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International Cooperative Alliance

REGIONAL WORKSHOP FOR WOMEN COOPERATORS,
Jakarta (Indonesia) : March 19-29, 1985.

CONTENTS

Page No.

1.	Report of the Workshop	...	1
2.	Workshop Programme	...	29
3.	List of participants	...	30
4.	Address by the State Minister for Role of Women	...	33
5.	Address by the President of DEKOPIN	...	36
6.	Address by the Chairperson of NCBWC	...	39
7.	Address by the State Minister for Social Affairs.	...	41
8.	Country background papers :		
	- Bangladesh	...	53
	- India	...	66
	- Indonesia	...	82
	- Malaysia	...	118
	- Nepal	...	130
	- Philippines	...	135
	- Sri Lanka	...	145
	- Thailand	...	149
9.	Notes for Discussions	...	154
10.	Group Reports	...	169
11.	A Policy Statement of the ICA Women's Committee.		199
12.	Study of Women's Involvement in Coops in Indonesia - Mrs. M.D. Cruz	...	206
13.	Background Notes on Study Visits	...	226
14.	Newspaper cutting on the workshop	...	229
15.	Certificate of the workshop	...	230

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REGIONAL WORKSHOP FOR WOMEN COOPERATORS,

Jakarta : March 19-29, 1985

Report

held by



INTERNATIONAL COOPERATIVE ALLIANCE
Regional Office & Education Centre for South-East Asia
"Bonow House," 43 Friends Colony (East),
New Delhi 110-065. (INDIA)

in collaboration with



20480
29/3/85

DEWAN KOPERASI INDONESIA

JALAN S. PARMAN KAV.80 (WISMA KOPERASI)
Jakarta (Indonesia)

and

NATIONAL COORDINATING BODY FOR WOMEN COOPERATORS
of Dekopin

Action Programme for Enhancing Women's Involvement in Cooperatives
developed by

The Regional Workshop for Women Cooperators,
Jakarta (Indonesia), 19-29 March 1985

Background

In the development of cooperatives in most Asian countries, there has been no bar on the basis of gender. Access to cooperatives were generally open to both males and females. In many cooperatives today there are both men and women as members. At the same time there are in some countries, cooperatives which have exclusively female members. However, overall, the percentage of women in cooperatives is very small while, at the levels of management of cooperatives, the percentage of women in such positions is still smaller.

Over the past several years, there has been in many countries in Asia, an increasing focus on getting women involved in the process of development, and in trying to help women to find cooperative solutions to many of their problems. But here again the experiences were very limited. The ICA ROEC, has since the Regional Conference on Women in Cooperatives in Kuala Lumpur in 1975, undertaken several programmes to accelerate action in this field. They have also assisted in two projects for women, one in Sri Lanka and one in Thailand, and the experiences of the projects and other programmes like national studies on women in cooperatives have been made available to the movements in the region - but the progress in this field has been very limited.

It is against **this** background that the Regional Workshop for Women Cooperators was conducted by the ICA ROEC in Jakarta from 19th to 29th March 1985 with the collaboration of the Dewan Koperasi Indonesia (DEKOPIN) and the National Coordinating Body for Women Cooperators of Indonesia.

The workshop, after recording the experiences in the various countries, **considered** the following issues in depth :

- (1) What are the main objectives of trying to get women involved in cooperative action? Could there be overall common objectives or would there be variations from country to country?
- (2) What institutional framework and supporting structures would be necessary to support programmes intended to achieve the overall objectives? What kind of collaboration and linkages would be required at the various administrative levels within a country? What mechanisms would help greater collaboration between the many agencies working in the field of involving women in the development process.
- (3) What methodologies of intervention would be necessary at the various levels? Who could intervene and what approaches would be appropriate at the various levels?
What approaches, in particular would be relevant at the field level to ensure participatory approaches that will lead to self-reliance, self-help and mutual help?

How do we involve rural/urban women in group action which will increase their awareness and increase their potential to contribute ^{to} development?

How do we help the emergence of leaders from the field level groups and help them to help the groups to achieve their objectives?

How do we develop adequate number of 'field workers', 'activists', 'motivators', 'change agents', who can be the facilitators to help groups to grow in strength and solidarity and assist them in achieving their objectives?

- (4) How do we set about identifying micro level projects through group action and help in formulating projects with a view to obtain necessary assistance and funding? How do we implement such projects and monitor and evaluate such projects and also make the experiences available to others so that others could benefit from such experiences?
- (5) The workshop also focussed its attention in determining the priority areas of action at national and regional level as would help a meaningful programme of action for involvement of women in cooperatives to be successfully carried out in each country in the Region.

The conclusions, recommendations and plans of action are given below :

1. Objectives

The overall objectives of action programmes intended to enhance women's involvement in cooperatives would be to work towards increasing the awareness of women, especially of the disadvantaged sector, both urban and rural, with special emphasis on the ideology and practice of cooperation, so that women could, through group action, find cooperative solutions to their problems and also become contributors to and active partners in cooperative and national development.

The workshop concluded that to achieve the overall objectives, attention would have to be focussed on the following specific objectives. However, the determination of priority among the specific objectives would depend on the socio-cultural and economic situation in each country. The workshop also considered the question of exclusively women's cooperatives or mixed membership cooperatives. It was generally agreed that the effort should be to get women involved in the mainstream of cooperatives so that they could become equal partners in development. However, it was also agreed, that in certain socio-cultural situation it may become necessary to organise "women only" cooperatives, to help women achieve confidence and awareness - but this could be only a first phase in the development process.

The specific objectives of action programmes identified by the workshop were :

i. Education Increasing Awareness

- (a) to create awareness among women of group and group action,
- (b) to increase their awareness so as to increase their role in cooperatives,
- (c) to educate and train women cooperators to improve their capacity to plan, programme and manage activities
- (d) to motivate and educate women for better living,
- (e) to make special provision to provide facilities and services to women, specially the female household heads.

ii. Improve claim making capacity

- (a) to organise women's cooperatives or women's interest groups in existing cooperatives to provide a forum for a focus on women,
- (b) to make claims for women's involvement through such interest centred groups and thus influence cooperative activity,
- (c) to develop programmes which will help find cooperative solutions to women's problems,
- (d) to ensure that adequate resources are allocated for women's activities,
- (e) to ensure that adequate facilities are provided which will help women to reduce their domestic workload and give them some leisure which they could use for self-development,
- (f) to develop as pressure groups - e.g. on consumer protection, so that the quality of goods and services will improve.

iii. Economic

- (a) to promote the development of income generating projects for women through cooperative effort, so that the economic self-reliance of women is increased and that women can find cooperative solutions to their problems such as those of production, processing, marketing, credit and supply, etc.
- (b) to set up institutions/facilities which will help women to increase their savings and also make better use of their savings for their own development.

iv. Politico/Legal

- (a) to encourage women to become members of the cooperative and to use their group claim making power to influence cooperative development,
- (b) to encourage women to take on the responsibilities of management positions in cooperatives and thus contribute effectively to development,
- (c) to help women to develop as effective leaders and thus influence decision-making, and also take initiatives into their own hands.

Institutional Framework - Supporting Structures, etc.

The workshop was of the view that for any meaningful activity for women's involvement in cooperatives, there should be a firm institutional base at the field level which would provide a forum for women's focus. It was also the view of the workshop that, if women are to be equal partners, such institutional base should be within the existing cooperatives at the field level, while there could be situations of pre-cooperatives and special women's cooperatives outside of such field level cooperatives, but there should be a possibility for collaborative and integrated activity.

To facilitate the development of a base at the village level it would be necessary, in the first instance to set up a Women's Committee at the national level and also such committees at the district level.

In the first phase of development it could be a top-down approach illustrated as follows :

WOMEN'S COMMITTEE
AT

NATIONAL LEVEL

(1) ↓ ↑ (2)

DISTRICT OR PROVINCIAL LEVEL

(1) ↓ ↑ (2)

PRIMARY LEVEL

e.g.
NCUI : India
CLT : Thailand
CUP : Philippines
etc.

There could be ad hoc national level women's committees nominated by the NCO (eg. CLT) and where necessary with representatives from other national level cooperatives, the Government Departments concerned with Cooperatives etc. But it is envisaged that in time the arrows will be in reverse order so that the secondary and national level committees become representative of the women's committees at the base level. It is also envisaged that the work of planning and programming, for women's activities would be done through group processes and participatory action at the base level, within the broad framework of national policy. It is also envisaged that there would be adequate mechanisms to ensure collaborative activity at all levels so that the many agencies, both government and others working in the field of women's development could work together as far as possible in this field. //

The respective roles of the various committees at the various levels would be as follows :

1. National level women's committee : responsible for drawing up the broad framework for action, based on the plans and programmes of the base level committees; to maintain the necessary contacts with the NCO Management and with other national level cooperatives; to maintain contacts with other government and NGO, working in the field of women's development; to explore sources of funding for programmes and also markets for products of the

income generating activities, to organise and conduct or assist in conducting relevant training/education courses for women leaders women field workers, etc; to produce necessary education materials to assist base level programmes; to monitor and review programmes and provide necessary advice and guidance to the District level and Primary level committees. The national women's committee should also be adequately represented in the Inter-Agency Coordinating Body at ^{the} national level.

District or Provincial Level : to assist in coordinating activities within the district or province; to assist in training programmes for women leaders and field workers; to conduct workshops on specialised subjects; to maintain contact with concerned government and NGO or institutions and individuals to get support for on-going programmes ; for maintaining links with the national and primary level committees. The District level committee should also be represented in the district level Inter-Agency Advisory Committee.

