training)
- ICA staff including Regional Directors
- ICA Specialized Body Chairs and Secretaries (organize gender training for the Chair and Secretaries as an additional day/s to the annual consultation meeting)

ILO has noted that almost universally, women have failed to reach leading positions in major corporations or private sector organizations irrespective of their abilities.⁸ Yet, it has been proven that “women possess qualities which could contribute significantly to improved communication, co-operation, team-spirit and commitment within organizations—qualities which today are essential for achieving excellence and maintaining the necessary networks of contacts and relationships.”⁹

3. Gender balance of elected officials and staff

Enabling environment for increased participation of women in power and decision-making

- Achieve target of at least 30% of ICA decision-making positions to be held by women at global, regional and sectoral levels (ICA Board, Regional Executive Committees or Council, SB Executive Committee or Boards) by 2005.
- Promote public awareness on the positive role and contribution of women in decision-making positions in co-operatives.
- Review ICA staff and personnel policy and encourage MOs to review their employment policies and rules to enable women to reach decision-making positions.
- Include in all management programmes an element of gender awareness and studies demonstrating the business savvy of gender diverse management. Address issues such as the glass ceiling.¹⁰ In order for gender issues to be considered a real priority of work, responsibility and accountability must be assigned and progress must be measurable both in qualitative

⁸ ILO.

⁹ Marie-Thérèse Claes. «Women, men, and management styles» in ILO International Labour Review, No. 4, 1999.

¹⁰ The term “glass ceiling” was coined in the 1970s in the United States to describe the invisible artificial barriers, created by attitudinal and organizational prejudices, barring women from top executive jobs.

terms and quantitative terms. As it is difficult to strike the balance between the marginalization and the mainstreaming of gender activities, real efforts must be made to evaluate progress. "Good data, well-used, is essential to good policy."¹¹ More consistent documentation and dissemination of experiences, collection of data—disaggregated by sex, will assist in identify progress—or the lack of—and allow the ICA to develop appropriate policy or operational activities.

4. Accountability and Monitoring

Structure

- Appoint individuals who will be responsible for ensuring that gender issues are addressed (gender focal points).
 - Ensure that a gender focal point is appointed in each Regional Office who is able to regularly report on activities undertaken to promote gender equality. (Note: ROAP has a gender advisor. Gender in all other offices is 'integrated' in programme, but no specific responsibility for gender has been assigned.)
 - Request SBs to appoint individual to be responsible for following up on gender equality promotion and providing information regarding their activities dealing with gender issues.
- Prepare Regional Gender Strategies by 2002, which include a detailed plan of action to improve gender balance in ICA regional structures including regional specialized bodies and member organizations.

Information for monitoring Collection or qualitative and quantitative evidence of progress.

- Collect gender-disaggregated statistics for membership and employees.
- Collect and share positive experience and replicable models for achieving gender equality from member organizations in their capacity as employers¹² and within their institutional structures (elected officials).
- Evaluate and prepare on annual basis a report from ICA Development on the impact of its programmes on promoting gender equality not only for internal reporting purposes, but also for wider dissemination.
- Provide support for initiative to map the participation of women in the ICA as a tool to identify progress or the lack of it. Although the allocation of new resources to carry out a number of the activities to promote gender equality will be needed, many can be implemented by the reallocation of existing resources. However, reallocation will require real commitment to making gender equality a real priority.

5. Human and financial resources

- Assess budget to see what proportion of financial resources are allocated to activities to promote gender equality especially with regard to development programmes, but also with regard to communication and staff training and present this on annual basis to the ICA Board and to MOs.
- Seek new resources for new and existing programmes with gender issues.
- Keep gender balance in mind when recruiting for new ICA staff.

Adopted: April 2000

¹¹ International Labour Review. Introduction. "Women, Labour and Work". 1999.

¹² These could include equal opportunity policies, affirmative action programmes, diversity management total E-quality, mentoring, as well as actions taken to create workplaces that are more flexible, value diverse, people-oriented and family-friendly.

How to integrate gender equality in co-ops³

Gender equality recognizes that gender biases impede development because these prevent people from attaining their full potential, which would have enabled them to become effective contributors to development. Having gender equality in co-operatives is about removing explicit, implicit, actual and potential gender biases in these organizations. Gender equality is about being faithful to the principle that fairness and equity demand that everyone in society, whether male or female, has the right to the same opportunities that will enable them to achieve a full and satisfying life.

Everyone who believes in the vision of attaining a full and satisfying life for all has an obligation to help pursue gender equality. Co-operatives are custodians of people's trust and resources. Co-ops have the power, knowledge, skills and resources to make development work for everybody. As co-ops cater to both the social and economic needs of women and men members, this dual nature of co-ops enables them to contribute greatly to the improvement of people's quality of life. Co-ops may have instituted policies of equity and equal opportunities for both women and men but because practices may differ, true equality may not really exist. Women and men should be treated alike at home (family), in the co-operative and in society. Treating women and men equally, in different aspects, makes good economic sense.

Integrating gender equality in the co-ops increases productivity and creates a positive environment. The co-ops and the members both benefit from the progressive results.

Co-ops must develop their "gender equality policy statement and guideline" to:

- influence work (transform the co-ops into workplaces that are safe, attractive and productive for staff and members; and which treat all with fairness and respect)
- promote equal rights and opportunities for women and men and eliminate discrimination of all kinds
- eliminate abuses like harassment and bullying
- eliminate other obstacles to practicing gender equality

1. Learn about gender equality and gender issues and biases through

- Gender-sensitivity workshops
- Family enrichment seminars/work-shops



(Source: ICA-AP 2013)

- Research/gather information and data from printed and online sources
- Learn from internal/external experts

Gender sensitivity refers to the understanding and recognition of the effects of gender stereotypes and

³ Asian Women in Co-operative Development Forum (AWCF). Gender Sensitivity Training for Co-operatives. Session 4: Why and How GE in Co-ops: PowerPoint Presentation.

gender inequality on the growth of individual women and men, families, organizations, communities, and societies. It presupposes an acknowledgement of the socially ascribed inequality of women and men and the discrimination against women as a social problem and it considers the need to empower women by satisfying their practical and strategic gender needs.

Gender responsiveness refers to the presence of actions or measures to address gender issues and concerns. Being gender responsive presupposes gender sensitivity.

2. Conduct a gender analysis of your co-operative

- Review existing statistics in the co-op
- Disaggregate your data by sex
- Conduct surveys: interview women and men



(Source: AWCF graphics)

leaders, staff and members

Carrying out a **gender analysis** is usually the first step in planning a programme because attitudes, prejudices and assumptions about women's roles are stumbling blocks to the promotion of equality between women and men. These stumbling blocks are caused by a scarcity of sex-disaggregated data

(SDD) and by ignorance of women's actual roles, work and contribution to development that had been difficult to assess and measure and therefore, disregarded. Thus visibility is the starting point for integrating women into the development process.

Gender analysis requires the identification of:

- the division of labor between women and men
- who has access to and control over resources and benefits
- the needs of women and men
- the constraints and/or opportunities, i.e. the extent of direct and indirect discrimination in the socio-economic environment
- the capacity of the co-operative—from primary to tertiary levels—to promote equality between women and men in employment as well as in the whole affairs of the organization

The Philippines's National Commission on the Role of the Filipino Women (NCRFW), now called Philippine Commission on Women (PCW), developed a framework for gender mainstreaming. NCRFW identified the following four main entry points in integrating gender equality in organizations:

A. People

- These are those on whose shoulders fall the task of gender mainstreaming.
- People as entry point means starting gender mainstreaming by building their gender awareness and sensitivity and their capability in gender mainstreaming.
- All units/staff have their own respective tasks in gender mainstreaming.

B. Policy

- This refers to official statements and pronouncements of support for gender mainstreaming. These may be in the form of specific guidelines, memoranda, executive orders, inclusion in the project design document, etc.

C. Programs, projects and activities

- Top management support for gender



mainstreaming is best reflected in the agency's programs, projects and activities.

D. Enabling mechanisms

- The success of any gender mainstreaming effort depends to a large extent on the resources allocated to it; refers to the systems and mechanisms installed in the organization and the funds allocated for gender and development activities.
- Examples : Gender Equality Committee; Gender Equality Models; Gender and Development Budget.

3. Discuss and communicate gender issues with decision-makers

- Provide comprehensive reports to the Board on gender issues in your co-operative.
- Bring them to act on the gender issues and concerns (Resolutions and Actions).

4. Set gender equality objectives for the co-operative

- Formulate the long and short term objectives for gender equality in your co-op.
- Set measures/success indicators.

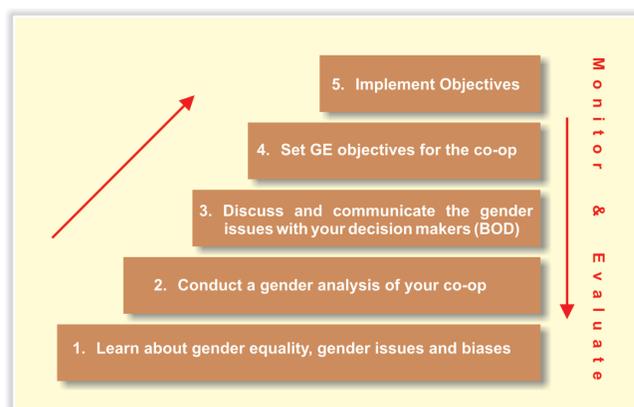
When identifying the appropriate gender planning strategy, a number of general principles and practical measures have proven to contribute effectively toward the promotion of equality between women and men. Among these general principles and practical measures are:

- active participation and mobilization of women and their organizations
- explicit attention to awareness-raising and capacity-building activities
- inclusion of measures that address both practical and strategic gender needs
- avoidance of linguistic and visual biases and gender stereotyping
- allocation of adequate human and material resources
- application of a multi-disciplinary approach

5. Implement objectives

- Assign a responsible person/committee for the gender equality work in the co-op
- Formulate gender equality policies

How to start Gender Equality (GE) in your co-op?



- Integrate gender equality in existing policies by reviewing all policies
- Information dissemination and discussions
- Conduct surveys
- Documentation
- Allocate gender equality budget

Leadership of women and men at all levels

Capacity-building of women

Women members of co-operatives require specific skills and awareness to assist them in realizing their potentials. Global statistics suggest that women are poorer and less educated than men, thus the co-operative has a role to fill in the gap of education and economic systems.

• **Training and education**

It is not enough that women are provided access to loans and other financial services. There is a greater need for women to be educated on where the money they borrowed or saved should go.

In many countries, micro-finance initiatives are coupled with education and training component to ensure that the women are well-informed on the purpose of the money they borrowed. In a co-op, the women's committee can work hand-in-hand with the education committee in implementing financial services with education component. An example of this set-up is the "Savings and Credit with Education (SCWE)" program implemented in some co-operatives in southern Philippines. Similar models operate in other Asian countries, Africa and South America. SCWE works with small solidarity groups among women in communities. They themselves guarantee the loans they borrow from the co-operative. Meetings are conducted among the small groups to set their targets as a group and as individuals. They also identify income-generating activities that they do individually and as a group to augment their income.

