CURRICULUM VITAE

Name: **Galor**
Surname: **Zvi**
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Born: 8/10/39 - Moshav Kfar Vitkin, Israel.
Nationality: Israeli.
Languages: Hebrew, English, French.

EDUCATION

M.A. (CUM LAUDE) African studies. Hebrew University of Jerusalem. 1986

B.A. Middle East and African History and Philosophy. Tel Aviv University. 1966.

Consultancy

- Cooperative Management and Financial Management
- Cooperative Legislation
- Micro-Credit and Real Saving and Credit Cooperatives
- MicroFinance governance and structure for the Poor
- Self-Owned Economic Common Enterprises (S.E.CO)
- Non-Agricultural Employment in Rural Areas (N.A.E.)
- The Essential Triangle of Production (E.T.P.)

- Non-Bargaining Activities of Trade Unions .

WORK EXPERIENCE

2003 :	International Consultant
1997-2002:	Academic Director, The International Institute, Histadrut. Israel. Including 5 training divisions: English, Spanish, Arabic, French, Russian.
1994-1997:	Head of Division of training programs in English and in French, for Africa, Asia and the Pacific. The International Institute.
1980-1994:	Head of Division of training programs in French, and in charge of courses on Rural Development. Senior Tutor-Lecturer. The International Institute.
1978-1980:	Member of the management committee of Moshav Kfar Vitkin.
1976-1978:	Chairperson and treasurer of Moshav Argaman in the Jordan valley. Founding and building of a new Moshav.
1973-1976:	Chief Coordinator, jointly ministry of Education and the Moshav Movement, of the regional and local rural youth centers in the Moshavim in Israel.
1969-1972:	Technical Adviser to the Government of Togo. In charge of training for the National Rural Youth Movement. (Sent by the Government of Israel).
1968-1969:	Tutor-Lecturer at the International Institute-Histadrut.
1962-1963:	Regional Coordinator, rural Youth Committee of the Moshav Movement.

OVERSEAS EXPERIENCE

2003: Leadership workshop with Macoscle – the Mauritius Saving and Credit Cooperatives League.

1994: Conducting a leadership regional workshop jointly organized with the I.L.O. at ISPEC Benin, West Africa on Management and organization of Saving and Credit Cooperatives.

1994: Evaluation mission to Dakar, Senegal for the I.L.O. at the ACOPAM project in west Africa.

1987-1992: Organizing and sending teams for on-the-spot courses in Ivory Coast, Cameroon, Zaire, R.C.A., Tahiti, Western Samoa, Philippines.

1987:Conducting of a 3 weeks seminar in Ivory Coast with U.G.T.C.I. On cooperative activities by N.G.O. And trade unions.

1986: Conducting of a 2 weeks seminar in Zaire with the U.N.T.Za. On the same subject as above.

1985: Conducting a 2 weeks seminar in Zaire with the U.N.T.Za. On the same subject as above.

1984: Conducting of a 3 weeks seminar in Ivory Coast with U.G.T.C.I. On cooperative activities by N.G.O. And trade unions.

1984: Conducting of a 4 weeks seminar in Fiji, jointly with Ministry of cooperatives, Fiji, on rural development.

1984: Conducting of a 2 weeks regional seminar (participants from 9 countries of the Pacific) in Fiji.

1983: Conducting of a 4 weeks seminar in Zaire jointly with U.N.T.Za.

1982: Conducting of 4 weeks seminar in Fiji jointly with Ministry of cooperatives, Fiji, on rural development.

1981: Conducting of a 4 weeks seminar jointly organized by the Institute and the U.N.T.Za on cooperative activities by N.G.O. and trade unions.

1969-1972: Technical Adviser on rural development by the government of Israel in Togo.

Publications

(All Articles have been published in English and in French. Otherwise is mentioned. Some of them have been translated into Spanish and Arabic and Indonesian)

1. The Moshav
The International Institute -Histadrut, Israel. 1981

2. Introduction to Cooperatives.
The International Institute-Histadrut, Israel. 1982

3. Management of Cooperatives.
The International Institute-Histadrut, Israel. 1983

4. Financial Management of Cooperatives
The International Institute-Histadrut, Israel. 1984

5. Towards Cooperative Development of Traditional Rural Areas.

The International Institute-Histadrut, Israel. 1985

6. Man and Development.
The International Institute-Histadrut, Israel. 1986

7. Les Différentes Formes de Coopératives de Consommateurs.
Revue des Etudes Coopératives Mutualistes et Associatives No 19, 1986