Primary Level Committee

Note : (The composition of the primary level committee would depend on the structure at the concerned base level. Where for example the Multipurpose Cooperative Society (MPCS) is the operational cooperative in the area, the primary level committee could within the structure of the MPCS. Where there are several types of cooperatives at the base level, each such society could have a women's committee, and a representative body of such committees could for more effective action form the primary level committee).

The primary level committee would be responsible for identifying needs and suitable activity to satisfy such needs, for planning, programming and implementation of programmes; for harnessing financial and other resources, for maintaining necessary linkages with the management of the cooperatives and other concerned agencies; to organise and conduct workshops, training classes, etc. with the assistance of available Govt/NGO institutions and persons; to provide necessary feed back to the district and national level committees.

It is recommended that at District and National levels, there is an Advisory Committee set up by the NCO which will consist of representatives of the appropriate women's committees, other concerned government and NGO agencies, financial institutions, marketing and supply federations etc.

It is also recommended that at the national level, the concerned government ministry should set up an Inter-Agency Coordinating Body with appropriate representation, to ensure the better use of the resources meant for increasing women's involvement in development.

Given below are some organisational charts which could be helpful :

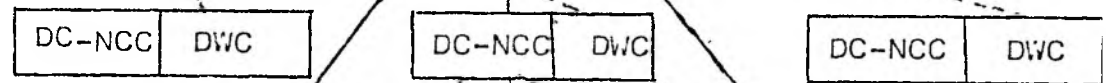
- (1) The Sri Lanka Women's Project Pattern.
- (2) A Primary level Women's Committee organisation chart.
- (3) Chart showing linkages at all levels.

ORGANISATION CHART - THE SRI LANKA MODEL

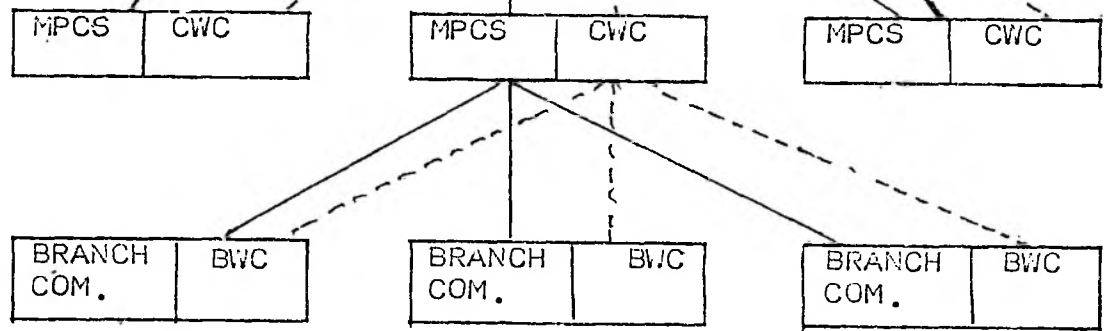
NATIONAL LEVEL



DISTRICT LEVEL

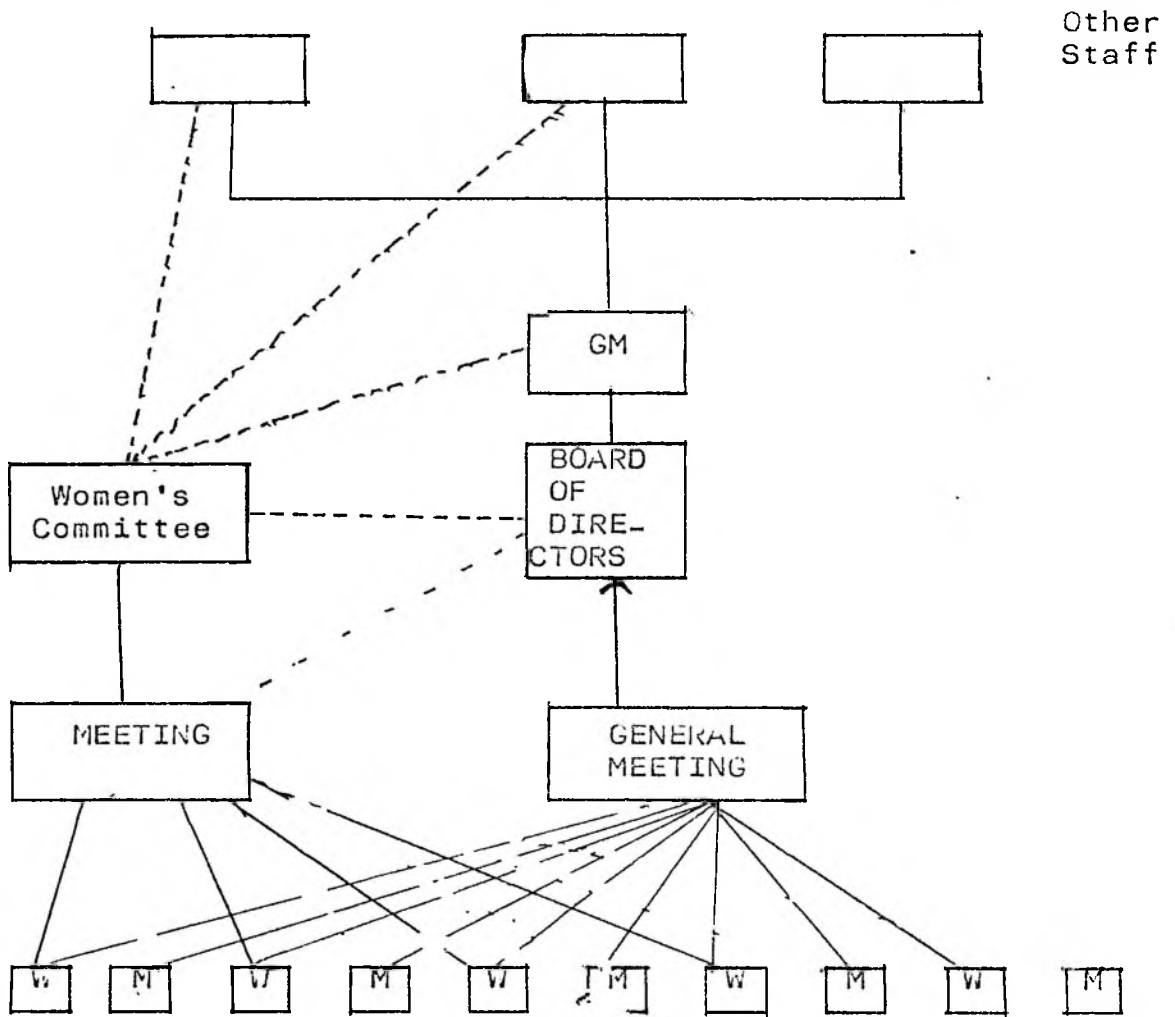


PRIMARY LEVEL



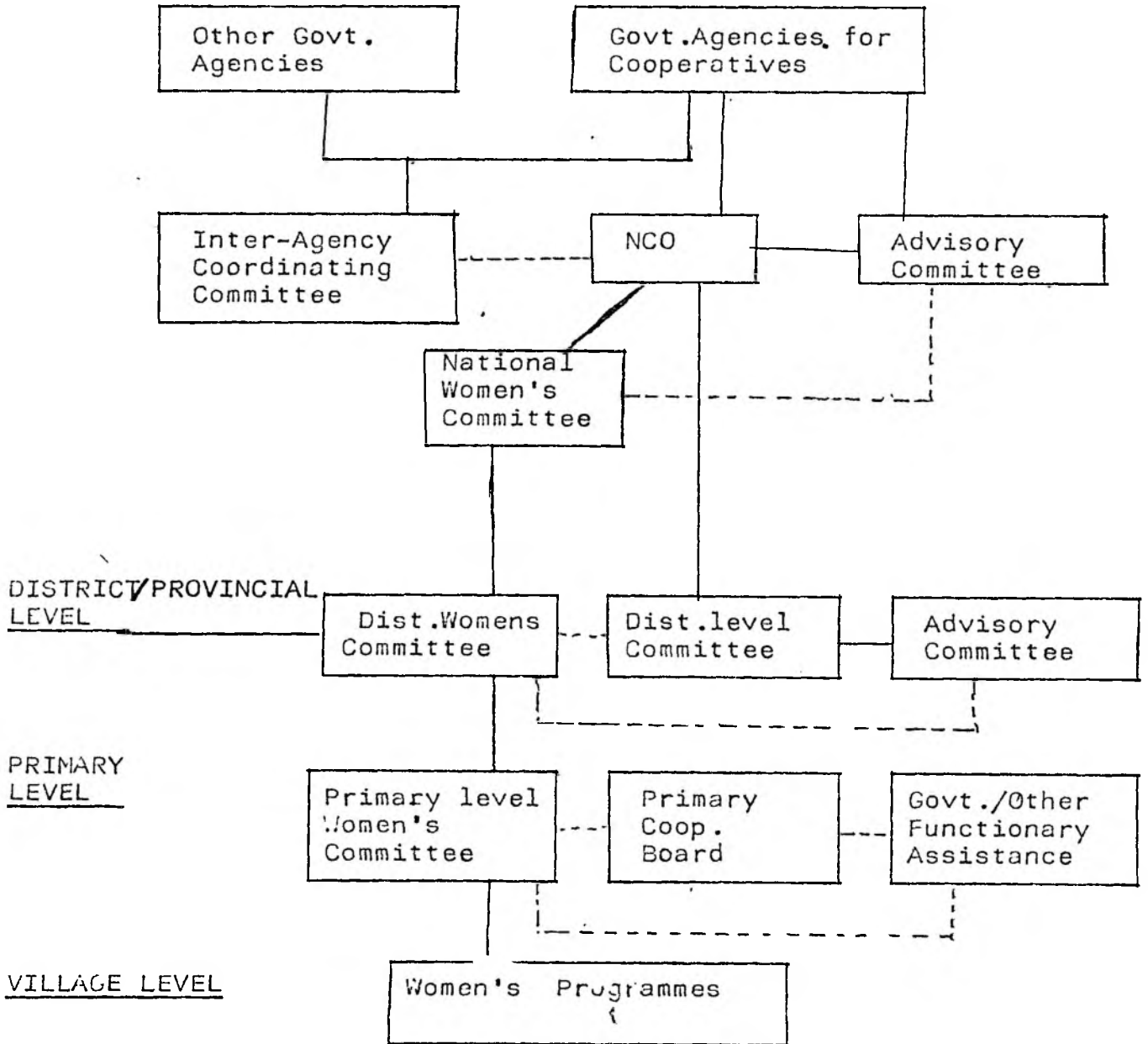
- NWC National Women's Committee
- BWC Branch Women's Committee
- CWC Central Women's Committee
- DC-NCC District Committee of National Cooperative Council
- DWC District Women's Committee
- RGM Representative General Meeting