During meetings, the members of the SCWE small groups decide on a topic related to the co-op that they will discuss, such as financial management, family budgeting, family enrichment, gender equality, and other topics. Discussions are made so as to broaden the small group members' knowledge on co-operative systems and their own livelihood. Livelihood trainings are also given to enrich the members' skills for their growing small and medium enterprises. The SCWE program is geared toward capacitating women to become their own person.

• **Skills development⁴**

Skills development refers to the capacity of women—to what they are capable of doing. Women, to become effective leaders, need skills such as the following:

1. Thinking and planning ahead
 - Develop simple and clear thinking for the short and long term. Women become skilled in developing gender-responsive strategic and operational plans.
 - Believe that planning begins with self, followed by planning with other leaders and members for the organization or group being led.
 - Capacity to develop specific, measurable, attainable, realistic and time-bound plans.
 - Capacity to think of programs, projects and activities that will address the practical and strategic needs of women.
2. Making things happen
 - Have a kind of double vision to spot the talent and the essential person inside and allocate tasks accordingly.
 - Actively take part in getting things done with the belief that one should set an example to others.
3. Calculated risk-taking
 - Take what are perceived to be moderate risks.
 - State a preference for situations that involve moderate risks.
 - Decision-making.
 - Assess the possible options and consequences prior to making decisions.
 - Show keenness in making timely decisions.
 - Want to be held accountable for decisions made.
4. Initiative-taking
 - Make the first attempt without waiting for others.
 - Believe in doing things even if they do not conform to past norms or have never been done in the past.

⁴ International Labour Organization (ILO) and International Co-operative Alliance (ICA). Leadership Training Manual for Women Leaders of Co-operatives. 2005. India.

5. Creative and experimental
 - Think and act beyond mindset boundaries.
 - Trust that change is necessary to meet the challenges in the environment.
 - Take modest risks in experimenting on the creative decisions taken and will not hesitate to revert if positive results are not achieved.
6. Conceptualizing
 - Have ability to derive conclusions from past and present experiences as learning, for implementation in the future.
 - Focus on development and progress rather than on static status maintenance.
7. Listening and questioning
 - Believe that listening is the key to two-way communication.
 - Question any unclear issues to make sure that there are no doubts.
 - Respect others' views and expect open feedback for questions raised.
8. Team-playing
 - Respect that they (women) are part of a team.
 - Capable of facilitating meetings and discussions.
 - Have the ability to manage and solve

conflicts that arise between or among team members, or between own self and other team members.

9. Monitoring and Evaluating

- Facilitate regular participatory assessment of the level and trend of development of the organization.
- Develop timely suggestions and actions on how to address deficiencies that will be identified in the operations.

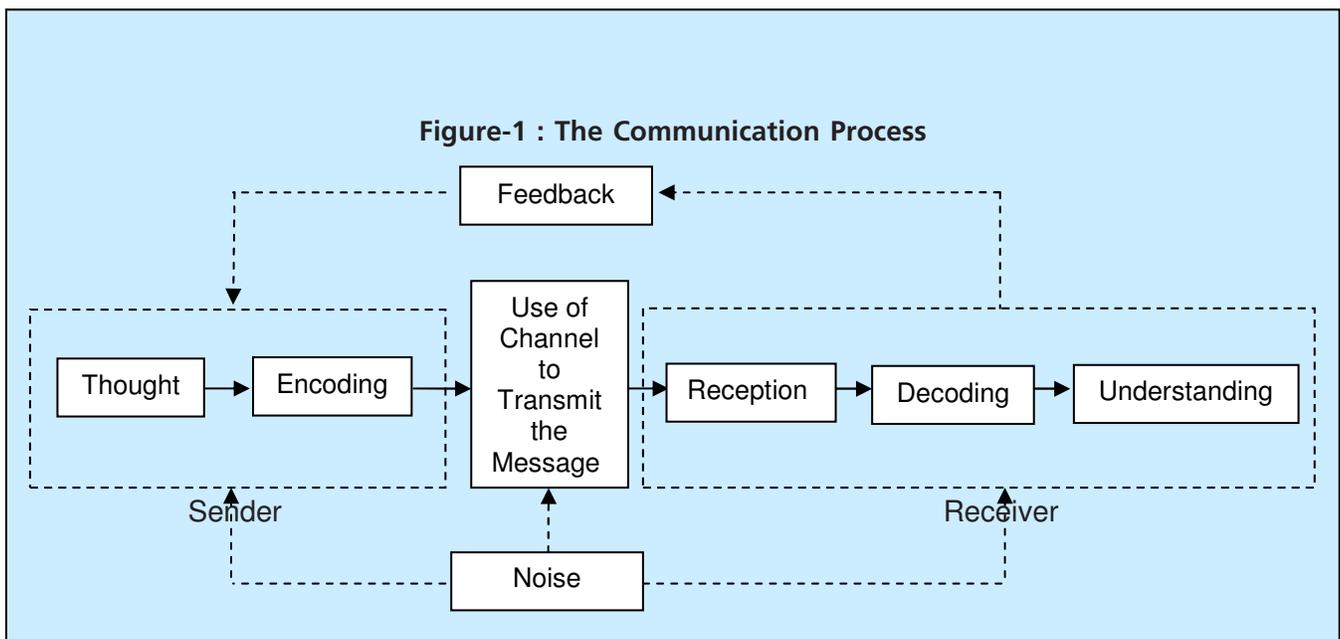
Aside from these previously mentioned skills, women also need training in leadership, communication and financial management.

Women should engage in leadership training and seminars that will make them to be just as active leaders in the co-operatives as men are.

In terms of effective communication, women should learn two important things:

1. the ability to effectively express and assert oneself, such as one's own needs, viewpoints, proposals and others.
2. the ability to understand the viewpoints or perspectives of other people.

Figure-1 shows the communication process that women need to learn to help them effectively lead.



The communication process has several components that women themselves experience, such as being the encoder, decoder and feedbackers.

It is important to have the following communication skills:

1. public speaking (oral communication) – for meetings and speaking engagements
2. written communication – for documentation, policy and proposal writing, correspondences etc.
3. active listening – to better understand the needs of members, colleagues and other people
4. probing – reading between the lines and digging deeper than what is being presented
5. effective feedbacking – as a result of active listening, feedback should be responsive and not just reactive.

- **Financial management**

As co-operatives do business that generally involves management of money, women should have working knowledge of financial transactions and processes

that occur in the co-operative.

Financial Planning – ability to develop strategies that are proactive in consideration of trends in co-operative business

Budgeting – skill of allocating the right amount of funds to a certain item needed for an activity or plan

Accounting Management System – being able to use accounting management system will help women see the whole process of co-operative enterprise management–receiving savings, releasing loans and many other processes involved.

- **Business development services (BDS)**

Another co-operative service that assists women is the BDS. The BDS operates by ensuring that loans borrowed by the general membership are not put to waste but rather invested properly. BDS (given through a business development center) may include services like:

1. financial/business counseling
2. technical assistance in setting up financial systems



(Source: ICA-AP 2013)

3. marketing and promotions (product packaging, display in business center)
4. training (business planning)
5. tapping clients for members' products (wholesale basis).

These BDS are helpful especially for women who are just starting their business and want to gain income for themselves.

- ***Involvement in co-op affairs***

Another way of capacitating women is to let them handle co-operative affairs as leaders and coordinators. Membership in different committees makes the women realize that they can contribute something to the co-ops' growth. The empowerment of women in decision-making and leadership starts when they feel that they are essential part of the co-operative activities and not just followers or members.

Policy environment as support system for women

International laws and conventions on gender equality

Gender equality, as an internationally recognized basic human right, has been and is being promoted by international organizations through international conventions and agreements signed by representatives of different states that support the agenda.

Three of the most noted agreements/conventions on gender equality are:

1. "Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW)" (1981)
2. "Beijing Platform for Action (BPFA)" (1995)
3. "UN Millennium Development Goals (MDGs)" (2000-2015)

1. *Convention on the Elimination of all forms of Discrimination Against Women (CEDAW)*⁵

CEDAW has three main objectives:

1. to incorporate the principle of equality of men and women in their legal system, abolish all discriminatory laws and adopt appropriate ones prohibiting discrimination against women
2. to establish tribunals and other public institutions to ensure the effective protection of women against discrimination
3. to ensure elimination of all acts of discrimination against women by persons, organizations, or enterprises

Co-operatives as socio-economic organizations, recognized by international organizations as a catalyst of development, have the moral ground to make sure that discrimination of all forms are to be eliminated. There are also specific sections of CEDAW that concern co-operative organizations particularly as employers (of more than a hundred million people across the world) and service providers. These sections include:

Article 11 Employment

Government will eliminate discrimination against women in workplace.

Women will have the same **employment rights** as men.

Article 11 (1c)

The right to free choice of profession and employment, the right to promotion, job security, and all benefits and conditions of service and the right to receive vocational training and retraining, including apprenticeships, advanced vocational training, and recurrent training.

Article 11 (2 c)

To encourage the provision of the necessary supporting social services to enable parents to combine family obligations with work responsibilities and participation in public life, in particular through promoting the establishment and development of a network of child-care facilities.

Article 13 Economic Life, Sport and Culture

Governments will act to eliminate discrimination

⁵ United Nations (UN). Convention on the Elimination of all Forms of Discrimination Against Women and Children. 1981. Retrieved from: <http://www.un.org/womenwatch/daw/cedaw/text/econvention.htm#intro>

against women in the economic and social arenas. Women will have equal access to family benefits, loans and credit and equal right to participate in recreational activities, sports and cultural life.

These provisions, as directly related to the mechanisms and nature of co-ops, give co-ops the burden and responsibility to act upon laws promulgated by national governments, as mandated by CEDAW. In the end, CEDAW's goal is "...the full and complete development of a country, the welfare of the world and the cause of peace require the maximum participation of women on equal terms with men in all fields."

2. *Beijing Platform for Action (BPFA) (12 Critical Areas of Concern)*⁶



Fourth World Conference on Women, Beijing, 1995

The BPFA provides lists of 12 critical areas of concern that the world has to deal with in order to fully implement a gender-equal society. These areas of concern are:

1. The persistent and increasing burden of **poverty** on women
2. Inequalities and inadequacies in and unequal access to **healthcare** and related services
3. Inequalities and inadequacies in and unequal access to **education** and training
4. **Violence** against women
5. The effects of **armed** or other kinds of **conflict** on women, including those living under foreign occupation
6. Inequality in **economic structures and policies**, in all forms of productive activities and in access to resources
7. Inequality between men and women in the sharing of **power and decision-making** at all levels
8. Insufficient **mechanisms** at all levels to promote the advancement of women
9. Lack of respect for and inadequate promotion and protection of the **human rights** of women
10. Stereotyping of women and inequality in women's access to and participation in all communication systems, especially in the **media**
11. Gender inequalities in the management of **natural resources** and in the safeguarding of the **environment**
12. Persistent discrimination against and violation of the rights of the **girl child**.

