

Consultation and Lending for Heavy Debtors

The increase in the number of heavy debtors during the lingering recession is causing growing concern. There are a number of intertwined causes for their indebtedness: unemployment and disease, domestic violence and gambling addiction, etc. Some co-ops have initiated consultation and lending schemes to tackle this problem.

JCCU commissioned the Consumers Co-operative Institute of Japan (CCIJ) to undertake research to analyze the status of co-op members' lives and legal matters related to consultation and lending business by co-ops and to make proposals for further action.

Although consumer co-ops are forbidden by law to engage in banking operation, some co-ops have taken a lead in such business in collaboration with municipal governments, lawyers' associations and regular banks.

CCIJ's study group, chaired by Prof. SHIGEKAWA Junko (Saitama University), compiled a final report in September that urges the JCCU to commit to finding solutions to members' debt problems.

CCIJ held two symposia in March and April 2012 to widely disseminate the findings by its study group. This research project was continued into 2013 to establish a viable model.

Based on the proposed model Miyagi Co-op on September 21 2013 started the money lending business after approval by the Miyagi prefecture local government.



JCCU survey on citizen-community interaction

JCCU, as part of its social commitment, conducted an Internet survey by mobile phone for seven days from September 6-12 2013, targeting parents between the ages 20 and 59 with children on their interaction with the local community.

One million valid samples were collected with the assistance of Net Asia Co., Ltd.

The survey results revealed the state of community exchange in the families with children as listed below:

- ✓ 40% of the parents communicate with their neighbors through greetings when they meet on the street.
- ✓ 60% of the parents in their twenties with children neither exchange nor have any neighborhood associations.
- ✓ More than 50% of the families communicate with other families of their children's friends. Such friendships are usually deep, referring to themselves as buddies.
- ✓ 'Hobby Club' or 'Local SNS' is an emerging ways of increasing community exchange.

The overall results revealed that about 41.5% of the respondents aged between 20 and 59 with children greet their neighbors when they meet on the street while 29.2% sometimes have a small talk (weather as topic) with their neighbor.

Few people have deeper relationship such as everyday mutual support or advice.

About 15% exchange life-related information such as advice, child-raising and shopping.

Only 7.1% support the idea of leaving their children in the care of others, or lending or borrowing daily commodities.

Detail situation about local exchanges

In the survey about 60% of the respondents answered they have certain levels of communication with their local community through neighborhood or residents associations which is held in the frequency of more than once a month, several times a year and less than once a year.

34.7% have connections with local communities through associations such as women's association, senior citizen's association, youth association and children's association.

The survey results revealed that younger generations have less connection with these local associations.

While 52.4% of the people in their 30s have connection with neighborhood association or residents association only 39.6% of the people in their 20s have similar connections.

In case of 'local communities', the ratio of 20s is 23.6% and that of the 30s is 35.6%. Many regional communities have problem with having communication with younger generations.

On the other hand, local exchange through children is more common in the younger generations. 48.3% of them exchange with other children's parents "Mama friends or Papa friends as they call it" and also through child-raising circles and PTA.

This is the second highest ratio next to the neighborhood association or residents association.

More than half of the people in their 20s - 40s (50.4 % of 20s, 59.6% of 30s and 53.6% of 40s) exchange with other families through their children.

It can therefore be concluded that child-raising can be a common theme to start relationships with others in their local community.

In addition, 17.4% have 'more than once a month' chances to contact with others, which is higher ratio than through the other associations.

Meanwhile, 19.8% have chance to exchange with others through their 'local hobby club'. 11.1% have that through 'local SNS'. Though their ratio are 10-20%, not so high, they have less generational imbalance than the other regional associations.

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Enhancement of Consumer Administration

To strengthen the role of the consumer administration and consumer associations, the Liaison Committee of Tokyo Consumers' Co-operative Union and the Tokyo Consumers' Organization Liaison Center held a meeting with officials from consumer administration of local governments on September 5 2013, under the theme "enhancement of consumer administration in the local government".

The meeting attracted 139 participants.

Ms. YOSHIKAWA Mariko, the Administrative Director of Japan Administration of Consumer Affairs Specialists, gave the keynote lecture on the current situation, problems and expectation of the consumer administrations.

She emphasized the need to strengthen regulation sufficient enough to contribute to the establishment of consumer rights so that consumer citizens would feel that their rights are properly protected by the administration.

She also explained her expectations towards a research on consumer administration being conducted by the Tokyo Metropolitan Government; as it is an important government initiative to encourage vigorous debate as well as to support consumers realize true affluence life.

Mr. KAMAI Hidenori, a lawyer from TOKYO Consumer Administration Net reported the second Tama Area Consumer Organization Exchange held on July 8.



Co-op Expands Support Business for the Elderly

In recent years, an increasing number of people have difficulty going shopping due to a spate of local stores closing down, lack of transportation, and health problems. Caused by the depopulation and aging of society, millions of people reportedly live in those food deserts. In order to support people who suffer, Regional Co-ops are rapidly expanding their supportive business for members in those areas where there's difficulty in shopping.