PRIMARY LEVEL WOMEN'S COMMITTEE



W = Women Membership
 M = Men Membership

NATIONAL ORGANISATION CHART



3. Methodologies of Intervention/Leadership Development/
Field Worker Development, Etc.

In any development programme we are concerned with 'change' - change from one situation to another; change in attitudes and outlook, change in hopes and expectations, change in the quality of life etc. But in many situations there is considerable resistance to 'change' - and this may be more so when 'change' is sought through 'participatory' approaches in situations where the accepted approach is authoritarian and hierarchical. It therefore becomes necessary to develop appropriate approaches of intervention at the various levels of existing structures and organisations to ensure the necessary support for a programme which envisages change through participatory group processes.

Broadly, the levels at which intervention is necessary can be divided into three (though there may be situations where more than three levels are involved); and at each level, appropriate approaches would have to be made to several 'power centres' which would be relevant to the programme envisaged. (It is assumed that what is contemplated is an action oriented awareness increasing programme for women cooperators at village level, covering several villages which are served by one or two cooperative societies. The programme is to be undertaken by the National Women's Committee of the National Cooperative Organisation, with the support of the local cooperatives at the village level).

To get the necessary sanction and support appropriate 'intervention' would be needed at the following levels :-

(1) National level

A development programme cannot be implemented in isolation. It has to receive the sanction of government, relevant govt. authorities and support from financial institutions.

possibly marketing institutions, training institutions, etc.

It thus becomes necessary to acquaint the various organisations persons concerned about the project and it would be the responsibility of the NCO to find appropriate 'methods of intervention'. The NCO would use the opportunity to involve the staff that would be working with the programme, if such are already identified, to those concerned at this level.

- i. Basically it would be useful to frame a document which explains in some detail, the nature of the project - what is intended to be done and what would be achieved, who the target group is and where it will be carried out, and who would be the main functionaries.
- ii. Intervention could be by personal contact and discussion, with suitable handouts.
- iii. The NCO could arrange a group meeting/discussion/workshop/seminar to acquaint the appropriate persons with the proposal and to indicate the nature of support that would be necessary.
- iv. The NCO could use appropriate media to announce the programme - provided such publicity does not distort the objectives and also raise false hopes.

(2) District/Provincial level

Selling an idea of this nature at the national level is not adequate. The people at the district and other levels closer to the place of intended activity too, have to be identified and their support and assistance sought.

This would mean that district level representatives of the NCO have to be involved and the government and other functionaries both at district and field level would have to be acquainted with the proposal. Very often those working at the field level play a very important role in determining the success or failure of a project.

Similar approaches as at national level could be undertaken, with a larger role being played by the district level representatives of the NCO, and the staff that would be concerned with the activity.

(3) The field level

There are two aspects to be considered here :

- i. the aspect of introducing the proposal to the concerned field level functionaries and the Boards of Management and staff of the concerned cooperatives.

This is a very important phase of the intervention. The women leaders at the field level would be involved with this phase along with appropriate persons from the NCO and the district level organisation. This

would be the best opportunity to acquaint the concerned cooperatives of their role and their responsibilities, both in terms of finance and staff (as is appropriate) to support the proposed programme.

Joint discussions would be most useful in clearing doubts and in determining roles and responsibilities.

- ii. Appropriate intervention is necessary at the field level to get the target groups together, to get them involved in group processes, to get them to identify their needs and the priority areas for action. All too often, the target group is not involved to any considerable extent when project proposals are formulated - but effective implementation of programmes of activity would necessarily involve participatory approaches as will help group formation and group solidarity.

The initial step of getting women into functioning groups would itself be one of considerable difficulty. One is not concerned only with one group meeting - one is concerned with continuing group action - and unless there are proper approaches, well trained to suit the convenience of the target group, and unless there is proper motivation, the initial step is likely to be long drawn out and difficult. All too often women at the village level would look for quick economic benefits - but how does one persuade them to join in an awareness increasing programme where economic benefits are likely to be had, but not immediately.

The way in which individual members are approached, the place and time of meeting, the matters discussed at the meeting, whether those implementing the programme are trying to impose their own selectees as leaders etc., all become crucial issues in group formation and the group process. Much would depend on the "field worker" and his/her maturity and training to ensure that groups are properly motivated and that opportunities are left open to let leadership to emerge from the groups. Much would depend also on the activities to be carried out by the groups - do they have to listen to what the field-worker or government functionary wants to tell them, or do they learn about things they want to learn and do.

The field worker should be a facilitator, not one who 'tells' the group what to do - but one who helps the group to find direction and motivation for development activity. Workshops, discussions, field visits, individual person to person discussions, approaches to skills development, programmes carried out with the assistance of various functionaries from various disciplines, help to mould a group into joint activity.

Leadership Development

A group process necessarily throws up leaders. There are situations where some persons within a group would manipulate themselves into positions of leadership, and perhaps manipulate the group for personal advantage. A group, if it is properly motivated, would soon discard such leaders and select their own leader, who would be responsive to their needs and who could effectively articulate the wishes of the group to others.

One of the important roles to be played by the field worker is that of helping the group to select their leader who would be most acceptable.

Once leaders emerge in groups in action, it is necessary to have special programmes, to equip the leaders to play a leadership role. Their personalities and their confidence have to be built up. Since we are dealing with groups and leaders at the base level, there is even a need, to give them opportunities to develop their capacities to speak freely at various fora, to hold discussions, to express opinions on behalf of the group and to communicate effectively to the groups about the discussions etc. Even some aspects like personal grooming and dressing may

become important facets in developing leaders, so that when they have to meet with outside persons, they do not feel inadequate or inferior - after all they are not looking for charity - they are coming forward as partners in development.

Hence the need to devise appropriate activities that would help them to perform their leadership role effectively.

One important aspect in regard to leadership deserves consideration - and that is whether there should be one leader for all time, or whether we should help to develop leadership qualities in as many as is possible. Very often, one is faced with the situation where one person takes control and does not let others grow.

It would be best if a ^{system of} periodical rotation of leadership is followed to enable as many of the group as is possible to develop themselves and contribute to group development.

Developing Field workers

In attempting development processes^{es} through group action, it become necessary to have field workers/facilitators/change agents, who are attitudinally adjusted to ensure participatory approaches and who can work with people at the base level. Such workers must necessarily have an outlook different from the one that prevails in hierarchical administrative structures in government and other institutions. This does not mean that government or other officers cannot be developed as facilitators - but they would certainly need to have an appropriate orientation to assist persons working in groups to make their own decisions and be active partners in the development process.

Basically, it would be best if field workers can be developed from within the base level itself as it would greatly help in organising groups and involving them in discussions etc. at times most suitable to them.

Programmes for field worker development must be worked out at the field level itself, with a minimum of class room orientation. Field workers learn best when they work with groups on activities selected by the groups themselves.

However, it is necessary to equip the field worker with adequate knowledge in the disciplines he is likely to need when working at field level. Hence such areas, like effective communication, production and use of visual aids, subject matter knowledge about cooperation, cooperative practice, the rural economy, some aspects of sociology, group dynamics and other subject areas as would be appropriate - e.g. nutrition, health care, family welfare, child care, etc. should be included in the training programme.

It would be best if the field workers could be exposed to such knowledge through actual live situations, with the field workers themselves being trained in groups.

Where a participatory group activity is on going, it provides a suitable opportunity to train field workers.

A Programme for Action

It is presumed that suitable follow up action will be taken in each country following on this workshop. The following plan of action is suggested to make it possible for the emergence and implementation of field level projects.

1. Where in a given situation in a country, there are no women's committees in cooperatives at various levels, action to be pursued to set up national level women's committees (NWC) which will in collaboration with the NCO, and other cooperatives and those concerned, set about

establishing women's committees at base and district levels. The National Women's Committees, if such are set up on an ad hoc basis, will work towards the setting up of a National Women's Committee on a democratically elected basis, so that there would be elected women's committees at all levels.

2. Where a NWC exists, or a new NWC is set up, participants of the workshop, in collaboration with the NWC, the NCO and others concerned, will hold discussions at national/district level with women's committees and others and will draw up a suitable plan of action to work towards the initiation of a field level project. The field level project will be a pilot project to be expanded on a phased basis. It could cover about five villages/ ^{or one urban area} involving about two or three village level cooperatives/ ^{or urban cooperative} with a target group of about a hundred housewives/households as members of the cooperatives.
3. The participants in collaboration with the NWC will write a brief plan of action outlining the concept and proposed action, and the proposed approaches, giving such details as the target groups, what the overall objectives of the proposed action are, the type of support that would be necessary and also indicating the possible costs on a tentative basis of such a project.