Each of the 12 areas affects co-operatives in one way or another. Some of the more critical areas where co-operatives can work on given its nature and functions are:

- Poverty – It has been recognized that co-operatives are tools for poverty-alleviation because they provide economic empowerment to the members.
- Healthcare – Co-operatives are at the forefront of ensuring the general well-being of their members by providing them affordable medical services, free medical missions, and health insurance.

⁶ United Nations (UN). Fourth World Conference on Women: Beijing Platform for Action. September 1995. Retrieved from: <http://www.un.org/womenwatch/daw/beijing/pdf/BDPfA%20E.pdf>

- Education – Co-operative schools and related institutions answer the need for basic education in developing countries. Their continuous education program for the members helps ensure that members’ basic literacy and numeracy skills are honed.
- Violence – The presence of co-ops’ gender equality committees and family enrichment programs helps ensure that domestic violence is lessened in the communities where co-ops operate.
- Conflicts – Case stories of co-operatives organized post-conflict have proven the co-ops’ role in rebuilding society from chaos and destruction to co-operation and social harmony.
- Economic structures and policies – By upholding the co-operative principles of democracy and fairness, co-ops are ahead of equalizing economic structures. Co-ops are strengthened even more by gender-fair policies formulated for the members.
- Decision-making – Women leaders who are at the forefront of the co-operative movement are witness to how co-ops have transformed the mindset toward leadership and decision-making, especially when they become gender-fair organizations.
- Mechanism – By establishing gender equality committees that are proactive in the advancement of women, co-ops embrace the need for mechanisms to put forward gender equality.
- Media – Promotional materials (audio-visuals) used for co-operative marketing must be consistent with the goal of gender equality. Media in various forms should discriminate and not treat women and men as commodities.
- Environment – Ensuring equitable involvement of women and men should encapsulate the concern for the environment and the utilization of natural resources.
- Rights of girl child – Youth programs, and children and youth savers clubs safeguard the

involvement of young children in co-op programs and activities. Their being involved makes the young people realize their worth as human beings even at an early age.

3. Millennium Development Goals (MDGs)

The MDGs of 2015 detail the areas of priority and actions to be taken toward poverty alleviation by 2015. These priority areas and actions have been agreed upon by the UN member nations, and every nation’s commitment is translated to specific actions. Co-operatives are among the organizations encouraged—along with governments and civil society—to act and contribute to the achievement of the MDGs by 2015.

Specific MDG/targets for the promotion of gender equality are :

MDG 3 : PROMOTE GENDER EQUALITY AND EMPOWER WOMEN

Target 1: Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015.

Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015.

- For girls in some regions, education remains elusive
- Poverty is a major barrier to education, especially among older girls
- In every developing region, except the Commonwealth of Independent States (CIS), men outnumber women in paid employment
- Women are largely relegated to more vulnerable forms of employment
- Women are over-represented in informal employment, with its lack of benefits and security
- Top-level jobs still go to men—to an overwhelming degree
- Women are slowly rising to political power, but mainly when boosted by quotas and other special measures

Target 1.B: Achieve full and productive employment and decent work for all, including women and young people.

- Deterioration of the labor market, triggered by the economic crisis, has resulted to a decline in employment
 - As jobs were lost, more workers have been forced into vulnerable employment
 - Since the economic crisis, more workers find themselves and their families living(in extreme poverty.
-

Learning exercise:

A) Conduct a Case Analysis –

1. Present one or two case stories from countries that are applicable to your situation.
2. Let small groups analyze the case story(ies) and relate them to the present situation of the co-op. Let them identify gender equality mainstreaming or leadership styles applicable to the co-op.

B) Conduct a Small Group Discussion –

1. Present to the participants the following questions. Let them present ideas creatively through a poem, song, poster/drawing etc.
 - a) What is your vision of a gender-fair co-operative society?
 - b) How do you attain your vision?

Co-operative Enterprise and Management

In developing co-op women leaders and managers, and women entrepreneurs, it is important to inform and provide them management skills and enterprise development concepts. There are many important management skills and enterprise development concepts for women to know and put into action, among which are: co-op financial management (particularly financial ratio analysis); use of information and communication technology and e-commerce in the co-op; and developing and practicing concern for the environment (based on the “6th and 7th Co-op Principles”).

Enterprise building and management in the co-op¹

Being the core of the co-op’s operations, the members’ jointly owned and managed enterprise or business must be comprehensible, not only to the managers of the enterprise but also to the leaders of that co-op. A knowledge of the basic operations of the enterprise will enable the leaders to make appropriate decisions for its success. In this light, then the advocacy to have women significantly represented in the decision-making bodies and leadership structures of co-ops must include training or orienting actual and potential women leaders on the basics of enterprise building and management. The assumption should be that competencies in business and enterprise building can be learned, contrary to the gender stereotype that such kind of involvement is not for women.

Enterprise building can be divided into four stages:

1. Product selection—identify and understand target customers and potential competitors, such as by conducting market research
2. Project formulation—write the business plan with the description of product and target customers; goal; needed inputs and where to get them; how to produce, sell, deliver and monitor
3. Project implementation—create and run the enterprise
4. Growth and expansion—scale up the business based on market assessment and available resources; involves doing the first three stages again, on a bigger scale.

Management skills and enterprise development concepts

Among the management skills and enterprise development concepts that women should know are co-op financial management; ICT and e-commerce; and concern for the environment.

I. Co-op Financial Management

To achieve profitable targets for their co-op enterprise and its departments, projects and teams,



(Source : ICA-AP 2014)

¹ International Labour Organization (ILO) and International Co-operative Alliance (ICA). Leadership Training Manual for Women Leaders of Co-operatives. 2005. India.



(Source : ICA-AP 2014)

women leaders and managers need to be capacitated on analyzing their organization's financial statements or financial records. They have to know the essential financial parameters that will enable them to do an accurate evaluation of their co-op's financial statements. This way, the women leaders and managers will be able to assess well their co-op's overall performance and better lead the organization to success.

Women leaders and managers have to understand the context in which financial analysis is conducted; be familiar with all the commonly used techniques of financial analysis; know the importance of external economic and industry factors and how to incorporate these factors in financial analysis; and be able to make recommendations for decision-making.

What is financial ratio analysis?

Financial ratio analysis is the calculation and comparison of ratios that are derived from the information in an organization's financial statements. The level and historical trends of these ratios can be used to make inferences about the organization's

financial condition, operations and attractiveness as an investment.

Financial ratio analysis is important to the co-op

The knowledge of co-op women leaders and managers in understanding the co-op's financial statements is enhanced using financial ratio analysis.

Financial analysis is an essential management tool. The basic step in financial analysis is *to compare*. Financial analysis is used to compare:

- results to projections and targets
- results of a specific period to previous results and looking at the trends
- results to those of comparable organizations.

Meanwhile, *ratio analysis* is used to compare different items through using ratios to determine the soundness of the co-operatives' operations. A ratio is not meaningful unless compared to a set standard. A standard is a measure of comparison. Comparison of a ratio with a standard will help the management in interpreting and assessing the financial status of the co-op.

Key areas to measure

- *Profitability* - Measures the return to the assets and loan portfolio. It shows the financial returns to the use of the capital and assets employed. The profit level also shows the organization's self-sufficiency in relation to covering costs and building its equity.
- *Efficiency* - Measures the costs of a program in relation to the outputs. It shows how proficient the organization and management are in operating.
- *Solvency* - Measures the financial "health" and stability of the organization in relation to its equity and financial base.
- *Liquidity* - Measures the ability of the organization to repay its short-term debt obligations.
- *Portfolio Quality* - Measures the "health" of the loans outstanding in terms of their risk and recuperation.
- *Growth* - Measures the changes over time of the organization in both assets and clients.

Importance of ratio analysis²

Measuring performance

Financial statements provide operating results (income, cash flow, asset status, etc.). But financial statements by themselves yield little decision-making information. It is the analysis of performance that yields additional information and *aids decision-making*.

Ratios are useful because they standardize numbers to facilitate comparisons; can be used to highlight weaknesses and strengths; and can provide basis for decision-making. Ratios also allow managers and other officers/persons responsible to monitor performance against norms or other standards. It is an early warning device, alerting the management of dangers to the organization. An effective ratio analysis requires a benchmark for comparing results (industry average, budget, prior year ratios).

Problems and limitations of ratio analysis

Ratio analysis has limitations, just like any other analysis tool. Some of the limitations are:

- Different operating and accounting practices distort comparisons.
- Sometimes, it is hard to tell if a ratio is "good" or "bad."
- Sometimes, it is difficult to tell if an organization is on balance, or in strong or weak position.
- "Average" performance is not necessarily good.
- Seasonal factors can distort ratios.
- "Window dressing" techniques can make statements and ratios look better.

Techniques in financial analysis

There are several techniques available in conducting financial analysis. The basic techniques are Static Analysis, Dynamic or Trend Analysis, and Interrelations between Indicators. In co-operatives, there are common tools used for financial analysis, such as the PEARLS (for credit unions) and COOP PESOS (for co-ops in the Philippines).

PEARLS

PEARLS is the international prudential standards for credit unions, developed by the World Council of Credit Unions (WOCCU). It was first designed as a management tool that later became effective as a supervisory mechanism. Each letter in the "PEARLS" name stands for a different and critical aspect of the organization.

Therefore, PEARLS means (the ratios or indicators):

P = Protection

E= Effective Financial Structure

A= Assets Quality

R= Rates of Return and Cost

L= Liquidity

S= Signs of Growth

These are some of the important features of PEARLS:

1. executive management tool
2. standardized evaluation ratios and formulas
3. objective, comparative rankings
4. facilitate supervisory control

² Credit Union Director Competency Course (CUDCC) material on Ratio Analysis and PEARLS Ratios by Association of Asian Confederation of Credit Unions (ACCU).

The trend in financial standards is the adoption of PEARLS and CAMELS³ in Asian countries:

- COOP-PESOS in Philippines
- PEARLS-GOLD in Bangladesh
- COOP-Rupees in Sri Lanka
- GLARES in Hong Kong

Another trend in financial standards is the “Best Practices Benchmarking” that allows the comparison of the co-op’s progress to that of other co-ops and similar financial institutions. This trend also allows co-operators to gain insight from the practices of the best performers. People gain from what others have done and they can devise solutions based on proven methods, rather than inventing new techniques. The use of the Best Practices Benchmarking contributes to greater organizational effectiveness, better information flow and higher levels of satisfaction among all parties involved.

Annexure-1 of this Resource Guide shows the basic description of PEARLS and COOP PESOS as examples of financial ratios that the trainer can use if applicable to the participants’ situation. The trainer can also present any other financial ratios that are existing or acceptable in the participants’ country.

II. Use of ICT and e-commerce in the co-op

Another important approach to promoting co-op women’s entrepreneurship is enabling women to understand, access and use information and communication technology (ICT), particularly Internet-based ICT forms and including electronic commerce (e-commerce).

Women and co-ops benefit from ICT and e-commerce⁴

Over the years, co-operatives in Asia have been motors for business start-ups and thus the creation of employment. Women are half, or even more than half, of the total membership of co-ops, particularly in Asian co-operatives that constitute two-thirds of the membership of the ICA. A substantial number of women-owned and women-operated micro, small and medium enterprises (MSMEs) are among the

emerging enterprises in the MSME sector. MSMEs face many challenges but women entrepreneurs are able to find solace to some extent from their co-ops’ assistance. In and through co-ops, more women can become entrepreneurs and gain opportunities to improve their enterprises.