8. The Interest and Surplus in the Cooperative (in Hebrew)
Hassadeh Vol. 68 No. 4, 1988.

9. Why Moshavim Fail in Traditional Rural Areas (in Hebrew)
Hassadeh Vol. 68 N. 12, 1988

10. La Structure Financière de la Coopérative
The International Institute-Histadrut, Israel. 1989

11. The Credit and Saving Cooperatives: A New Conceptual Approach.
The International Institute-Histadrut, Israel. 1989

12. Marketing and Marketing Cooperatives in Traditional Areas.
The International Institute-Histadrut, Israel. 1989

13. Conditions for the Success of New Moshav: The Stage-By-Stage Approach.
Hassadeh Quarterly Vol. 1, No. 2, March 1990.

14. Interest and Surplus
Review of International Cooperation Vol. 84, No. 1, 1991. PP. 79-86.

15. Trade Union Enterprises: A New Approach to the Problem of the Relationship Between Trade Unions and Cooperatives.

The International Institute-Histadrut, Israel. 1991

16. The Cooperative for Saving and Credit (in Hebrew).
Hassadeh Vol. 71, No. 12, 1991.

17. The Producers Cooperatives: An Instrument for Development.
The International Institute-Histadrut, Israel. 1992.

18. The Member and the Ownership in the Cooperative.
The International Institute-Histadrut, Israel. 1992.

19. The Member and the Cooperative (in Hebrew).
Hassadeh Vol. 73, No. 4, 1993.

20. Results in the Cooperative and Members Participation (in Hebrew).
Hassadeh Vol. 73, No. 12, 1993.

21. The Cooperative, the Member and the Question of Ownership.
Review of International Cooperation Vol. 87, No. 1, 1994.

22. Employment and Unemployment.
The International Institute-Histadrut, Israel. 1994.

23. Un Projet de Loi Coopérative - A Proposal for a New Cooperative Law.
The International Institute-Histadrut, Israel. 1995.

24. Production Cooperative - A Tool for National Development.
COOP DIALOGUE - An ICA ROAP Journal Vol. 4 No. 1-2, 1995.

25. L'Economie Sociale en Israël.
The International Institute-Histadrut, Israel. 1995.

26. Dividing Results in the Cooperative.
COOP DIALOGUE - An ICA ROAP Journal Vol. 4 No. 3, 1995.

27. Small Scale Industries - Concepts and Realizations: The Israeli Case Study - The Creation of Non-Agricultural Employment (NAE).
The International Institute-Histadrut, Israel. 1996.

28. Manual for the Preparation of a Budget for a Cooperative.
The International Institute-Histadrut, Israel. 1996.

29. Coopération et Syndicalisme en Israel.
Revue des Etudes Cooperatives Mutualistes et Associatives No 262 (60), 1996

29. L'Economie Cooperative Israélienne
Problèmes Economiques - hebdomadaires d'Articles Français et Etrangers No. 2507, 12 Février, 1997.

30. Credit Cooperatives and Cooperative Banks -The Israeli Case Study.
The International Institute-Histadrut, Israel. 1997.

31. Criticising the Thrid ICA principle.
COOP DIALOGUE - An ICA ROAP Journal Vol. 7 No. 2, 1997

32. Credit Cooperatives and Co-op Banks - the Israeli case study.
COOP DIALOGUE - An ICA ROAP Journal Vol.8 No. 1, 1998.

33. Credit and Saving Cooperatives: A new conceptual approach.
Birritu - The National Bank of Etiopia No. 66, March-April

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34. Cooperative support System for Rural Industrialization. (With Prof. Erkan Rehber and Sertac Duman, The Department of Agriculture, Uludag University, Bursa/Turkey)
Papers Published by The International Turkish Cooperative Congress, 3-6 November 1999, Ankara, Turkey.

35. Les Coopératives de Crédit et les Banques coopératives; le cas israélien.
Revue International de l'Economie Sociale - RECMA No. 278, Octobre 2000.

36. Les Membres de la Coopérative sont les Proprietaires de leur Coopérative : Le Cas Israélien
Institut international, Decembre 2000. (Also in English)

37. The Member Owns His Cooperative: Two Israeli Case .
COOP-DIALOGUE - An ICA ROAP Journal, Vol 10 No 3, April 2001

38. Micro-finance visionary showcase - a new concept
CO-OP DIALOGUE - An ICA ROAP Journal Vol. 12, No, 1&2, 2002

39. The Cooperative is Alive: An Interview with Zvi Galor
CO-OP DIALOGUE - An ICA ROAP Journal Vol. 12, No, 1&2, 2002

40. Small Scale Industries - Concept and Realizations - An Israeli Case Study: Creation of Non-Agricultural Employment (NAE)
CO-OP DIALOGUE - An ICA ROAP Journal Vol. 12, No, 1&2, 2002

41. Dividing the Results in a Cooperative and the Participation of Members
The Cooperative Accountant Journal, The University of Alabama at Birmingham. Fall 2003, pp. 41-47.

Publications on the internet (English)

http://www.coopgalor.com/i_publications.html

A: What is a cooperative. Principles, approaches and understanding.

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b. <http://www.uwcc.wisc.edu/icic/orgs/ica/pubs/Publications-from-Regions1/Asia---Co-op-Dialogue--Vol--7--No--2--191/Criticizing-the-Third-Co-operative-Princ1.html>

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2. The Cooperative, the member - and the question of Ownership (1998)

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b. <http://www.alternative-finance.org.uk/cgi-bin/summary.pl?id=302&view=html&language=E&sourcelang=E>

c. http://www.lednetupdate.org/IMG/pdf/0118.pdf

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10. Letter to the Editor of the Review of International Cooperation: What is a Real Cooperative? (1994)

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B. Cooperative Typology, Cooperative Case Studies, Further discussions on Cooperatives.