This document will first be studied by the NWC and once its approval is obtained, the plan will be discussed with the NCO, concerned government ministries and departments. It would be necessary to use various methodologies to acquaint the NCO and concerned authorities with the nature of the plan, its objectives, and the target groups, etc.

Once there is general acceptance of the plan, the assistance of the NCO, the concerned government departments etc. will be sought in identifying the society/societies where the pilot project could be worked out. At this stage it will be necessary to get the assistance of the district and field level functionaries to identify suitable societies and to do a preliminary survey of the societies. If the societies already have women's committees, it would be an advantage, as discussions could help in identifying needs etc. which will help in drawing up the final project document.

4. Once the societies are identified, preliminary discussions would be held with the Committees of Management and the staff of the concerned cooperatives - where the women's committees exist, there could be joint discussions, both to explain about what is planned, and to get their own consent and support, both moral and financial.

5. Once the action plan has been generally accepted at all levels, the NWC will proceed to draw up in greater detail the project document. Since the implementation of the project is to be on a participatory basis, and since as yet the groups have not been formed and they have not been able to identify their needs and priorities, the project document will be a flexible one where the activities to be carried out, and the order of priorities, will be left to be determined by the target groups themselves.
- It would also be possible at this stage to draw up a more precise budget, work-out the various phases of the project, and commence the preliminary steps to start appropriate interventions at the field level and also take initial steps for setting up the advisory and coordinating committees at the various levels. At this stage it would also be necessary to identify the field workers/project staff who will take on the responsibility for implementing the project - and also to provide for suitable orientation and training for such staff.

Programme of Action for the ICA

The role of the ICA ^{is} envisaged as follows :

- (1) Continue with situation studies in regard to women in cooperatives; conduct such feasibility studies as would be necessary for formulating projects.
- (2) Assist National Women's Committees/NCOs in national level workshops for women.
- (3) Help NCOs in identifying and formulating projects for enhancing women's involvement in cooperative activity.
- (4) Help NCOs by locating suitable donors for identified projects
- (5) Help NCOs with intervention with Government Ministries, Departments etc. at national and district levels, in regard to project implementation.
- (6) Disseminate information about on going projects, their experiences and achievements.
- (7) Conduct suitable programmes ^{at Regional level} for leadership development skills training, etc.
- (8) Provide Fellowship/ Study Tours for women leaders to enable them to learn from on going projects and exchange experiences

- (9) Undertake studies of various methodologies of intervention, various approaches at various levels and make such information available to NCOs/NWCs.
- (10) Develop / help in developing suitable education/training material to assist women's programmes in the various member countries.



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REGIONAL WORKSHOP FOR WOMEN COOPERATORS
JAKARTA (INDONESIA) : MARCH 19-29, 1985

Venue : Hotel Kartika plaza

P R O G R A M M E

<u>19th March, Tue.</u>		Arrival of participants in Jakarta
<u>20th March, Wed.</u>	FN	Inauguration Briefing on methodologies of workshop
	AN	Presentation of country papers
<u>21st March, Thu.</u>		Presentation of country papers
<u>22nd March, Fri.</u>		Objectives of Women's Participation in Cooperatives - Paper - Group discussion and - Reports
<u>23rd March, Sat.</u>		Developing Strategies for achieving objectives - Paper - Group discussion and - Reports
<u>24th March, Sun.</u>		Field visits
<u>25th March, Mon.</u>		Methodologies of intervention and participatory approaches to development - Paper - Group discussion and - Reports
<u>26th March, Tue.</u>		Project Identification, Feasibility Study, Project Formulation. - Paper - Group discussion and - Reports
<u>27th March, Wed.</u>		Field Visits
<u>28th March, Thu.</u>		Final Plenary - Workshop Programme for Action.
<u>29th March, Fri.</u>		Departure of participants.

Working hours	:	0900	-	1230	hours
		1400		1730	"
Lunch break	:	1230	-	1400	"
Tea/Coffee breaks	:	1030	-	1045	"
		1530	-	1545	"

REGIONAL WORKSHOP FOR WOMEN COOPERATORS, JAKARTA19TH TO 29TH MARCH 1985LIST OF PARTICIPANTS

- BANGLADESH
1. Mrs. Dilara Harun
Chairman
Brahmanbaria Central Women's Coop Society
P.O & Dist. Brahmanbaria.
 2. Mrs. Ashrafun Mosharraf
Chairman
Mirpur Central Women's Coop Society
77, Shahalibag, P.O.B.D. Sharif
Mirpur, Dhaka.
- INDIA
3. Miss. Pratima Ray Choudhuri
Consultant (Costing)
National Coop Development Corporation
4, Siri Institutional Area
New Delhi-110016.
 4. Mrs. S.K. Nagarathaa Rao
Lady Coop Education Officer
Karnataka State Cooperative Union
No.12/1, Kanakapura Road
Basavanagudi
Bangalore-560004.
- INDONESIA
5. Mrs. T. Slamet Danusudirdjo
Chairperson
Coordinating Body for Women Cooperators
Dewan Koperasi Indonesia
Jalan S. Parman Kav.80 (Wisma Koperasi)
Jakarta.
 6. Mrs. Kasturiah Siswoko
Coordinating Body for Women Cooperators
Dewan Koperasi Indonesia
Jalan S. Parman Kav.80
(Wisma Koperasi), Jakarta.
 7. Mrs. Siti Rahayu Binarsih. S.
Cooperative Regional Office West of Java
Asia Africa, Street No.144
Bandung.
 8. Mrs. Yatni
Cooperative Department
Jalan M.T. Haryono
Jakarta.

MALAYSIA

9. Ms. Ambinah Hj Ahmad
Senior Officer
Department of Coop Development
Jabatan Pembangunan Koperasi Malaysia
Jalan Mahameru
Kuala Lumpur.
10. Hjh. Zaleha Bt Mohd Zain
Director
Department of Coop Development
Jabatan Pembangunan Koperasi Malaysia
Jalan Mahameru
Kuala Lumpur.

NEPAL

11. Mrs. Savitri Thapa
General Manager
Sajha Swastha Sewa (Coop Health Service)
Mahankalstan
Kathmandu.

PHILIPPINES

12. Mrs. Leonora Avante
President
National Market Vendors Coops Service Fedr
2nd Floor, Gasgonia Building
A. Guarra Extension, Baclaran, Paranaque
Metro Manila.
13. Atty. Enriqueta Sarza
1st Vice President
Philippine Federation of Women for Coops
Government Service Insurance System
Arroceros St., Manila.

SRI LANKA

14. Mrs. M.L. Ramyalatha
Chairman
Valasmullah MPCS Ltd.
Valasmullah.
15. Mrs. Prabha Herath
President
Embilmeegama Coop Women Committee
C/o. National Coop Council of Sri Lanka
455, Galle Road
Colombo-3.
16. Mrs. P. Wijesundara
President
Haputala MPCS Women Committee
C/o. National Coop Council of Sri Lanka
455, Galle Road
Colombo-3.

THAILAND

17. Mrs. Prakobsri Petcharasawang
Chief of Training Division
Cooperative League of Thailand
4 Pichai Road, Dusit
Bangkok-10300.
18. Mrs. Thada Kiriratnikom
Director of Technical Division
Cooperative Promotion Department
Krung Kasem Road, Dusit
Bangkok-10200.
19. Mrs. Pailin Supakitvilekagarn
Chief of Training Centre
Cooperative Promotion Department
20 Pichai Road, Dusit
Bangkok.

OBSERVERS

20. Ms. Alexandra Stephens
Regional Home Economics & Social
Development Officer,
FAO Regional Office for Asia & Pacific
Maliwan Mansion, Phra Atit Road
Bangkok-10200
Thailand.
21. Mrs. Hariette Patmo
Associate-Expert in ILO/SWISS/Dep. of
Coop Project "Coop Management Training"
C/o. ILO Area Office
Jakarta-10001
Indonesia.
22. Mrs. Isminasti Tarigan
Puskowanjati
Jl. Trunojoyo 70
Malang - East Java
Indonesia.
23. Mrs. Yoos Lutfi
Puskowanjati
Jl. Trunojoyo 70
Malang - East Java
Indonesia.

ICA Regional Office & Education Centre for South-East Asia,
"Bonow House", 43 Friends Colony, New Delhi-110065, India.

24. Mr. R.B. Rajaguru
Regional Director
25. Mrs. Margaret D' Cruz
Education Officer (W&Y)
26. K. Sathumadhavan
Workshop Secretary



MENTERI NEGARA
URUSAN PERANAN WANITA
REPUBLIK INDONESIA

33

4

ADDRESS

by

THE STATE MINISTER FOR THE ROLE OF WOMEN
ON THE OCCASION OF THE OPENING
OF
THE REGIONAL WORKSHOP FOR WOMEN COOPERATORS
JAKARTA 20 MARCH, 1985

Distinguished Delegates, Ladies and Gentlemen ,

Assalamu'alaikum Wr. Wb.

It is indeed an honour for Indonesia to host the Regional Workshop for Women Cooperators. For that reason allow me on behalf of the Indonesian Government and myself to welcome you all to Indonesia, especially to the Delegates from Bangladesh, India, Malaysia, Pakistan, the Phillipines, Sri Lanka, Thailand, and Nepal.

In view of the World Conference to Review and Appraise the Achievements of the United Nations Decade for Women, which will be held in Nairobi in July 1985, where the "Role of Women" will be focussed upon, recommendations on the Role of Women in Cooperatives, particularly in the developing countries, will be of great importance.

With reference to the United Nations' Decade for Women we, women, are not only very grateful but also challenged to enhance participation and integration in development.