But both women entrepreneurs and their co-ops have to face the field of ICT and e-commerce as among their most vital and urgent challenges. The currently fast-paced and elaborate marketplace with increasingly more competitive and leveled up operations of different businesses and organizations need an awareness and application of new ICT forms. Almost all kinds of businesses today should be able to use ICT, especially in its Internet-based platform. Businesses that effectively use ICT are able to sustain more systematic and smooth operations, utmost relevance, and great effectiveness. Women, especially those who are entrepreneurs, who are able to utilize ICT benefit by having an improved self-confidence; increased knowledge and skills; enhanced networking; improved promotion and sales/patronage of products and services; better products and services; larger income etc. Meanwhile, the co-ops that support women’s access to ICT also benefit from their organizational use of ICT—these co-ops greatly improve their delivery of economic and social to the members.

The women who should benefit from ICT and e-commerce

Women who are either planning to have a business or are already operating and managing their small or big enterprises can benefit from knowing about and applying digital technology like ICT and e-commerce tools. In being “digitally wired,” that is, applying ICT (digital or Internet-based) and e-commerce, women need access to hardware, software/applications, Internet connectivity and other digital technology tools. Women can consult and get assistance from ICT/e-commerce experts who can help them, especially their enterprises, in maximizing results from using digital technology. But it is more sustainable and advantageous to women if they themselves become digitally literate and practical

³ CAMELS is an approach for rating the safety and soundness of financial institutions; acronym for the six essential components used to rate an institution’s financial condition under the Uniform Financial Institution Rating System: capital adequacy; asset quality; management competence; earnings ability; liquidity risk; and sensitivity to market risk.

⁴ Adapted from “IT project in Germany,” news article, www.coopwomen.org



(Source : ICA-AP 2013)

users of digital technology. This “digital empowerment” of the women helps diminish the digital divide (that is, more men are reported to be using ICT) that exacerbates the gender divide between women and men (that is, men are seen to be the better sex, hence, deserve greater power, opportunities, benefits, etc.).

Advantages to enjoy

With almost all economic and social sectors in the public and private sphere now using digital technology from the simplest to the most complex forms, it is just appropriate, timely, gender-fair and even demanded that women and their enterprises be digitally wired. Use of ICT and e-commerce brings a new and enlarged dimension to the women’s enterprises. Among the advantages or benefits of ICT and e-commerce that accrue to women entrepreneurs/women’s enterprises are:

- Women gain new capacities (knowledge and skills), especially online (e.g. Internet browsing and research; website design; running a blog or

online journal; e-commerce; networking; promotion and marketing; communication)

- Women reach and even enhance their business goals (e.g., because of widened market because of online presence through a website, in online forums and in electronic groups [e-groups])
- Women keep their enterprise in step—and even steps ahead—of the market because they are able to widen and enhance more their products, services, market and network (e.g. because of more online research, promotion and exposure)
- Women increase their income with their improved business
- Being digitally wired and enjoying its benefits to their enterprises, women further develop their confidence as women and as productive members of their family, co-op, workplace, women’s group, entrepreneurs group, community and other groups to which they may belong. Having strong self-confidence is further motivation for women to empower themselves.



(Source : ICA-AP 2013)

Types and uses of ICT forms/ applications

- Types of ICT forms/applications: (Internet-based)
 - websites (featuring general or specific information e.g. ICA; co-op sites; news sites; Yahoo; Twitter; LinkedIn)
 - search engines (e.g. Yahoo; Google)
 - electronic mail (e-mail) (e.g. Yahoo Mail, Gmail)
 - chat facilities (e.g. Yahoo Messenger; Facebook; Viber; Wechat)

How/Where to learn ICT, e-commerce, and other digital technology tools

Women can learn about digital technology, ICT, e-commerce and related fields by:

- Being self-taught (such as by using digital technology also to get user tutorials, do research, get knowledge, etc.)
- Being mentored by ICT experts who should also be aware of women entrepreneurs' situation and needs
- Taking up online distance education courses
- Attending face-to-face training, workshop, seminars.

What women need to get digitally wired

- Access to an Internet-capable computer or gadget
- Internet connection
- Appropriate software
- If personal computer/gadget and/or Internet access are unavailable, the women can use facilities in Internet cafés, telecenters (public or private), and their co-ops (e.g. in the co-op's office, business development center, gender equality resource center, or other facilities of the co-op)

- file, video and photographs sharing sites (e.g. Youtube; Instagram; Flickr)
- online forums; e-groups
- electronic libraries (e-libraries)
- online buying/trading sites (e.g. Amazon, E-bay)
- cloud computing

- Uses of ICT forms/applications: (Internet-based)
 - research
 - communication
 - entertainment
 - sharing of files, videos and photographs
 - building and sharing skills and knowledge
 - advocacy of issues
 - advertisement, promotion
 - marketing
 - networking

Types and uses of e-commerce

- Using the *previously listed types of ICT forms and applications*, women entrepreneurs can do different e-commerce activities, such as:
 - Advertisement, promotion (e.g. opening a

website for a woman entrepreneur's business, which can range from being a simple website located in a free web-hosting service to a more "professional-looking, full-service" website)

- Marketing (e.g. contacting by e-mail or website possible new clients)
- Networking (e.g. participation in online marketing sites and discussion sites like forums, chats, e-groups—with topics that can be related to the enterprise's products and services, like market trends, design updates, government regulations etc.)
- Customer service (e.g. responding to clients' queries and comments; responding can be done in ways like:
 - by live chat [such as through Skype, Facetime]
 - exchange of e-mails [can be done by real-time ongoing exchange of e-mails or e-mails sent and replied to after a period of time]
- Online selling and buying (trading) activities of products and services (e.g. using websites like Amazon, Ebay, similar country-specific sites)
- Product research and development (e.g. through researching new trends and updates that can enhance women enterprises' products and services).

III. Developing and practicing concern for the environment

Women entrepreneurs in co-ops, just like other co-operators, have social responsibilities hand-in-hand with their economic responsibilities. Among these social responsibilities is concern for the environment that, in the long run, will also positively impact the economic development and sustainability of the women's enterprise. The women, therefore, should be aware of environment-friendly and green business practices and skills. Aside from the awareness, the women should actually carry out and promote these green business practices and skills. Women's enterprises should contribute to the

protection and conservation of the environment, rather than to the destruction of the environment.

The emphasis on co-operators' and women entrepreneurs' concern for the environment is rooted on and find strength from the "6th and 7th Co-operative Principles," which are "Co-operation among Co-operatives," and "Concern for Community," respectively (as part of the "Statement on the Co-operative Identity" [SCI] adopted by the ICA in 1996). Environmental concern should be a part of the development efforts and decision-making—with deliberate activities to be done—and should not be a mere afterthought or just to be "in" with other sectors who are already into sustainable development. The conclusion to the document "Backgrounder on the SCI" published in 1996 states that the Co-op Principles cumulatively are the lifeblood of the co-op movement. Derived from the values that have infused the movement from its beginnings, they shape the structures and determine the attitudes that provide the movement's distinctive perspectives. Co-op principles are the guidelines through which co-operators strive to develop their co-operative organizations. They are the essential qualities that make co-operators effective, co-operatives distinct and the co-operative movement valuable.⁵ Having said that, all the more that co-ops and women entrepreneurs should work for the environment because their actions are backed up by Co-op Principles that have long been guiding the success of co-ops worldwide.

6th Co-op Principle: Co-operation among Co-operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

Backgrounder to the 6th Co-op Principle⁶

1. This Principle, first articulated in the 1966 re-statement of principles, has been followed to varying degrees since the 1850s. It was never more important as a principle than in the 1990s. Co-operatives must be free, particularly from government

⁵ Background Paper to the Statement on the Co-operative Identity <http://www.uwcc.wisc.edu/ivic/issues/prin/21-cent/background.html>

⁶ Ibid.



(Source : ICA-AP 2013)

interference, as they work out allegiances, mergers and joint ventures among themselves as they try to achieve their full potential.

Indeed, co-operatives can only maximize their impact through practical, rigorous collaboration with each other. They can achieve much on a local level, but they must continually strive to achieve the benefits of large-scale organizations while maintaining the advantages of local involvement and ownership. It is a difficult balancing of interests: a perennial challenge for all co-operative structures and a test of co-operative ingenuity.

Co-operatives around the world must recognize more frequently the possibilities of more joint business ventures. They must enter into them in a practical manner, carefully protecting the interests of members even as they enhance them. They must consider, much more often than they have done in the past, the possibilities of international joint activities. In fact, as nation states lose their capacity to control the international economy, co-operatives have a unique opportunity to protect and expand the direct interests of ordinary people.

2. Co-operatives must also recognize, even more than in the past, the necessity of strengthening their support organizations and activities. It is relatively easy to become preoccupied with the concerns of a particular co-operative or kind of co-operative. It is not always easy to see that there is a general co-operative interest, based on the value of solidarity and the principle of co-operation among co-operatives. That is why general co-operative support organizations are necessary; that is why it is crucially important for different kinds of co-operatives to join together when speaking to government or promoting “the co-operative way” to the public.

LESSON TO LEARN from the 6th Co-op Principle

The action of women entrepreneurs, in coordination with their co-operatives, on environmental concerns—such as through environment-friendly and sustainable actions that involve the women’s enterprises and spread to the household, community, co-ops, schools, and other sectors, can be done in the most effective manner by working together in unison with other co-op groups in various levels. The



(Source : ICA-AP 2013)

strength in numbers will greatly ensure the achievement of the goals of the green actions to be done because there will be bigger targets, bigger steps to be taken and consequently, bigger impact to be generated.

7th Co-op Principle: Concern for Community
Co-operatives work for the sustainable development of their communities through policies approved by their members.

Backgrounder to the 7th Co-op Principle⁷

Co-operatives are organizations that exist primarily for the benefit of their members. Because of this strong association with members, often in a specific geographic space, co-operatives are also often closely tied to their communities. They have a special responsibility to ensure that the development of their communities – economically, socially and culturally – is sustained. They have a responsibility to work steadily for the environmental protection of those communities. It is up to the members to decide how deep and in what specific ways a co-operative

should make its contributions to their community. It is not, however, a responsibility that members should seek to avoid.

LESSON TO LEARN from the 7th Co-op Principle

The ways by which women entrepreneurs and their co-ops can act for the environment are limited only by the imagination. Because environmental degradation affects everyone in society and co-operatives are a gathering of people from different sectors of society, it is but natural that co-ops should be at the forefront of green actions. And to be most effective and systematic, the green actions of co-ops and women’s entrepreneurs must be guided by policies approved by the members.

With such policies, a definite plan and budget for green actions can be installed and implemented and, as mentioned earlier in discussing the 6th Co-op Principle, can also be best put into motion in coordination with other co-op groups, for even stronger impact.

⁷ Ibid.