Meal delivery business increased by 1.5 times while mobile grocery business by 1.4 times.

Delivering 78,000 meals a day

A report released by JCCU indicates that as of July 2013, 45 Co-ops in the 39 prefectures have been delivering 78,000 meals a day in the form of 'packed meal' or 'side dishes' five days a week to senior members who have difficulty in cooking by themselves.

Compared to the October 2012 (at the time 38 Co-ops in 34 prefectures offered 51,000 meals a day), the number of Co-ops has increased by 1.2 times and the total delivery by 1.5 times.

Many Co-ops have established partnership with the regional government for the delivery business. They confirm safety of the users when delivering meals and report anything happening to the department in charge.

Thus the business plays a role in supporting user's security in life.

Since last October, Co-op Mirai has started a new business that delivers eggs, milk, and processed foods along with the regular meal delivery service.

Exchange meeting on life re-examination and household account

Since the 1980s JCCU in collaboration with CCIJ has been conducting a nationwide survey on Co-op Members' Costs of Living.

In 2012, 1,393 members in 50 co-ops submitted their monthly household budgets via website and these were tallied to produce monthly reports and a yearly report "Our Lives as Seen from Housekeeping Books".

It has often been mentioned in reference to the Family Budget Survey conducted by the Ministry of Internal Affairs.

On September 28, consumer co-operative U Co-op gave a lecture on the theme "life re-examination" by Ms. SAKAOKA Yoko intending to prompt members to organizing their life before getting too old based on the household account monitoring research data.



Mobile grocery

Expanding mobile catering business in the disaster-damaged area

As a supportive business to people in the earthquake affected areas some Co-ops started mobile grocery business for the areas without supermarkets using trucks equipped with freezers and refrigerators.

As of July 20 2013, 22 Co-ops in 20 prefectures have 107 trucks in total. It has increased from the previous year by 1.3 times in the number of Co-ops and trucks have also increased by 1.4 times. (77 trucks, 17 Co-ops in 16 prefectures in September 2012).

Four trucks from Iwate Co-op, two from Miyagi Co-op and one from Fukushima Co-op travel to the temporarily housing to provide service to the tsunami refugees who live far from the supermarket.

In addition, Co-op Sapporo has 60 trucks to support the 'shopping refugees' caused by aging and depopulation in the prefecture.

In February 2013, Co-op Kagoshima also started a mobile grocery that supports senior and local people in 43 places in 28 regions.

The topics of the meeting included not only everyday management but also social security and the consumption tax.



It was a very successful meeting and the speaker gave the attendees lots of food for thought.

Co-op Support in Food Deserts

There is growing concern about the increasing difficulty in buying groceries in depopulated remote areas from which government offices, post offices and retailers have all withdrawn.

To cope with such a problem, co-ops started to run mobile shops to supply groceries and frozen commodities (Fukui Co-op) or provide free shuttle buses to carry members to co-op stores (Co-op Sapporo).

Other coops made contracts with local retailers or laundry shops, which allowed co-op members to pick up their orders (Saitama Co-op).

These cases were featured as examples of best practice in a manual for coping with food deserts compiled by the Ministry of Economy, Trade and Industry.

The Consumers Co-operative Institute of Japan (CCIJ) a think tank of consumer co-operatives which JCCU is a core founding member has conducted studies on co-ops' delivery of groceries and meals to remote areas, members' mutual aid schemes to assist the elderly and so on.

In particular, it has observed co-ops' efforts to mitigate the difficult situation caused by the Earthquake/tsunami and nuclear power plant accident.

CCIJ held symposia on this theme in February (in Tokyo) and April (in Kobe) and featured it in a special issue of its monthly journal published in December 2012.



Consumers Co-op Sapporo Child Care Support Fund

Co-op Sapporo has supported parents' concerns over childcare and the Co-op Childcare Fund was founded in June 2010 to support creating communities where parent-children relationships are cherished and child growth is warmly encouraged.

This is also one of the collaborative themes of the framework agreement with the Hokkaido Government on February 7, 2013.

Now Co-op Sapporo has decided to donate recommended picture books to public libraries all across Hokkaido for two years.

Co-op Sapporo Child Care Support Fund has three categories of activities:

- 1) Ehon-ga-Todock (Free Children Books): the fund provides families with small children six picture books in two years. The Co-op advocates the interaction between children and parents as well as values taught from one generation to the next. Co-op Sapporo has provided 107,430 books to 23,430 households so far.
- 2) Story Time Caravan: This encourages the young to explore the wonders of children's books.
- 3) Lecture Meeting by authors of children's books: TANIKAWA Shuntaro's lecture attracted a huge audience last year.

Co-op working experience for school children

Every year in summer, Co-op Net Business Association group has been organizing work experience program in their stores and home delivery depots for school children under the theme "Child visiting day" as part of nurturing support for the next generation children. 426 children participated in the "child visit day" currently carried out in the Co-op Net group during this year summer vacation.

This time children experienced mother's work to help them understand the nature of work and the environment under which their parents are working.