The Guidelines of State Policy as well as the Fourth Five Year Plan are the principle directives for the enhancement of the role of women in national development. It is spelled out as follows :

1. Overall development requires the maximum participation of men as well as women in all fields. Women have the same rights, duties and opportunities as men to participate in all development activities.
2. The role of women will develop in harmony along with their responsibilities in creating and developing healthy and prosperous families, including



guiding the younger generation, particularly the youth and under fives.

3. The role and responsibilities of women will grow further by increasing their knowledge and skills in areas according to their needs and abilities.
4. In order to promote the participation of women in development, it is necessary to further develop their activities in raising the quality of life of their families, a.o. through activities of the Family Welfare Movement (PKK).

As for women cooperators the Fourth Five Year Development Plan States :

Women, grouped in productive enterprises within the Programme on Enhancing the Role of Women in Fostering a Healthy and Prospering Family (P2W-KSS) as well as within the Family Welfare Movement Programme (PKK), are directed towards the establishment of cooperatives by joining efforts, and thus become more qualified women cadres of cooperatives. The number of qualified members will consequently grow by the year. In order to promote the development and to strengthen the role and functions of the Village Cooperative Unit (KUD), women will undergo on the job training so as to gain more awareness, knowledge and skill in cooperatives.

The enhancement of the role of women cooperators is to raise the quality of human resources in the development of Cooperatives as a part of national development.

We in Indonesia, are fully aware that cooperatives are relevant channels for income generating activities as well as for employment opportunities for women, which also implies the implementation of the "gotong royong" system which is part of the Indonesian way of life. Women can be indeed potential workers in cooperatives.

I think we all agree that developing countries are facing nearly the same constraints and obstacles. Some of those are :

- a. high illiteracy rate amongst women, particularly in rural areas.
- b. Insufficient education and skill in cooperatives.
- c. Inadequate funds for training and education to increase the role of women in cooperatives.
- d. Limited number of motivators.
- e. Lack of a coordinative and integrated training programmes, for women in cooperatives.



MENTERI NEGARA
URUSAN PERANAN WANITA
REPUBLIK INDONESIA

3

35

I sincerely hope that this workshop will come up with pragmatic recommendations on the development of integrated and comprehensive educational programmes concerning member education in the training of women cooperators in general both national or regional. Especially for Indonesia, member education is very important since the participation of women in cooperatives is still very low, both in attending annual meetings as well as in their participation as members of the board.

The enforcement of modular instruction along with simulation activities could be an effective learning process, especially for women in rural areas. Leaflets and folders will be also very much in need in order to cover a larger spectrum of target groups.

I.C.A. has righteously called attention to the significance of member education, which is recognized to be the key to increase involvement of women in cooperatives.

For comparative purposes, the organizing committee might be able to schedule a visit to a cooperative managed by women in Indonesia.

I am fostering the hope that this workshop will proceed smoothly and produce worthwhile concepts for the benefit of all of us.

Finally, with the guidance and blessing of God Almighty, I declare this Workshop officially opened.

Thank you.

Wassalamu'alaikum Wr. Wb.

Jakarta, 20 March 1985

Minister of State
for the Role of Women



Soetanto, SH.

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DEWAN KOPERASI INDONESIA

(THE INDONESIAN COOPERATIVE COUNCIL)

Jl. Let. Jen. S. Parman Kav. 80 (WISMA KOPERASI) Lt. II, Slipi

Telpon : 540204 Ext. 28-29-30-31 dan 32
Jakarta Barat

ADDRESS

by

PROFESSOR SOEDARSONO HADISAPOETRO
PRESIDENT OF THE INDONESIAN COOPERATIVE COUNCIL

on the occasion of the opening
of The Regional Workshop for Women

Cooperators,
Jakarta April 20th, 1985

Excellencies,
Distinguished Delegates,
Ladies and Gentlemen,

It is indeed a great pleasure and honour for me to have the opportunity of addressing this distinguished gathering.

On behalf of the Indonesian Cooperative Council, allow me first of all to extend our most sincere welcome to all the distinguished delegates participating in this workshop.

It is still clear in our minds that one of the resolutions of the 28th Congress of the International Cooperative Alliance held in October last year in Hamburg is a Recommendation addressed to all cooperative organizations in the world to give more opportunities to women to hold such posts like boardmembers, supervisory committee members and employees of cooperative societies.

The board of the Indonesian Cooperative Council, DEKOPIN, therefore warmly welcome the initiative of the Director of the ICA-Regional Office in New Delhi, Mr R.B. Rajaguru, to convene this

- 2 -

Workshop in Jakarta, and consequently support the idea and share in the joint organization of this workshop. The Board of the Indonesian Cooperative Council also consider this workshop of special significance because of the important matters which will be discussed. Beside identifying constraints for setting up institutional infrastructure this action oriented workshop will also try to develop some skills in regard to feasibility study, project identification and project formulation, which are relevant indeed to the needs of the women cooperators in this country.

The Indonesian people and Government believe that women should play an active role in Nation building and Development of the country. This is clearly stated in the Guidelines of State Policy. The Indonesian Cooperative Council, supportive of these directives has agreed to set up a Women's Committee in 1980, known as the Coordinating Body for Women Cooperators. This step was also a positive response and realization of the recommendation of the ICA Seminar held in Kualalumpur in 1975 on the participation of women in cooperatives.

It is a matter of rejoicing that the Governments of South East Asian countries have started recognizing the true value of women's actual and potential contribution to the development of cooperatives which is being reflected in the development planning in which the role of women is being taken into account.

An increased awareness of the role of women in the development of cooperatives and action towards more effective steps will for sure contribute in speeding up the realization of the goals of the Cooperative Movement in the region.

When discussing practical programmes for Indonesia and other South East Asian countries it is hoped that this will be in the form of concrete projects of direct benefit to the people and supportive of the goals of the cooperative movement.

However, it should not be overlooked that the situations and conditions in South East Asia differ from those in advanced industrial countries.

A National Workshop on the Role of Women in the Cooperative Development in Indonesia which was recently conducted by the Coordinating Body for Women Cooperators submitted a Project Proposal on Member Education to be implemented by the Coordinating Body of Women Cooperators and likely financed by Donor Countries under the auspices of the ICA Regional Office for South East Asia. The Indonesian Cooperative Council is convinced that this project will benefit the Indonesian people and therefore strongly support the proposal.

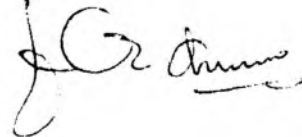
This forum will, besides, play its share in generating popular awareness and popular participation in the development of cooperatives and serve as a meeting place where women delegates from nine Asian countries can carry on open and frank dialogues concerning activities of cooperators in the region.

Distinguished Delegates,

May I now wish you the greatest success in your deliberations and efforts for creating a stronger cooperative movement, in which women play an important role. I also wish you a pleasant stay in Jakarta. May God Almighty bless us all with His Guidance!.

Thank you.

Jakarta 20th March 1985



Soedarsono Hadisapoetro

jb/-

39

REPORT ON THE PREPARATION OF
THE REGIONAL WORKSHOP, BY
MRS. T. SLAMET DANUSUDIROJO
EXECUTIVE CHAIRPERSON OF THE NATIONAL
COORDINATING BODY FOR WOMEN COOPERATORS

Excellencies,
Distinguished Delegates,
Ladies and Gentlemen,

It is a privilege and pleasure for me to address the Opening Ceremony of the regional Workshop for Women Cooperators here in Jakarta.

On behalf of the National Coordinating Body for Women Cooperators I heartily welcome the distinguished Delegates who are participating in this workshop and for the next nine days will be engaged in discussions on various experiences and activities concerning women's involvement in the development of cooperatives.

It was in the first half of 1984 that the idea was put forward to hold a Regional Seminar or Workshop for Women Cooperators in the city of Jakarta, to be conducted by the ICA Regional Office in collaboration with the DEKOPIN (Indonesian Cooperative Alliance) and the BKWK (the National Coordinating Body for Women Cooperators)

In November 1984, preliminary to the Workshop, Mrs Margaret D' Cruz, Education Officer for Women and Youth of the ICA Regional Office came to visit Indonesia and made an Indepth Study on Women Cooperative Societies, together with two board members of the National Coordinating Body for Women Cooperators. Further arrangements on the nature and technical aspects of the meeting were discussed and finally it was agreed to hold the workshop in March from the 19th until the 29th.

We are now very pleased to announce that ... Delegates from 7 South East Asian countries are ready to participate in this important meeting. These distinguished participants are :

... delegates from Bangladesh, ... from India. ... from Indonesia, ... from Malaysia, ... from Nepal, ... from Pakistan, ... from the Philippines, ... from Sri Lanka and ... from Thailand.

In considering the objectives of this action oriented workshop, it is our sincere hope that the deliberations of the participants will result in specific programs or projects in response to various constraints, obstacles and problems which concern the institutional infrastructure and the implementation of certain activities in the field of cooperatives.

Ladies and Gentlemen

We are all aware that women are among our countries' most important assets, which influence decisively the quality of life and the strength of the economic and social foundations of our society. Women Cooperators are a potential force, which, properly channeled will help to materialize the goals we seek to accomplish, in the development of the cooperative movement.

The National Coordinating Body for Women Cooperators is very happy to be able to assist the ICA Regional Office and the DEKOPIN in arranging this meeting and we are convinced that this workshop will add to a better quality of participation of women in the development of cooperatives.

In conclusion, may I wish the Delegates the greatest success in your efforts to create a better future for the cooperative movement in ~~South~~ East Asia, for the women in this region and their families as well.

Ladies and Gentlemen,

May the Almighty God bless us all with his Guidance and Providence !

Thank you for your attention.