Examples of Financial Ratios : PEARLS and COOP PESOS

A) PEARLS

Here is a look at some of the different ratios or indicators of PEARLS (Protection, Effective Financial Structure, Asset Quality, Rates of Return and Cost, Liquidity, Signs of Growth)⁸

Protection

The indicators in this section measure the adequacy of the provisions for loan losses.

P1. Allowance for Loan Losses / Delinquency > 12 months

Purpose: To measure the adequacy of the provisions for loan losses when compared to all delinquent loans over 12 months.

Accounts: a. Allowance for Loan Losses (Balance Sheet)
b. Loan Balances of all delinquent loans >12 months

Formula: $\frac{a}{b}$

Goal: 100%

P2. Net Allowance for Loan Losses / Total Delinquency

Purpose: Measure the adequacy of the provisions for loan losses after deducting all delinquent loans > 12 months.

Accounts: a. Total Allowance for Loan Losses
b. Total Delinquent Loans >12 months
c. Total Balance of all Delinquent Loans outstanding from 1-12 months.

Formula: $\frac{(a - b)}{c}$

Goal: 35% of loans delinquent 1 - 12 months

Effective Financial Structure

The indicators in this section measure the composition of the most important accounts on the Balance Sheet. An effective financial structure is necessary to achieve safety, soundness, and profitability, while at the same time, positioning the credit union for aggressive real growth.

⁸ World Council of Credit Unions (WOCCU). PEARLS Monitoring System, World Council of Credit Unions Toolkit Series Number 4, by David C. Richardson. WOCCU: 2009, Madison, USA. (available online from woccu.org)

Earning Assets

E1. Net Loans / Total Assets

Purpose: Measure percentage of total assets invested in the loan portfolio.

Accounts: a. Total Gross Loan Portfolio Outstanding
b. Total Allowance for Loan Losses
c. Total Assets

Formula: $\frac{(a - b)}{c}$

Goal: Between 70 - 80%

E2. Liquid Investments / Total Assets

Purpose: Measure the percentage of total assets invested in short-term investments.

Accounts: a. Total Liquid Investments
b. Total Assets

Formula: $\frac{a}{b}$

Goal: Maximum 20%

E3. Financial Investments / Total Assets

Purpose: Measure the percentage of total assets invested in long-term investments.

Accounts: a. Total Financial Investments
b. Total Assets

Formula: $\frac{a}{b}$

Goal: Maximum 10%

Liabilities

E5. Savings Deposits / Total Assets

Purpose: To measure the percentage of total assets financed by savings deposits.

Accounts: a. Total Savings Deposits
b. Total Assets

Formula: $\frac{a}{b}$

Goal: Between 70 - 80%

Capital

E7. Member Shares / Total Assets

Purpose: Measure percentage of total assets financed by member shares.

Accounts: a. Total Member Shares
b. Total Assets

Formula: $\frac{a}{b}$

Goal: Maximum 20%

E8. Institutional Capital⁹ / Total Assets

Purpose: Measure percentage of total assets financed by Institutional Capital.

Accounts: a. Total Institutional Capital
b. Total Assets

Formula: $\frac{a}{b}$

Goal: Minimum 10%

E9. Net Capital

Purpose: Measure the real level of institutional capital, after adjusting the allowances for risk assets to meet the standards of P1&P2 and covering any other potential losses.

Accounts: a. Institutional Capital
b. Allowances for Risk Assets
c. Balance of Loans Delinquent greater than 12 months.
d. Balance of Loans Delinquent from 1 to 12 months.
e. Problem Assets (Losses that will be liquidated)
f. Total Assets

Formula: $\frac{[(a + b) - (c + .35(d) + e)]}{f}$

Goal: Minimum 10%

Asset Quality

The indicators in this section measure the percentage of non-earning assets that negatively impact profitability and solvency. They are: loan delinquency, non-earning assets and the financing of non-earning assets.

⁹ Institutional Capital is defined as all legal and non-distributable reserves, capital donations and the portion of the current year's surplus that will be retained as legal or non-distributable reserves. These reserves are not expended and no member may present an individual claim.

A1. Total Delinquency / Total Loan Portfolio

Purpose: Measure the total percentage of delinquency in the loan portfolio, using the criterion of outstanding delinquent loan balances instead of accumulated delinquent loan payments.

Accounts: a. Sum of all delinquent loan balances (a non-bookkeeping control)
b. Total (Gross) Loan Portfolio Outstanding

Formula: $\frac{a}{b}$

Goal: Less than or Equal to 5%

A2. Non-earning Assets / Total Assets

Purpose: Measure the percentage of the total assets not producing income.

Examples of Non-earning Assets:

1. Cash on hand
2. Non-interest bearing monetary checking accounts
3. Accounts receivable
4. Assets in liquidation
5. Fixed assets (land, building, equipment, etc.)
6. Prepaid expenses and other deferrals

Accounts: a. Total Non-earning Assets
b. Total Assets

Formula: $\frac{a}{b}$

Goal: Less than or Equal to 5%

A3. (Net Institutional Capital + Transitory Capital¹⁰ + Non Interest-Bearing Liabilities)¹¹ / Non-earning Assets

Purpose: Measure the percentage of non-earning assets that are financed with institutional capital, transitory capital and liabilities without interest.

Accounts: a. Total Net Institutional Capital
b. Total Transitory Capital
c. Total Non Interest-Bearing Liabilities
d. Total Non-earning assets

Formula: $\frac{(a+b+c)}{d}$

Goal: Greater than or equal to 100%

¹⁰Transitory Capital includes Monetary, Educational & Social Reserves, Revalued Assets and Undistributed Income

¹¹ Referred to as "Zero Cost Funds"

Rates of Return and Cost

These indicators measure the average income yield for each of the most productive assets of the Balance Sheet. In addition, they measure the average yield (cost) for each of the most important liability and capital accounts. The yields are actual investment returns and not the typical "spread analysis" yields that are figured on the basis of average assets. The corresponding yields indicate whether the credit union is earning and paying market rates on its assets, liabilities and capital.

R9. *Operating Expenses /Average Total Assets*

Purpose: Measure the cost associated with the management of all credit union assets. This cost is measured as a percentage of total assets and indicates the degree of operational efficiency or inefficiency.

Accounts: a. Total Operating Expenses (exclusive of Provisions for loan losses)
b. Total Assets as of Current year-end
c. Total Assets as of Last year-end

Formula:
$$\left(\frac{a}{\frac{(b+c)}{2}} \right)$$

Goal: <10%

R12. *Net Income /Average Total Assets*

Purpose: Measure the adequacy of earnings and also the capacity to build Institutional Capital.

Accounts: a. Net Income (After dividends)
b. Total assets as of Current year-end
c. Total assets as of Last year-end

Formula:
$$\left(\frac{a}{\frac{(b+c)}{2}} \right)$$

Goal: >1% and enough to attain the goal of E8

Liquidity

The liquidity indicators show whether the credit union is effectively managing its cash so that it can meet deposit withdrawal requests and liquidity reserve requirements. In addition, idle cash is also measured to insure that this non-earning asset does not unduly affect profitability.

L1. *Liquid Investments (+) Liquid Assets (-) Short-term Payables / Member Savings Deposits*

Purpose: Measure adequacy of the liquid cash reserves to satisfy deposit withdrawal requests, after paying all obligations of < 30 days.

Accounts: a. Total Earning Liquid Investments
b. Total Non-earning Liquid Assets
c. Total Short-term Payables <30 days
d. Total Savings Deposits

Formula:
$$\frac{(a+b+c)}{d}$$

Goal: Minimum 15%

L2. Liquidity Reserves / Savings Deposits

Purpose: Measure compliance with obligatory Central Bank, CFF or other Liquidity Reserve Deposit requirements.

Accounts: a. Total Liquidity Reserves (Earning Asset)
b. Total Liquidity Reserves (Non-earning Asset)
c. Total Savings Deposits

Formula: $\frac{(a + b)}{c}$

Goal: 10%

Signs of Growth

The indicators of this section measure the percentage of growth in each of the most important accounts on the financial statement, as well as growth in membership. In inflationary economies, real growth (after subtracting inflation), is a key to the long-run viability of the credit union.

S10. Growth in Membership

Purpose: Measure the year-to-date growth in membership of the credit union.

Accounts: a. Current Number of Members (non-bookkeeping control)
b. Number of Members as of Last Year-end (non-bookkeeping control)

Formula: $\left(\frac{a}{b}\right) - 1 \times 100$

Goal: >15%

S11. Growth in Total Assets

Purpose: Measure the year-to-date growth of Total Assets.

Accounts: a. Total current assets
b. Total assets as of the Last Year-end

Formula: $\left(\frac{a}{b}\right) - 1 \times 100$

Goal: Greater than the inflation rate + 10%

b) COOP PESOS

This component is comprised of indicators that look at the financial performance of savings and credit co-operatives (SCC).

Portfolio Quality

Portfolio quality provides the manager and board of directors of an SCC the appropriate tools in monitoring the quality of the portfolio of their co-ops. Loan portfolio accounts constitute the bulk of an SCC's assets. It compares adequacy of the provisions for loan losses against the amount of delinquent loans. The status of

the health portfolio of the SCC will either propel the co-op to grow more or imperil the whole sustainability program of the co-op.

Efficiency

Efficiency focuses on the operation and administrative efficiency of the delivery of financial services, that is, loans and savings products to members of an SCC. It determines the ability of the co-op to generate sufficient income to cover expenses on operations. It affects the loan profitability of the co-op’s portfolio and the return on members’ shares.

Stability

Indicators determine if financial services are delivered to the SCC’s members in a sustained manner. One way of doing this is increasing the institutional capital of the co-operative, rather than purely relying on the members’ share capital. It is then determined if the SCC can maintain sufficient liquidity to meet the

financial needs of the members. Stability is important because the co-op leadership commits itself to sustainability in the co-operative structure. The co-op membership, in turn, will also be serious in strongly supporting their own co-op.

Operations

Indicators and standards call for the implementation of a new thrust in the operations of SCC. Dependence is decreased on external borrowings. Greater emphasis is given on mobilizing voluntary savings from the members because savings are considered more accessible for members and, therefore, more beneficial. With more emphasis on savings mobilization, the SCC will be less dependent on external borrowings, thus lowering financial costs.

Structure of Assets

The extent of the share of the SCC’s various assets to its total assets is determined. The effective use of these assets to operate revenues is also assessed.

