

Resource Guide

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



International
Co-operative
Alliance
Asia and Pacific

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Development of Women and Gender Equality

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Asia and Pacific

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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 ascendancy 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 Sinnappan, 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. Sinnappan 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>.

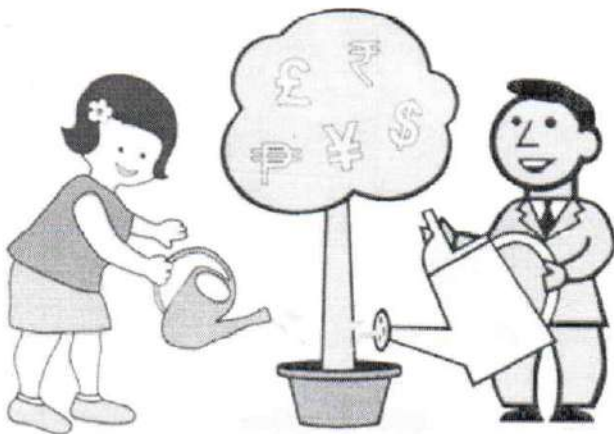
Values

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