Jakarta, 20th March 1985

41 MP (1)



ADDRESS OF THE MINISTER OF SOCIAL AFFAIRS
OF THE REPUBLIC OF INDONESIA
TO
THE REGIONAL WORKSHOP FOR WOMEN COOPERATORS
IN JAKARTA



JAKARTA, MARCH 20th, 1985



ADDRESS OF THE MINISTER OF SOCIAL AFFAIRS
OF THE REPUBLIC OF INDONESIA
T O
THE REGIONAL WORKSHOP FOR WOMEN COOPERATORS
IN JAKARTA



JAKARTA, MARCH 20th, 1985



**MENTERI SOSIAL
REPUBLIK INDONESIA**

ADDRESS OF THE MINISTER OF SOCIAL AFFAIRS
OF THE REPUBLIC OF INDONESIA
T O
THE REGIONAL WORKSHOP FOR WOMEN COOPERATORS
IN JAKARTA

May God the Benevolent and the Merciful bestow
peace on all of you.

Dear participants of the workshop,
and esteemed audience,

Allow me to primarily express my greatest appreciation for the opportunity granted to me to give a short address on the role of women in the guidance of cooperatives, an experience in one of the activities of development in the field of social welfare as the principal topic of this workshop.

Presenting an idea and experience on the guidance of cooperatives, based on the feeling of all belonging to one large family and a spirit of mutual self-help, specifically in the lowest societal strata, makes it impossible for us to detach ourselves from all the nation's efforts and struggle, to wit the essence of national development.

As part of a process, national development in this IVth Five Year Development Plan (Repelita IV) represents a continuation and escalation of all the products of development that have been realized in preceeding years through the implementation of programs of development in all fields.

In tune with the Basic Guidelines of State Policy of 1983, national development in Repelita IV contains an extremely important significance for the development and progress of the Indonesian nation as the stage of development to lay a "runway" or "preconditions to take off" relative to preparations of taking off in the coming Repelita VI after having passed a period of stabilization in Repelita V.

A general description on the form and conditions of the Indonesian nation at the stage of taking off in 2000 will be signified by the presence of an equal and equitized acceleration of activities of development in all fields on the basis of the nation's own powers and capabilities or its own self-reliance relative to efforts of realizing a just and prosperous society based on the philosophy of the Pancasila and the Constitution of 1945, in line with the goals and aims of national development, to wit the development of the complete Indonesian man and the development of the entire Indonesian society.

In tune with the said goals and aims of development, Indonesia will in Repelita IV more intensively strive to intensify efforts in all fields to improve and escalate the level of social welfare of the entire society, to stimulate a realization of a more equitable distribution of income and expansions of job-opportunities. This implies that aside of still striving for an adequately high level of economic growth, simultaneous activities will also

be implemented to realize an equitization of the society's social welfare.

For this purpose, realizations of program of development that specifically are directly touching the physical and mental welfare of the lowest levels of the society or the so-called "grass-root level" will continuously be intensified and their outreach in target-population be expanded, so that the direction of a development movement with a popular and just character will become more and more evident.

In tune with the Basic Guidelines of State Policy of 1983, the implementation of activities and programs of such a multi-dimensional national development requires joint actions between the government and the participation of all societal strata. In this context, Indonesian women have been given the highest possible opportunity to enlarge their roles in the increasingly faster and more complex process of development, including efforts to improve the degree of welfare of the lowest population strata, who in general are staying in rural areas and who are numbering 82 % of the entire population.

Dear workshop participants,

Indonesia has the resolve to improve the degree of social welfare of specifically the said lowest strata, among others through efforts of cooperatives, since the cooperative as an economic institution of a social nature in the sense of a joint venture

based on the principle of all belonging to one big family, basically is a joint venture that is in tune with the cultural values of the Indonesian people.

As one of the values that is expected to possess the capacity of improving the level of social welfare, specifically of the lowest societal strata which actually carries benefits for its members in the current atmosphere of development, the people of Indonesia are incessantly striving that cooperative venture will increasingly grow and develop.

Efforts to stimulate a rich growth of cooperatives is for Indonesia a constitutional decree so that it constitutes a joint responsibility of the state administrators and the society, including women counselors of cooperatives.

Efforts of providing guidance cooperatives are realized among others by improving venturing skills of their managers, improvements of capital and ventures so that the cooperative will be able to realize venturing activities in various fields of venture as for example food-provision, agricultural means of production distribution, the marketing of products of estates, ranching and home-industries as well as various other fields of services.

Within the scope of development in the social welfare field, the cooperative is utilized as one of the shortcuts in improving the level of social welfare of those who are suffering from various constraints, those who are completely lacking any source of income and are completely missing any capability

to meet their needs in a humanely acceptable way or people who are possessing sources of income but are incapable to meet their basic needs in ways that are humanely acceptable, as for instance low-income farm and fishery labourers, low-income farmers and fishermen, rough labourers, small traders, pedicab-drivers, etc., etc.

Guidance to cooperatives in such societal circles is realized by a series of efforts covering housing improvements, venturing skills training, stimulating venture assisting grants and growth-stimulating, guidance and development of cooperative ventures by using a relaying system.

Since the prime problem is the low degree of self-respect, caused by reasons of limited economic, social and intellectual capabilities, the said efforts are realized in line with activities of social guidance aimed at stimulating the growth of self-respect, self-confidence and the capability of launching activities to improve and escalate their own level of social welfare.

As a measure to attain these said targets and objectives, means for economic-productive ventures have been disseminated in aid to these poor families, after they have undergone the needed job-training. These aid-in-venture is granted to scores of households, amounting to Rp. 100.000,-- (one hundred thousand rupiahs) per family and to groups amounting to Rp. 1.500.000,-- up to and inclusive Rp.3.500.000,-- (one and a half million up to and inclusive three

and a half million rupiahs) for groups totalling 10 up to and inclusive 25 families to a group. Aside thereof, assistance to repair houses is also given in kind, amounting to Rp. 50.000,-- (fifty thousand rupiahs) for every family.

The process of handling poor families in realized in four phases and will require approximately 2 years since the dispensation of motivation guidance and selection up to the time of commencing the founding of a cooperative. Every respective phase can be presented as follows :

- phase I : The formation of guided families, with the aim of stimulating the growth of self-respect, self-confidence and the capability to meet their own needs in a natural way;
- phase II : The formation of family ventures going into group ventures with the aim of improving through self-confidence and capabilities the level of living through the use of self-potentials;
- phase III : The formation of groups towards cooperatives, having the aim that the guided families, based on the conditions that already have been attained during phase two, will have the ability to improve their level of living through self-potential ventures;
- phase IV : The development of economic-productive ventures of groups of guided families through cooperatives.

Economic-productive venture grants are actually undertaken by granting one half of the ventures for family ventures and one half for cooperative ventures. Repayments are subsequently collected from groups that already have attained success in their ventures that are further used as stimulating venture assistance for following groups.

The realization of every phase will involve on-site existing societal elements as for instance community social workers, social organizations as for instance the Family Welfare Guidance Movement aside from social agencies and other relevant agencies, specifically for the terminal period of every phase, as for instance the local government and cooperatives.

Indicators of this project being completed and having succeeded are among others :

- the emergence of mastered skills, self-confidence and self-respect, enabling them to improve their social welfare;
- improved family environment and dwelling;
- an acquired capability to augment incomes in meeting living needs, and
- the emergence of groups-ventures of guided families, representing embryos of social organizations and cooperative ventures.
- the presence of a relaying process.

The said group-ventures of guided families will since the beginning already have to be adjusted to the conditions, needs or problems of the families and the local area, so that various branches of venture can emerge, as can be already observed as having taken place and are taking place in Subang, West Java in the form of fishery/fishermen group-ventures, and in Jepara, Central Java in the form of group-ventures or cooperatives of wood-carvers or wood-artisans.

In all the said efforts, since their beginnings, the women, through the Family Welfare Guidance Programs and individually have been holding a large and generous share in their participation in guiding and developing guided families from conditions of dependence towards the regaining of self-reliance.

Esteemed audience,

All these activities of serving and rehabilitating the destitute, aside from being based on social work as a profession, clearly can not be separated from spirits of mutual self-help and solidarity among the sufferers of the problems or the poor families themselves. The activities of the guided families as groups themselves clearly show or reflect in an informal or embryonal fashion cooperatives.

May all these examples obtained in the field become study-material for this forum in its effort to intensify the role of women in national

development, specifically for women cooperators, who are convening in a workshop in their quest to intensify and develop the cooperative in all levels and stages.

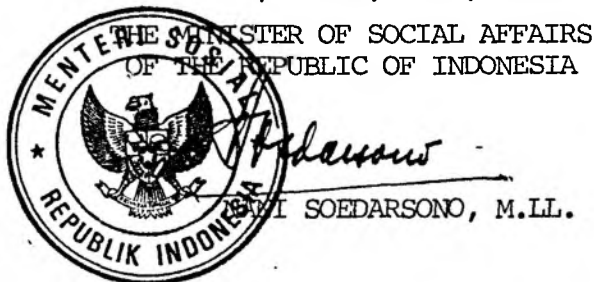
Aside thereof I also hope that this brief presentation may bring a small illustration on social welfare problems in general and specifically on the socio-economically vulnerable groups, together with efforts to handle them through social welfare activities in relation to the guidance and development of cooperatives.

Finally, I would like again to express my appeal for the intensification and development of the participation of women, in social welfare activities as well as in efforts of providing guidance to cooperatives, specifically in all efforts that are directly related to the interests of the lowest societal strata, so that social welfare can be realized in an equitable way.