Balance Sheet		Income Statement
<u>Earning Assets</u>	<u>Int. Bearing Liab.</u>	<u>Interest Income</u>
Loan Portfolio	Member Deposits	Loans
Liquid Investments	External Credit	Liquid Investments
Financial Investments		Financial Investments
Non-Financial Invest.		<u>Non-Interest Income</u>
	<u>Non-Int. Bearing Liab.</u>	Non-Financial Invest.
	Short-Term Payables	Other Income
	Provisions	<u>Financial Costs</u>
	Other Liabilities	Member Deposits
<u>Non-Earning Assets</u>	<u>Capital</u>	External Credit
Liquid Assets	Member Share Capital	Member Share Capital
Accounts Receivable	Transitory Capital	<u>Operating Expenses</u>
Fixed Assets	Institutional Capital	Personnel
Other Assets		Governance
Problem Assets		Marketing
		Depreciation
		Administration
Total Assets	Total Liab. & Cap.	Provisions for Risk Assets
		Net Income

Guide for Trainers in Using the Resource Guide
Target Participants: Co-operative trainers or Education Committee members,
middle level managers, BOD

Day / Time	Topic / Target Outputs	Process Guide / Concepts
Day 1 30-45 minutes	Inaugural / Opening Programme	
1 hr	Introduction of Participants and Speakers	Use a game or an activity to introduce the participants and speakers to one another
15 minutes	Orientation on the training objectives and programme	Introduce the objective of the training and the programme flow
1.5 hrs	Concept of development and role of women in co-operative development	Trace the evolution of co-operatives and the participation of women. Have a collective analysis of the effects of globalization on the poverty situation and its impact on women and other sectors in the society.
2.0 hrs	Statement of Co-operative Identity vis-à-vis Market Economy	Small Group Discussion: Guide Questions: 1. identify present co-op practices that will show how co-ops are coping with the challenge of market economy. Are these practices beneficial in building co-operative enterprises? And in addressing individual member's needs? 2. Using the Statement of Co-operative Identity (SCI), What are your recommendations to enhance co-op practices to cope with the challenge of market economy?
1.5 hrs	The future of co-operatives	Visioning Exercise: How do you see co-operatives in the future as they address the different needs of women and men members in a globalized economy?
Day 2	Co-operative Governance and Leadership	
1.5 hrs-2 hrs	Leadership and Values in Co-operatives	Reflect on your experience and encounter with power and leadership in co-ops today. How do you describe present co-op leadership and values? Input: the concept of power and leadership in co-ops
1.5-2 hrs	Participation of Women and Men in Leadership and Management	Present statistics on membership profile, the participation of women and men in co-op activities and the participation of women and men in leadership positions in the co-op and make an analysis

		Input: What is Gender Equality? Why is GE important in Co-ops? Present Case studies on leadership from Thailand, Philippines, Japan
1.5-2hrs	Co-operative Leadership Styles	What leadership styles are appropriate to co-ops using the SCI?
Day 3	Co-operative Enterprise and Management	
3-4 hrs	Financial Analysis as Essential Management Tool	Present a sample Financial statement and explain each. Explain the importance of understanding financial statements. Discuss the importance of understanding financial ratios as essential management tool. Discuss the different techniques of Financial Analysis and tools used in monitoring and evaluation of co-op performance like: <ul style="list-style-type: none"> - COOP PESOS - PEARLS Compute (through an exercise) commonly used ratios Explain the relationship of financial ratios in the financial statements
1 hr	Use of Information, Communication Technology as management tool	Lecture on how ICT help in efficient delivery of coop services e.g. computer based accounting software Use of internet IT based business development services
1 hr	Making Co-op enterprises environment friendly	Lecture on the importance of green co-op enterprise
30 min	Wrap up and Synthesis	Present a summary of the key lessons learned in each session and let participants share their Insights and significant learning from the course
15 min	Evaluation	Let participants fill-in prepared evaluation form
30 min	Closing Program	
Day 4	FIELD VISIT to a co-operative that have a gender equality and/or women empowerment program	

CASE STORIES

1. Case Story : Fukui Co-operative Society, Japan

In Japan, about 90% of consumer co-operative members are women. The consumer co-operative movement in Japan was initiated by its members. Therefore, it can be said that women have been playing a central role in the country's consumer co-op movement from the start up to today.

In the 1960s to 1970s, the co-op members organized a number of "han groups." Co-op home delivery service, which is joint purchase based on the han groups, rapidly expanded nationwide. With this system, the members voluntarily take orders from han group members, count shopping items and collect the payments. Member-centered activities further developed in the 1980s.

Members took the initiative in product development with activities like sample tasting, product improvement and actual use of the products. Through the product development process undertaken by the members, a range of co-op products were developed. The product development system continues to be conducted nationwide, thereby reflecting the members' voice. The product development done in Co-op Kobe that is initiated by its members is one of the best examples of this system.

Members' initiative is not only in product development. Saitama Co-op, Co-op Tokyo and Chiba Co-op distribute questionnaires about the "New Co-op Vision" among their members. The results of the questionnaires are reflected in the administration of members' activities.

Despite all these developments—including women's initiative—in the consumer co-op movement, the number of women employees in the management structure has not increased. Fukui Co-operative Society (hereafter called Fukui Co-op) is the model case. Fukui Co-op has made strong efforts to promote gender equality in the consumer co-operative, in which both men and women work in a lively manner and pleasantly.

The concrete plan of gender equality, as well as the human resource development strategy, is the part of the Co-op's business strategies as well as of its human resource development strategy.

Fukui Prefecture

Fukui Prefecture, located in Hokuriku District, has a population of 803,563, which accounts for 277,041 households. Fukui Prefecture's employment rate of women is 53.4% and the rate of dual income family is 58.2%, which is recorded to be the highest ratio nationwide.

The rate of three-generation families, which makes it easier for women to work outside, is 20.3%, and this is also a high ratio.

Vision of Fukui Co-op

Most of the 130,000 members of Fukui Co-op are women. This number is just the same as the other consumer co-operatives in Japan. In this sense, consumer co-ops are recognized as one of the biggest women's groups in Fukui Prefecture. Fukui Co-op considers attending to gender issues as part of its important social responsibilities and thus takes measures for these issues. In fact, Fukui Co-op's women employment rate is getting higher after its welfare business expansion in recent years (31.2% of its permanent employees are women, as of fiscal year of 2011).

Having a well-balanced employees' structure allows the reflection of also both women and men members' and users' viewpoint into the Co-op's business operation and management. To effectively respond to the members' diversified needs, it is important to establish good systems and an organizational climate wherein everybody can work well and in a lively way; and which encourages everyone to use their abilities and talents.

The Fukui Co-op set the following as its organizational vision in its eighth midterm plan:

1. To maximize value for co-op members. Build up a lively organization.
2. Create organizational climate encouraging innovation and development by employees.
3. Develop employees who work lively and pleasantly by exercising ability.

Agenda 1: Promotion system encouraging staff motivation

Fukui Co-op has strategies for both human resource development and organizational climate improvement regarding the employment system, evaluation and treatment system, human resource development, support for the balancing of work and family, and working environment. Fukui Co-op has these gender-related strategies: "Gender-balanced recruitment of new graduate," "Promotion system from contracted employee to permanent employee" and "Employment system responding to diversified working style."

The "Gender balanced recruitment of new graduate" system makes it a rule to recruit employees on a 50-50 basis between men and women. The "Promotion system from contracted employee to permanent employee" is an opportunity for contract employees to get promoted as permanent employees, under some conditions, every year. These systems motivate C-type employees (without transfer) and P-type employees (part-time) by opening new possibilities to become R-type employees (permanent).

In 2007, 16 women got promoted as permanent employees and were assigned to the welfare business department. R-type employees are basically recruited if they can accept the flexible working condition regardless of assigned task and location, with an exception for the employees of welfare division because they need highly professional skills.

Agenda 2: Support for the balancing of work and family

Fukui Co-op is taking several measures for balancing work and family. One of these measures is the "Temporary part-time employment system." This means a short working hour system, which reduces work up to two hours a day. Thus with this system, the employees can work on part-time basis and can flexibly control their working time in the Co-op.

Another measure taken to balance work and family is

the "Baby care leave." To encourage paternal leave among its employees who become fathers, the Co-op grants an incentive of 10,000 yen (US\$ 80) to a father (employee) who takes a seven-day paternal leave before his baby becomes one-year old. The challenge is how to establish an organizational climate in which the baby care leave for men is naturally and commonly taken.

Another unique example of the measures taken by Fukui Co-op to balance work and family is the "Career development leave." This type of leave allows employees to take time-off for schooling, which is related to Fukui Co-op's business strategies. Some employees have used this leave to take the course of "nursery teacher." Thus having become qualified, these employees were assigned to child-raising in the Co-op's business department in order to make use of their knowledge.

Agenda 3: Listen to employees voice widely

Fukui Co-op management sets the opportunity to listen to the employees' voice and to reflect these in its policy through the "Work condition consulting meeting," "Employee's satisfaction survey" and "Self-declaration system." There is no labor union in Fukui Co-op.

The "Employee's satisfactory survey" is distributed to all employees, including part-time staff, and is conducted every year.

The survey questionnaire is divided by assignment and employment pattern. The collection rate of the survey is over 98%. The survey led to the change in Fukui Co-op's personnel and wage system. Satisfaction of permanent employees in the Co-op's welfare department was very low compared to its other departments. Thus the survey questionnaire was used for analysis of the status quo, and the personnel system was eventually changed.

The outcome or results of the survey questionnaire were reported and discussed at each assigned department and in the Co-op's Satisfaction Development Committee. The report was written, discussed at the Fukui Co-op Board meeting and reflected in the following year's Co-op policy.

All these measures taken by Fukui Co-op are meant to improve the workplace environment and to make employees work in a more lively way. Ms Yoshie UCHIMA says, "Although many challenges still remain, we will make positive changes for employees by listening to their opinions."

2. Case Story : Philippines

“I practice my role as member of the family; create a team/partnership where gender roles are not an issue. I project the same practice to my community. I don’t proclaim I’m a gender advocate, I just practice gender equality.”

These are the words of Mr. Alexander “Alex” B. Raquepo, Vice Chairperson of Sta. Cruz Savings and Development Co-operative (SACDECO), located in Ilocos Region, northern Philippines. Alex has held the position since 2005 and, prior to this, he was Chairperson of SACDECO, which is his base co-operative, and also Chairperson/Board of Directors (BOD) member of numerous secondary and tertiary Philippine co-operatives. He was also the Chief of Staff of former Congress Representative Jose R. Ping-ay of COOP-NATCCO Partylist; and was a Program Officer of the Australian Embassy’s AusAid Program (Philippines).

Alex is the eldest child among four siblings, having one brother and two sisters, from a well-off family in the Ilocos. He has a Bachelor’s Degree in Agricultural Education from Don Mariano Marcos Memorial State University, a Master of Arts in Public Management from the University of the Philippines, and a Development Management Degree from the Asian Institute of Management. He is married to Evelyn de Castro-Raquepo, a government employee, and they have three sons, two of whom are in their twenties and the youngest is a teenager.

Alex says that he had already been practicing gender equality (GE) even before he got introduced to it through the Asian Women in Co-operative Development Forum (AWCF). AWCF is an Asian regional organization that advocates and promotes gender and co-op development. As a married couple, Alex and Evelyn were typical working parents providing for the needs of their children and family. Evelyn works at the Philippine government’s Department of Agriculture (DA) and Alex was then working with non-government organizations (NGOs) and the co-operative sector. Although both husband and wife were busy earning a living, Evelyn was the one who mainly managed household tasks, with occasional assistance from Alex and the children. This scenario in the couple’s family prevailed for years, but a twist happened in 2005-2008. In those years, Alex decided to lie low from office work so that he could focus on his tasks in his co-operative

and community affiliations. With this change in their family, Evelyn became the sole breadwinner while Alex took it upon himself to be the “househusband/housebound man” tasked to do household chores/activities that were mainly done before by his wife (e.g., washing clothes, cleaning the dishes, cooking food and many other tasks).