11. A Model for Cooperative Development (1987)

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15. A Marketing Cooperative in Israel - The Tnuva Case Study (1990)

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17. Introduction to Cooperative Marketing (1990)

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19. The Member Owns His Cooperative: Two Israeli Case Studies (2000)

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26. Provident Fund - A Tool for Long Term Saving: The case Study of Tagmulim Bamoshavim (2006)

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27. Tnuva - the Marketing Cooperative: Demutualization or Revival. (2006)

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C. Rural Development, Non-Agricultural Employment (NAE) and Cooperatives.

28. Cooperative Support Systems for Rural Industrialization (1999)

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29. TOWARDS THE COOPERATIVE DEVELOPMENT OF TRADITIONAL RURAL AREAS (1986)

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c. www.ruralfinance.org

31. The Essential Triangle of Production (ETP). By Zvi Galor (March 2003).

a. ETP31.pdf

b. <http://www.alternative-finance.org.uk/cgi-bin/summary.pl?id=305&view=html&language=E&sourcelang=E>

32. Conditions for the success of a new Moshav: The Stage-by-Stage Approach (2002).

a. ConditionsforSuccess.doc

b. http://www.icaroap.coop/articles/articles.php?lft=7&sub=0

c. http://www.lednetupdate.org/IMG/pdf/0104.pdf

d. http://microfinancegateway.org/content/article/detail/20233

33. The Moshav - a Model of a Super Multi-Purpose Cooperative (1985)

a. <http://www.pdforum.org/webapps/archivus/showarticle.php?searchp=galor&ct=&ca=y&cd=&mode=2&id=113&sortby=t&sortdir=a>

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34. The Management of a Rural Cooperative: the Moshav (1986)

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35. SMALL SCALE INDUSTRIES - CONCEPTS AND REALIZATIONS: THE ISRAELI CASE STUDY - THE CREATION OF NON-AGRICULTURAL EMPLOYMENT (NAE). (1996)

a. Non-AgricultureEmployment.doc

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36. MARKETING AND COOPERATIVE MARKETING IN TRADITIONAL RURAL AREAS (2000)

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37. Marketing, Agricultural Produce Marketing and Cooperative Marketing in Traditional Rural Areas. (2000)

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b. MarketingTradition.doc

c. http://microfinancegateway.org/content/article/detail/14602

38. Finance and Guarantees in Rural Development (2005)

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D. Micro-Finance, Micro-Credit and BDS and more.

39. Comments on Microcredit for the Poor. (2000)

a. commentsmcforpoor39.doc

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40. Visionary Showcase (2001)

a. <http://www.alternative-finance.org.uk/cgi-bin/summary.pl?id=190&view=html&language=E&sourcelang=E>

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b. <http://topics.developmentgateway.org/microfinance/rc/ItemDetail.do?itemId=1036017>

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43. Grameen Bank: One More View (January 2003).

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E. Trade Unions and Non-Bargaining Activities

44. Trade Union Enterprises: A New Approach to the Problem of the Relationship Between Trade Unions and Cooperatives (1992)

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A. Qu'est-ce qu'une coopérative. Les principes coopératifs, approches et compréhensions.

1. Critique du 3e Principe de l'Alliance Coopérative International. (1997)

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2. LES MEMBRES DE LA COOPERATIVE SONT LES PROPRIETAIRES DE LEUR COOPERATIVE : LE CAS ISRAELIEN. (2000)

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3. LA COOPERATIVE, LE MEMBRE - ET L'APPARTENANCE DE LA COOPERATIVE? (1998)

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4. LOI SUR LES COOPERATIVES. (1995)

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5. MANUEL POUR LA PREPARATION DU BUDGET D'UNE COOPERATIVE. (1996)

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10. La propriété et les réserves dans la coopérative : la situation existante et les réflexions supplémentaires. (2003)

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11. La coopérative est vivante : Une entrevue avec Zvi Galor (2001)

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B. Types de coopératives, études de cas des

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12. LES COOPERATIVES DE CREDIT ET D'EPARGNE: UNE NOUVELLE APPROCHE CONCEPTUELLE. (1989)

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30. Mercatique, mercatique agricole et mercatique coopérative dans les zones rurales traditionnelles. (1990)

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توزيع العائدات (النتائج) في التعاونية واشتراك الأعضاء

(Dividing the results in the coop)

تسفي جالؤر

اقتراح قانون للتعاونيات

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توزيع العائدات (النتائج) في التعاونية واشتراك الأعضاء

(Dividing the results in the coop)

تسفي جالؤر

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Contributions:

Revision of several countries' cooperative codes.

Membership:

member of the Correspondances Universitaires Etrangères, of the: Revue des Etudes Coopératives Mutualistes et Associatives.