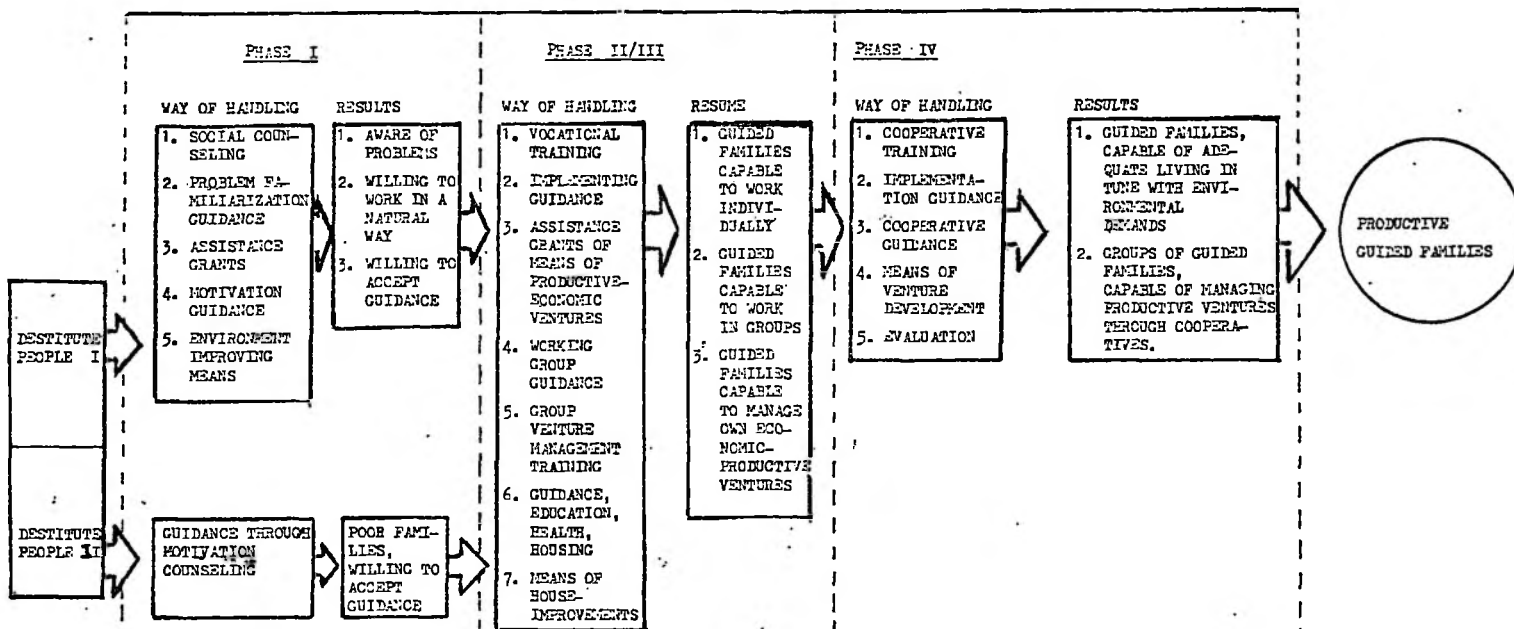
I thank you all for your kind attention.

May God the Benevolent and Merciful bestow peace on all of you.

Jakarta, March, 20th, 1985.



Matrix of Phases of Ways of Handling Families/Lowest-strata Groups
of People in the IVth Five-Year Development Plan (REPELITA IV)



<p><u>IMPLEMENTING PARTY</u></p>	<p>1. COM. SOC. WORKER : SOC. WELFARE SECTION OF RURAL COM. RES. AGENCY/YOUTH GARDEN (KARANG TARUNA)</p> <p>2. SOC. ORG./FAM.WELF.GUID. PROGRAM.</p> <p>3. LOCAL SOC.WELF.AGENCY : THE SUB-DISTRICT LIAISSON OFFICER FOR SOC. AFF.</p>	<p>1. COM. SOC. WORKER : SOC. WELF. SECT. OF RURAL COM. RES. AGENCY/RURAL COM. RES. AGENCY.</p> <p>2. SOC. ORG./FAM. WELF. GUID. PROGRAM.</p> <p>3. LOCAL SOC. WELF. AGENCY : SUB-DISTRICT LIAISSON OFFICER OF SOC. AFF.</p> <p>4. OTHER RELEV. SECTORAL AGENCIES.</p>	<p>1. COM. SOC. WORKER : SOC. WELF. SECT. OF RUR. COMM. RES. AGENCY.</p> <p>2. SOC. ORG.</p> <p>3. LOCAL SOC. WELF. AGENCY : SUB-DISTRICT LIAISSON OFFICER OF SOC. AFF.</p> <p>4. OTHER RELEVANT AGENCIES.</p>	<p>1. THE DEPT OF SOCIAL AFFAIRS SOC WELFARE GUIDANCE.</p> <p>2. OTHER RELEVANT DEPARTMENTS COOPERATIVES.</p> <p>3. LOCAL GOVERNMENT.</p>
<p><u>ACCOUNTABILITY HOLDING PARTY</u></p>	<p>AT CENTRAL LEVEL :</p> <p>THE DIRECT.GENERAL OF SOC. ASSIST.GUID./THE DIRECT.OF SOC.WELF. GUIDANCE.</p> <p>AT THE LOCAL LEVEL :</p> <p>THE REG.OFFICE OF THE DEPT. OF SOC. AFF.</p> <p>- THE FIELD OF SOC. ASSIST. GUIDANCE.</p> <p>- REGENCY/MUNICIPAL OF. OF DEPT. OF SOC AFF/SOC WELF. SERVICE.</p>	<p>AT CENTRAL LEVEL :</p> <p>THE DIRECT. GEN. OF SOC. ASS. GUID./THE DIRECT. OF SOC. WELF. GUID.</p> <p>AT LOCAL LEVEL</p> <p>REG.OFF. OF DEPT.OF SOC. AFF.</p> <p>- FIELD OF SOC ASS.GUIDANCE</p> <p>- REGENCY/MUNIC. OFF. OF DEPT. OF SOC. AFF/SOC. WELF. SERV.</p>	<p>AT CENTRAL LEVEL :</p> <p>DIRECT.GENER. OF SOC. ASSIST. GUIDANCE DIRECT. OF SOC. WELF. GUIDANCE</p> <p>AT LOCAL LEVEL :</p> <p>THE REG. OFF. OF THE DEPT. OF SOC. AFFAIRS</p> <p>- THE FIELD OF SOC. ASSIST.ORG. GUIDANCE</p> <p>- REGENCY/MUNICIPAL OFFICE OF DEPT. OF SOC. AFF./SOC. WELF.SERV.</p>	

COUNTRY REPORT
BANGLADESH

Regional Workshop for Women Cooperators
JAKARTA(INDONESIA),MARCH 19-29,1985
Sponsored
By
International Cooperative Alliance,ROEC
"Bonow House", 43, Friends Colony East, New Delhi,India.

Comprehensive Background Paper
on
Women's Involvement in Cooperatives in Bangladesh
with special reference to
Brahmanbaria Central Women's Cooperative Society Ltd.
Bangladesh,Dhaka.

Presented
by
Mrs. Delara Harun, Chairman
Brahmanbaria Central Women's Cooperative Society Ltd.
P.O. Brahmanbaria,District-Brahmanbaria,
Bangladesh.

Introduction

The Brānmanbaria Central Women's Cooperative Society Ltd. Bangladesh, Dhaka is a member of the Bangladesh Jatiya Mahila Samabaya Samity Ltd. (Bangladesh National Women's Cooperative Society Ltd.), 27, Banga Bandhu Avenue, Dhaka-2, Bangladesh.

We would like to re-iterate that Bangladesh is perhaps the only country in the World having women's Cooperatives on 3-tier basis - primary, central, apex (national)- in response to the call of the "Women's Decade" for women for women.

We should try to realise that the needs, interests, problems and solutions for women cooperative activities are different from those of the male dominated cooperatives.

The women as a class feels that women must be given opportunity to develop their skill, efficiency, merit and leadership in group works free from intervention by male cooperators.

The problems of women and women cooperatives are not to be considered at par with those of the male and male cooperatives. Without due consideration to the major problems like legal status of women, inheritance, accommodation, social security, capital formation, marketing of their products, intervention and/ or domination by male guardians, no women cooperative can grow or thrive.

Any programme for women development in a developing country must be sponsored by the Govt. on grant basis and gradually on subsidy basis till the women cooperatives are in a position to overcome the initial problems and to stand as economically viable units.

Mrs. Delara Hossain

Background on
Brahmanbaria Central Women Cooperative Society Ltd.
Brahmanbaria, Bangladesh.

1. Brahmanbaria Central Women's Cooperative Society Ltd. was organised by me and other women leaders in the year 1977 and registered by the Registrar of Cooperative Societies. The member-societies are in working position. Some of them depend on handicrafts, firming and agriculture. At present 15 primary women's cooperatives are affiliated to our central society. The number of membership of women cooperators is about 500.

The central society maintains coordination among the primary societies. The Management Board always discuss the problems of the primary societies. The central society arranged the training course for the members of the primary societies where the members get proper knowledge about population control, agriculture, poultry firm and also about management of the board. It collects the yearly subscription from the member-societies and gives them loan. The central society took the programme of adult education in 1978-79 and it was a successful programme. So many illiterate female cooperators got the chances to literate themselves. The central society supervises the Annual General Meeting of the primary societies.

The poor members of the primary societies undertook a programme of construction of a road of $7\frac{1}{2}$ miles length against Food for Works Programme in 1977 and 1978 and they successfully completed the road. I as Chairman of the central society was also the chairman of this works programme. And I as the Chairman of central and project committee was the recipient of the President Gold Medal in 1978-79 for the Programme. And that was the bright achievement of the Brahmanbaria women central cooperative society Ltd. I got the "National Award" as one of the best women cooperators in Bangladesh in 1983. From the Works Programme all the members of the primary societies could make themselves self dependent and

they would acquire confidence in their abilities.