Being a househusband gave opportunity to Alex to “...learn to appreciate the demands and rigors of housework.” He says that “doing household activities keep me closer to my sons and wife besides developing teamwork within the family.” Alex was not conscious of being a GE role model at that time, but his actions were already noted and emulated by the co-op/community-members with whom he was in contact.

Another turning point for Alex regarding GE was SACDECO’s partnership project with AWCF, supported by the We Effect—Swedish Co-operative Centre (We Effect—SCC) (then known as the KF Project Center or KFPC). The “Development of Gender Equality in Co-operatives in the Philippines” Project was implemented from 2007 to 2009. AWCF proposed to include SACDECO in the Project, but the Co-op’s BOD was initially reluctant to accept the partnership. AWCF was then also talking to a few other co-ops who could also be partners in the same Project. SACDECO’s BOD, in its hesitance to the Project, had remarked then, “...why rock the boat when the boat is smoothly sailing? We are already contented with what we have and what we generate in terms of net surpluses. We are in existence for about 23 years...and GE was never an issue in our operations...”

Despite the SACDECO BOD’s adverse stance to the Project, the Co-op’s friendship with and belief in AWCF’s thrusts prevailed. The BOD decided to try out the AWCF-We Effect—SCC GE Project. After initial meetings between SACDECO and AWCF in 2007, the AWCF-We Effect—SCC Project sponsored the “Gender-Sensitivity Training (GST)” held May 2-3, 2008 in the Co-op. This training sealed the partnership between SACDECO and AWCF. Through the GST it underwent, SACDECO realized that the Co-op will prosper more if GE is integrated in the Co-op’s processes, systems, practices, and procedures. The GST also paved the way for the Co-op’s officers and staff to appreciate and know one another at a deeper level as everyone

had started to openly share his or her personal and family experiences during the training and even after the training.

Meanwhile, the GST was likewise memorable at the personal level to Alex. The training affirmed to him that his family's routine activities were on the right track and that his family's gender awareness had brought out the best in him and in every member of his family. The GST also made him recognize an important fact. He says that "...for us to get the best from our employees, he or she must lead a happy and fulfilling family life. If we have good family relations, roles are defined and shared, others are allowed to grow (hence) job performance will surely be good, too." In addition, watching the film "Impossible Dream" (a gender advocacy film produced by the United Nations) strengthened Alex's conviction that GE is achievable if the welfare of the family is everyone's inspiration. He shares this motivation with SACDECO's women and men officers, staff and members.

After the GST and his awakening to several realizations, Alex participated in other GE capacity-building activities conducted by AWCF, such as GE workshops; other GST conducts; GE study visit to Sweden, the country adjudged as the Gender Equality Champion for 2006 and 2007; GE manual development; and training of trainers on GE, which helped Alex sharpen his GE knowledge, skills and attitude.

AWCF noticed Alex's strong determination in promoting GE. Thus AWCF selected Alex in 2009 to be one of the GE advocates of the pilot co-ops in AWCF's GE project in the Philippines.

Although Alex had been a GE advocate and GE role model for quite some time now and finds some aspects of Filipino culture to be hindrances to promoting GE (e.g., the perception that men are the resource finders while the women should stay at home), he is still determined to share his gender learning with other co-ops. For instance, he became one of the resource speakers in workshops conducted by AWCF in the Project "Promoting Gender Equality Among Co-operatives in the Philippines" that was conducted from 2010 to 2012, with support also from We Effect-SCC. With his positive outlook in life and his commitment to share his gender learning as a resource person, storyteller and co-op leader, Alex wants to influence more men to be GE advocates. He dreams of conducting a GST for couples, which will be an opportunity to directly share and exchange experiences with husbands and wives.

Simultaneous with Alex's personal achievements on GE

is SACDECO's evolution as a gender-friendly co-op. SACDECO achieved positive impact after four years of taking part in AWCF's GE projects and wholeheartedly embracing GE. SACDECO's loan delinquency rate decreased; members increased their savings deposits; men and women improved and increased their partnership in the conduct of Co-op activities; and co-op employees and families improved their relationships. SACDECO's efforts in GE that also had touched the membership helped improve the members' household relationships. Thus the members' families were strengthened, and they were able to better support SACDECO's activities and helped them meet their obligations to the Co-op.

SACDECO's specific activities and accomplishments in GE are the following: a) developed and carried out a gender survey that proved the existence of gender biases and issues within the Co-op; b) conduct of GSTs to SACDECO employees, officers, and members as well as "kataleks" ("barangay" or village trustees) to address gender issues and concerns, hence allowing more families and people to be aware of and practicing GE; c) integrated GE sessions in the PMES (Pre-Membership Education Seminar) and other Co-op training; d) identified GE advocates within SACDECO, who were tapped as resource persons on GSTs and other gender-related training/activities; e) created a Gender Committee and appointed a Gender Focal Person; f) incorporated gender in the Co-op's Vision statement, to wit: "A one-stop shop, capable and reliable Co-operative financial center and GE Champion in the Ilocos region"; g) addressed and integrated gender concerns in the Co-op's annual action plan and were allotted regular funding; h) participated in international gender and co-op study visits (e.g., in Sweden and Thailand); i) enhanced and designed SACDECO's Human Resource Policy Manual and Code of Ethics to be gender-equal; j) created a gender section in SACDECO's quarterly publication; and k) teamed up with government organizations that are advancing GE, such as the Department of Agriculture (DA), Department of Social Welfare and Development (DSWD), local government units and other agencies.

Furthermore, in line with SACDECO's Vision statement of being the "GE Champion" in Ilocos, particularly in northern Luzon, the Co-op continues to conduct monthly GSTs in all of its eight branches. With the intention of spreading GE not only within its Co-op but within the co-op sector, SACDECO also invites other co-ops in its area of operations to join its GSTs. This activity moves SACDECO closer to being a GE center for co-ops in northern Luzon.

3. Case Story : A Leader from Thailand¹

Ms Pethai Pathumchantararat is a leader among men. At 70, her age does not stop her from continuing to be one of the greatest leaders of the first credit union (CU) in Thailand, the Soon Klang Thewa Credit Union Co-operative.

In the CU movement that is mostly dominated by men, it is refreshing to know that there is a woman leading men in the effort to uplift the quality of people's lives in the community. Pethai was the first person to assist in the development of the Soon Klang Thewa Credit Union Co-operative, when the Co-op's founders first aired the call for help for the organization. She is now the Co-op's Chairperson of the Education Committee and Secretary of the Board of Directors. Pethai is a well-respected community leader.

The Soon Klang Thewa Credit Union Co-operative

The Soon Klang Thewa Credit Union Co-operative enjoys the honor and prestige of being regarded as the first CU credit union in Thailand. The people in this Co-op have dedicated their lives to improving many other people's lives and in the process, they garnered several awards—all for service to the community.

The Co-op was founded in July 1965 by Rev. Fr. Alfred Bonninque, S.J. and members of the Huey-Kwang and Dindaeng community as a solution to the intolerable interest rates charged by money lending institutions in the area. The people living in community were forced to get loans with such rates because of their impoverished situation. These loans provided for their daily sustenance.

At that time, CUs were already proliferating in other countries, and the CU philosophy as a vital element in poverty alleviation had started to be recognized by several communities worldwide. Rev. Fr. Bonninque – now recognized as the founder of Thailand's CU movement – knew that the concept of CU will help improve the lives of the people in the Huey-Kwang and Dindaeng community. He helped send Mr. Amporn Wattanawongs to study the CU and social development concepts at the South East Asia Rural Social Leadership Institute (SEARSOLIN) in Xavier University, Cagayan de Oro City, Philippines.

Together with Mr. Wattanawongs, Rev. Fr. Bonninque and other leaders—with full confidence on CU principles and with only 360 Baht among themselves – started what is currently known to be the root of the Thailand CU movement, the Soon Klang Thewa Credit Union Co-operative.

Not long after, the Soon Klang Thewa Credit Union Co-operative became the driving force of the growth of the Dindaeng locale. The community's ragged shanties and muddy roads turned into modest houses and cemented lanes. The Co-op has received several awards from a number of institutions for its invaluable contribution to the community. The Co-op's efforts have been recognized by the local government and various private organizations that provide the Co-op financial grants to fund its activities aimed at further improving the quality of life of its members.

The Co-op's members

The Co-op is proud of its diverse member demographics. Of the Co-op's 1662 members, as of July 2011, there are 1562 Buddhist, 56 Islamic and 44 Christian members. The Co-op officers believe that their organization is like a big, diverse family whose members, despite their differences, should and can work together toward their common goal.

With 48.98 percent of its membership being composed of the 20-40 age bracket, the Co-op is assured of a firm grasp on a future market. Furthermore, the Co-op has established its niche as a reliable financial institution in service of the community.

Knowing that the strength of the CU lies in its members, the Soon Klang Thewa Credit Union Co-operative makes its members feel that their Co-op is their reliable partner during times of trouble. Even during a great flood that had occurred, the Co-op helped those who were in need even if they were not its members. Through its action of also caring for those who are not in the CU, the Co-op believes that the community members will understand the CU philosophy, that is, people helping people.

¹ Adapted from Isidro, Jason Palo and Kruewan Chonlanai. Credit Union League of Thailand, Ltd. (CULT), with support of Asian Women in Co-operative Development Forum (AWCF). A Case Study on Women Leaders featuring The Soon Klang Thewa Credit Union and Ms. Pethai Pathumchantararat. Pethai Pathumchantararat: A leader amongst men. 2011. Bangkok, Thailand.

The Co-op's services

The Soon Klang Thewa Credit Union Co-operatives' provision of loans to the members is just one of the services favored by the community. As of July 2011, members have availed from the Co-op a total of 54,646,010 million Baht. Share capital increased from 69,827,900 million Baht in 2010 to 73,670,350 million Baht in 2011. The Co-op has total assets of 131,456,618.43 million Baht.

To benefit even more the members, the Co-op created welfare schemes, with clear short-term and long-term plans to ensure the financial stability of the members and their families

The road that the Co-op took was not without humps and bumps. The Co-op, being the oldest CU in Thailand, had experienced various obstacles and issues as it set to create deep and lasting change in the members' lives. To address these issues, the Co-op prioritizes member education. The Co-op is aware that once the members understand the concept of self help and mutual help, they themselves will strive to make a change in their lives.

The Co-op's involvement with women and development

Women often lack opportunities to participate in social activities. Society sets limitations on women's growth, especially when it comes to authority and leadership. The Soon Klang Thewa Credit Union Co-operative attempts to thwart this way of thinking as it tries to change the way that women are perceived to be. With more than 70 percent of its members being women, the Co-op wants to ensure that their needs are addressed and that their capabilities are harnessed.

The Co-op established a women's group that aims at providing livelihood to the female members. It has dedicated a room in its premises where the women can hold meetings and work on projects, such as the bouquet of 100 Baht bills that is offered for sale during graduations, anniversaries and other occasions. Pethai heads this women's group.