Early morning on the day of visit, children and their parents visited the designated store to examine and involve in the product preparations prior to opening the store to customers. After the store chief had explained the work process the children worked on product replenishment on the shelves.

Children who visited the depots also helped with the loading of ordered goods into the home delivery trucks prior to delivery at members' homes.

Through this program the children deepen their understanding about the importance of working and situation that their parents go through while working.

Co-op Sapporo and the Hokkaido Government concluded the framework agreement in 2013 in which childcare was one of the Co-ops agendas. Currently many municipal governments in Hokkaido have provided free children's books to babies under one year old under the program "Book Start". Co-op Sapporo's Ehon-ga-Todock program could enhance these efforts.

About Free Children's Books:

As an initiative of the agreement, Co-op Sapporo decided to donate children's books to 179 libraries all across Hokkaido. Just like the *Ehon-ga-Todock* program, the Co-op provides the same six books in two years, which totals 1200 books in all. The first book is *Densha Ni Notte* (On the Train) by TOYOTA Kazuhiko. Co-op is planning to provide *Kingyo Ga Nigeta* (Where is the Fish?) by GOMI Taro and *14 Hiki No Asa Gohan* (The Family of Fourteen Fix Breakfast) by IWAMURA Kazuo.



Presentation Ceremony at the Hokkaido Prefectural Library.



Home Delivery depot. Work begins with exercise.



At the store: Children arranging products in the shelves.

Co-op Seminar Held on Co-op BCP

The 2013 version of Co-op Nationwide business continuity plan (BCP) has been developed by JCCU in collaboration with its member co-ops based on the experience of the Great East Japan Earthquake.

The BCP requires stockpiling of emergency relief supplies of up to 2.3 million pieces and incorporates a map information system that could enable members and anyone to find the business conditions of co-op stores nationwide at the time of a large-scale disaster.

The system is built on the web, and once connected to the Internet, could be used from anywhere. It is possible for general consumers and co-op members to find out the condition of co-op store at the time of disaster.

Consumer Co-ops nationwide have been organizing learning sessions for their members and staff to equip them with details of the BCP.

Shizuoka Prefecture Consumers' Co-operative Union held a lecture on it on September 11 given the participants guidelines of the BCP so that participants could get a sense of how ready they were to respond to an emergency and to acquire them awareness necessary for them to create effective countermeasures to reduce impact of a large-scale disaster.

It was a 90 minutes lecture with a resource person from JCCU. Participants showed their interest in the lectures and learned eagerly.

Consumer Co-ops nationwide will continue to conduct this seminar in the future based on a long-term perspective and for a wider range of co-op employees and members.



News in Brief

47th ICA-AP Committee on Consumer Coop held in Singapore

The ICA-AP Consumer Committee held the 47th ICA Committee on Consumer Cooperation for Asia and the Pacific in Singapore from 10-11th October 2013.

NTUC Fairprice (Singapore) hosted this meeting, which was attended by 7 committee members and 10 observers from 8 different countries.

The committee started with an opening address by Mr. AMANO Haruyoshi, chairperson of the committee. Ms. MIYAZAWA Kanako, secretary of the committee, reported on the activity of the committee since last meeting in Japan on November 2012, and workshops held in April in India, 2 Training Programs for Managers of Consumer Co-ops (July and November in Japan) and Workshop for Managers (July in Singapore) all held in 2013.

Committee members also made presentations of their recent activities and business results, which were followed by active discussions.

The major events were seminar on Quality Management by Mr. ONITAKE Kazuo, Manager, Safety Policy Department of JCCU, who explained about the product quality management in consumer cooperatives in Japan.

Also, Ms. Chong Nyet Chin, Director, Food Safety & Quality NTUC Fairprice Co-operative gave a lecture about introduction to retail food safety management system.

There was time for learning and discussions of the ICA Blue Print presented by Mr. Amano.

Finally, participants of the committee visited the Grocery Logistics of Singapore managed by NTUC Fairprice and three NTUC stores (Hypermarket, Supermarket, and the Finest).



Participants pose for a group picture.

The committee besides the seminar and visit got favorable review from the participants. Thanks to ICA and Fairprice for providing the opportunity.

Prefectures joined forces for disaster drill

On August 31, the 34th Joint Disaster Drill by nine Prefectures, hosted by two cities in Saitama Prefecture, Saitama and Shiraoka, was held in Shiraoka Minami Junior High School and Shiraoka Athletic Field.

It was the 15th anniversary event under the 'Agreement to Stabilize People's Life When a Disaster Occurs' by Saitama Consumers' Co-operative Union and the prefecture of Saitama.

Saitama Consumers' Co-operative Union sent staffs of 24 people to two of the events, the Disaster Prevention Fair and Goods Distribution Drill for Life Supporting.

The staffs were from Co-op Mirai, Pal System Saitama, Saitama Rosai, Medical Co-op Saitama, Co-op Net Union and Saitama Co-op.

As it was the 90th anniversary of the Great Kanto Earthquake, the event, held in Shiraoka Sports Park and other places attracted sixteen thousand participants including local residence, the Self-Defense Force, firefighting departments, medical institutions, companies and 116 local citizen organizations.



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