The woman leader

In the early days, Pethai was the first to heed the call for change in the community, and she was the first to assist in the development of the Soon Klang Thewa

Credit Union Co-operative as a vital instrument in attaining financial freedom and social growth.

Pethai started her career by being an apprentice in a relative's beauty salon. The beauty salon was at that time the hub of idle chit chat and nonchalant conversations, which made her familiar with the problems and issues of the community. The salon's patrons would always talk to her regarding their own troubles and worries about their families and the Dindaeng district where they lived.

In 1959, Dindaeng was a very poor community, dubbed as the slums of Bangkok. People from different provinces came there to build their homes, hoping to find work or better opportunities. They had built shanties over mountains of garbage as they continued to look for menial labor so that they could meet their daily needs. There were those who even scavenged for food for their starving families. It seemed like a hopeless situation for many, but Pethai and a few other community leaders knew that if they wanted their lives to be better, change should come from within themselves.

Rev. Fr. Bonninque was aware of the residents' plight, and he wanted to do something to improve their lives. He organized free medical checkups that helped people in the community who needed medical attention, especially those unable to afford doctors' fees.

It was a start although the Priest knew he had to do something more. The sister of Pethai had advised Rev. Fr. Bonninque that if ever he needed assistance in helping the Dindaeng community, then he should look for Pethai. If there was anyone who knew the issues and concerns of the people living in the community, it was none other than Pethai.

The Priest also knew that leadership must emerge from the people themselves if change were to come from the community. He knew that Pethai's passion for helping others and her familiarity with the people's plight will greatly help in advancing the Co-op's noble vision.

With this, Pethai started her journey to leadership. Coming from humble beginnings, with a high school diploma and a vocational degree, she strived to become a staunch supporter of the Soon Klang Thewa Credit Union Co-operative, a multi-awarded servant and leader of her community.

Pethai's views on leadership

Pethai believes that a higher quality of living can only be possible when people from the community will change their behavior and attitude toward their work and lifestyle. Thus she taught them the value of savings and how it will be an instrument to combat poverty. She showed the people that genuine concern for the community and for others will lead them to become better agents of change.

Her passion for helping the community is evidenced by her strong sense of leadership. She feels that leading by example is one of the best methods of encouraging her subsidiaries, particularly on the value of savings. Pethai, a fervent saver, cited that even as a teenager she would often forego her craving for "olyang" (her favorite local beverage) so that she could save her allowance. She has maintained that same fervor for savings as she advocates that everyone should save at least one Baht a day.

One of the manifestations of Pethai's being a great influence to a great number of people is the fact that many new graduates opt to work for the Co-op and help the Dindaeng and Huey Kwang locale, rather than taking advantage of opportunities for high paying jobs in the city. The new graduates support local activities, carry on the value of helping others, and help ensure the Co-op's growth because they want to give back to the Co-op that had helped them earn their degrees.

Pethai may have committed to serving the Co-op and the community, but she never forgets to prioritize her family. She believes that responsibilities for the family should not be ignored and should be everyone's primordial concern. She continues to be a loving wife to her husband of 46 years and a caring mother to three daughters, one of whom is the current manager of the Co-op.

When asked about her own definition of leadership, she responds: "Leaders know that everything should start from themselves. A leader prioritizes family above all other responsibilities and maintains transparency, especially with matters relating to finance. A leader follows the H.M. the King's theories on attaining 'sufficient economy' because the King believes and supports the co-operative principles. When you have fulfilled all those conditions, only then can you truly become a better leader"

Her legacy

Pethai may have plans of retiring soon from her work in the CU, but she asserts that she will still continue to serve her community as a supporter and a leader, taking part in many ventures that help the women in the community.

This woman CU leader understands the importance of passing on the knowledge to future generations as she trains and develops new leaders from the members of the women's group. She believes that it is imperative to equip future leaders of the values and expertise necessary to carry on the goals and dreams of the founders of Thailand's CU movement.

Pethai's many efforts toward the betterment of the lives of her neighbors and other people around her enabled her to gain several awards, an honor that is proudly showcased in the room of the women's group that she has led for so many years. But Pethai emphasizes that the greatest award is in knowing that she has uplifted the quality of lives of so many and that she has seen the community grow from a disregarded slum to a thriving community, full of hope and cooperation working for a brighter tomorrow.

CULT and gender equality

Soon Klang Thewa Credit Union Co-operative is a member of the Credit Union League of Thailand (CULT). CULT is a founding member (1990) of the Asian Women in Co-operative Development Forum (AWCF). CULT supports and is a strong advocate of gender equality.

CULT strongly believes that women should be empowered. It acknowledges that gender equality is about giving women and men equal opportunities, responsibilities, and benefits. CULT provides women the opportunity to develop their potential; have their voice heard; decide their own future; be able to stand before others; and become leaders.

Looking at the whole picture, CULT believes that having strong women will further strengthen its organization. And an even stronger CULT also leads to a stronger community and in turn, a strong community further strengthens Thailand.

Therefore, taken to a higher level, stronger women means having a stronger world.

4. Case Story : Jawalli VSSNB, Shimoga Taluk, India

The Primary Agriculture Co-operative Society (PACS) started in 1959 under the registration of the Assistant Registrar of Co-operative Societies (ARCS) (Reg. No. 112/8). The Women Development Project of the National Co-operative Union of India (NCUI) adopted PACS in the years 2009-2010. Adopting PACS means that NCUI guides and assists the Society in pursuing and achieving its goals and objectives.

PACS is located in the village of Jawalli, which is near the village of Shimoga in Karnataka State of India. It operates in seven villages, namely: Jawalli, Hoysnalli, Pillangere, Abbargatta, Bhadrapura, Chikkudli and Kudli. PACS covers two Gram Panchayath (a local self-government institution at the village or small-town level in India) and the total population of these villages is 13,498. The members of PACS are small, medium and big farmers which totalled 958 members, of which only 40 to 50 are women.

The objectives and activities of PACS are distribution of loans, including to the small and cottage industry; collecting deposits; maintaining savings accounts and piggy accounts; and selling of agriculture implements, pesticides, seeds and fertilizer, etc.

When the NCUI Women Development Project adopted PACS, the membership grew. With the hard work of the project staff together with the village women, the number of women members increased by 53. These new women members were then grouped into Self Help Groups (SHG) and some of the SHG accounts were also opened in PACS. The Society currently has 104 SHGs.

The SHGs, in turn, were adopted by PACS and, from their own fund, they started a new business of gold loan. The SHGs provide gold loans up to Rupees 40,00,000/-. The maximum limit of the loan for agriculture purposes is Rupees 2,00,000/- two hundred thousand Indian Rupees. For the small and cottage

industry, the loan amount given to a member is Rupees 10,000/-. So far, members from this sector have obtained Rupees 20,00,000 (twenty hundred thousand) in loans.

The Women Development Project occasionally organizes training for entrepreneurship development, in collaboration with local government departments. The Project has coordinated with PACS and the agriculture department of the government to conduct a seven-day bee-keeping training to 20 members. After the training, eight members each received two bee-keeping boxes.

Some of the SHGs have taken different training programs in Mysore Krishi Vigyan Kendra (KVK) meaning Agricultural Science Centre and a three-days training in organic farming, horticulture crops and fruit and vegetable processing was conducted in this area. The agriculture department also organized plot demonstration and has given seeds and fertilizer free for 3.5 acres of land belonging to members.

Initially, most of the women members experienced difficulty in participating in PACS activities. They felt that PACS was meant only for male farmers and not for women. However, after the Women Development Project had adopted the PACS, the women members were mobilized and most of the women members became well-aware of the Society. Women also took active participation in PACS activities and programs.

The Women Development Project's relentless efforts also made people in the area aware of what PACS is doing and its services. They now know that a co-operative or the co-operative sector is not only a Public Distribution System (this is a Government-sponsored food security system to ensure and provide food grains and eatables on a cheaper or nominal cost to poor people), but includes all sectors of society in the country. Most of all, PACS is also meant for the women.

5. Case Story : Kanadamba Bakery, Koppa, India

Chikkamagalur District, Koppa Taluk² has three Hobli³ and 22 Gram Panchayath.⁴ Koppa Taluk is under the Kasaba Hobli.

Most of the people in Koppa Taluk are land laborers and small agriculture farmers working in coffee plantations and horticulture. Koppa Taluk has 12 Primary Agriculture Co-operative Societies, 3 District Co-operative Central Bank (DCCB) branches, one Areca nut Marketing Co-operative (CAMCO), one Primary Co-operative Agriculture bank, one Rural Development bank, one Taluka Agricultural Produce Marketing Society (TAPCMS) and one Malnad Areca nut Marketing Coop (MAMCO) etc.

Women Development Project of the National Co-operative Union of India (NCUI) entered the Chikkamagalur District and Koppa Taluk in April 2010. The Project conducted a household survey to know the status of women's participation in co-operatives in the area. The survey revealed that women have no exposure to co-operatives and they did not believe in the co-op sector. The female co-operative education instructor of the Project then met the local women to discuss organizing one Self-Help Group (SHG), with the name Srinidhi SHG. The Srinidhi SHG was eventually formed, with 14 members engaged in different economic activities, with monthly savings of Rupees 200/- for each member. Presently, this SHG's total savings is Rupees 1,10,000/-. The Srinidhi SHG opened a group account at the DCCB in Koppa Taluk.

After the initial period of group formation and strengthening, the Srinidhi SHG members were able to take loans from their own savings and the repayment was prompt. It took some time, however, for the members to sustain the savings and credit business of their SHG. The next step for them was to expand their

group's business or take up new activities, and also take bigger loans from DCCB for different businesses of the members such as tailoring, bakery, vegetable crops, etc.

Mrs. Mitra was an active member of a group called the Nidhi SHG. She also became interested in starting a bakery business. It so happened that, at that time, the local bakery wanted to sell off the business. The Women Development Project's female co-operative education instructor explained the benefits of the bakery business to Mrs. Mitra, motivated her to take up the business and helped her avail of loan facilities. Mrs. Mitra also took guidance from various concerned authorities and departments, such as the Taluk Industrial Centre officer, District Industrial officer, Khadi Gramadyoga department and the local bank manager for the purchase of the bakery business. She got support from all concerned and she was able to purchase the local bakery on June 30, 2011. The bakery was thus named the "Kanadamba Bakery."

Twenty SHG members are now working daily in the bakery. Proprietor, Mrs. Mitra purchased two vehicles to distribute/supply the products to different markets/consumers. Daily total sales collection of the Kanadamba Bakery is Rupees 25,000/-.

Mrs. Mitra is satisfied with the outcome of her endeavors and she regularly repays her Co-op Bank loan. All SHG members and the Mahila Credit Co-operative Society members very much appreciate the project and realize its benefits. Mrs. Mitra's bakery is a model unit to the Koppa Taluk, Chikkamagalur District.

The lesson to learn from all this is that one has to look around, because an opportunity may just be waiting to be grabbed.

² Taluk is composed of several villages organized for revenue purposes.

³ Hobli is a cluster of adjoining villages administered together for tax and land tenure purposes. Each hobli has several villages, and several hoblis together form a taluk.

⁴ Gram Panchayath is a local self-government institution at the village or small-town level in India.