2. The main problems which are faced by the organisation are as follows :-

- i) the members are not properly educated and
- ii) are not well trained in their own profession,
- iii) their lack of knowledge,
- iv) lack of capital,
- v) negative attitude of the male guardians,
- vi) marketing problems, absence of sale-cum-display centres,
- vii) superiority complex of male guardians,
- viii) under estimation of the abilities of women/girl cooperators,
- ix) absence of avenues for development of leadership in women.
- x) in some cases absence of social security,
- xi) another problem faced by them is the marketing problem. We cannot sell all the product(goods) in the local market and the societies suffer for that.
- xii) another problem is the crisis of cooperative leadership. The leadership cannot grow without proper education. The leadership can grow among the general member; if they get proper training and education.

3. Structure:

The members of the Executive Committee are elected every year in the Annual General Meeting. The committee has 1 Chairman, 1 Vice-Chairman, 1 Secretary and 12 Directors. Total - 15.

It is a member of the Bangladesh Jatiya Mahila Samahaya Samity Ltd., Bangladesh, Dhaka.



Comprehensive Background Paper

Presented by Mrs. Delara Harun, Chairman,
Brahmanbaria Central Women Cooperative Society Ltd.,
Brahmanbaria, Bangladesh.

(6 points)

1. Institutional framework for women's involvement in cooperative activity at village and other levels.

In Bangladesh the women's cooperatives are organised and registered by the Registrar of Cooperative Societies, Bangladesh, Dhaka, under the Cooperative Societies, Act & Cooperative Societies Rules as amended by the Government from time to time.

The Cooperatives are organised on 3-tier basis-primary, central & apex(national) level. A primary cooperative society is organised with atleast 15 individual members, a central society is organised with atleast 10 primary cooperatives and a national society is formed with atleast 10 central cooperative societies. Thus the cooperatives are organised and registered under statutory provisions of the cooperative societies Act, 1940 and Cooperative Societies Rules, 1942. Thus there is legal recognition for the institutional framework.

At present, there are 44 central women's cooperatives and 2000 primary women's cooperatives in Bangladesh with membership of more than 1 lakh women and girls.

The linkages between various levels of women's cooperatives:

A primary women cooperative society is formed with atleast 15(adult) women and girls for capital formation by share & deposits and for promotion of income generating activities on the basis of training cum production, skill development. It is managed by an elected committee of Management (Executive Committee).

A central women's cooperative society formed with atleast 10 primary women's cooperatives is to give proper guidance to its member-societies in the field of training, capital formation, group work, leadership, management. It provides for marketing of the products of the primary women cooperatives.

The national women's cooperative society (Bangladesh Jatiya Mahila Samabayana Samity Ltd.) is to arrange for national projects for women development, training, training cum production, sale and display centres and to provide for finance and funds for the purpose.

The primary womens cooperatives are of different types according to objectives-

- a) women consumers cooperatives,
- b) women's multipurpose cooperatives,
- c) women's cooperative society (handicrafts) and other types.

2. Difficulties/constraints, if any, for setting up institutional framework.

In fact, there is no major difficulty/constraint for setting up institutional framework.

At the first stage of organising cooperative for women at village level and primary level there were some troubles like-

- a) conservatism of village women/girls,
- b) illiteracy,
- c) Grouping, working together,
- d) objection from the guardians-father, husband.

The difficulties were removed by motivation and development of leadership among women by women leader/organisers.

As to capital formation by women members, there was/is difficulty due to law of inheritance, dowry, divorce. They have no owned fund to pay for shares/savings deposits- they are to depend on their guardian (husband, father) for the fund.

They had no source of income. Their source of training was to be provided for them through training cum production activities.

Thus, the main objective of the women development programme is to arrange for income generating activation for women.

3. Participants experiences with specific projects or programme

In coordination with the Comilla District Cooperative Union 100 women members were imparted training at

Brahmanbaria for 5 days on cooperative organisation, management, accounts, cooperative law, family planning, agriculture, population control. The programme was jointly sponsored by our central women cooperatives and Comilla District Cooperative Union in the year 1983.

Similarly, another batch of 190 women cooperators were given training at Comilla under the auspices of the Comilla District Cooperative Union in 1983.

After training, Brahmanbaria central women cooperative society arranged 4(four) sewing machines for 4 primary women's cooperative societies @ 1 each for training to the women/girls for income generation.

One primary society has arranged for training in jute bags, jainamaz, basket wares etc. Some members are manufacturing cane items(moras) and flower baskets(of bamboo).

Most of the women's societies have arranged for imparting training in sewing, garments making and crocheted items for income generation and skill development.

One primary society has taken up a project for "Goat fattening" with a initial asset of 20 goats. It has also purchased a power-pump for irrigation and earning income as hiring charges from the farmers concerned.

We organised a project " Sukhi Paribar Prakalpa"(Happy Family Project) in a rural area called Datiara village for adult education, child care, family planning, nutrition and income generation activities for a period of 3 years from 1977 to 1979. It covered 100 families with a population of about 1000 members. The participants were given training in sewing, handicrafts, adult education, nutrition and child care. We constructed a road of 500 yards length with our female cooperators. The villages have been linked with electric line and gas line.

One lady doctor took care of the health of the community. The participants (women) then organised an agricultural cooperative society (women and gents combined) for self sufficiency of its members(Swanirvar)

Our women cooperators took part in the mosquito destruction project and cleared water hyacinth from the tanks to eradicate mosquito and for prevention of malaria in the year, 1978-

Our primary societies organise and observe International cooperative day and national cooperative day every year and organise fairs (exhibitions) for sale and display of the products of members.

In the year 1983, we organised training on cooperation in 8 (eight) thanas (Police station) with the help of Comilla District Cooperative Union.

In each thana 25 cooperators including 5 women cooperators were trained in agriculture, family planning and population control, animal husbandry, poultry farming, leadership in cooperatives and accounts keeping for 4 days. In all 40 women cooperators received the training. I personally delivered lectures on family planning and cooperative leadership. I as an executive of the Comilla District Cooperative Union, organised a seminar on production of agriculture products and its marketing problems for 4 days at Bangladesh Academy for Rural Development (B.A.R.D) Kotbari, Comilla in 1983. Thirty cooperators including women cooperators joined the seminar.

I, as Secretary of Comilla District Cooperative Union opened a training unit at our union premises at Comilla in the year, 1981. It has 1 wool knitting machine and 6 sewing machines. It imparts training to 25 women cooperators per batch for 6 months in wool knitting and garments making under a master tailor. It is a continuous training programme for income generation of women members.

I as a women cooperator, participated in the "Study tour in India" in 1978 which was jointly organised by the Bangladesh Jatiya Samabaya Union and ICA.

The members of Brahmanbaria Women's Cooperative Society Ltd. participated in the Cooperative Training Courses at Cooperative College, Kotbari, Comilla in batches in the year 1977, 1980 and 1983.

I, as a leader of our central society and as an executive of the Comilla District Cooperative Union arranged publication of "Samabaya Swarnika" in November 1983 and samabaya Sankalan in March, 1983 for publicity and propaganda of cooperative activities and motivation and for encouragement of --- the bonafide and prospective cooperators..

Under my initiative a weekly paper "Rang Dhanu" on Cooperative activities by the Comilla District Cooperative Union is published every week.

4. Initiatives:

The women's activities in the area were undertaken by me assisted by some women leaders for grouping women/girls into women cooperatives. At first, meetings were held with the poor and helpless women and girls for motivation and organisation of cooperatives. Then 15 primary womens cooperatives were formed gradually with 500 women. Later on, the Brahmanbaria central women's cooperative society Ltd. (secondary level) was formed with the primary cooperatives. Subsequently, this central society was affiliated to the Bangladesh Jatiya Mahila Samabaya Samity Ltd. (at national level). The supporting agencies are the primary womens' cooperatives and its individual members within Brahmanbaria.

5. Measurable benefits:

- a) women members have been provided with training facilities for income generation.
- b) members trained in nation building activities, family planning, population control, health, child care, poultry farming.
- c) They were given training in making handicrafts.
- d) leadership, self-confidence.
- e) self-employment.
- f) generation of self-confidence and social security.
- g) minimum means of livelihood.
- h) members worked in road building under works programme for earning their livelihood.

6. Principal constraints and areas of needs:

- a) Inadequate training facilities. Fund is required for caterisation of the existing training facilities. Govt. should provide for more **training** units for women for their skill development and income generation.
- b) Interest-free short term/medium term loan. Fund is required for providing capital at low rates of interest for the trained artisans for opening their own production units for income generation.

- c) Absence of marketing facilities for their products made by the trained women.

The Govt. or international agencies should provide for sale-cum-display centres for marketing of the products of the womens cooperatives.

- d) Raw materials. Raw materials like yarn, dyes and chemicals, small tools are to be provided at subsidised rates.

- e) Absence of accommodation for women trainees.

There should be hostels for women of rural areas who have no ability to live at rented premises for getting training at centres in cities.

- f) Absence of cooperative training facilities and of polytechnic/vocational training institutes.

There should be separate cooperative training institutes for women only. And there should be separate polytechnic institutes and vocational training institutes for women only with hostel facilities.

- g) Absence of capital/grant for sale centres and individual production units.

Trained women should be provided with sale-cum-display centres for marketing of their products.

Skilled women (trainees) should be provided with fund for their individual production units for income generation.

- h) Absence of grant in kind.

The trained and skilled women are to be provided with sewing machines, wool knitting machines, tools and equipments for making handicrafts and small industries.

Foreign Agencies and N.G.Os should come forward to finance the income generating projects through the womens cooperatives only which are the only decision making institutional organisations having statutory rights and obligations on audit, inspection and development.

- 9 -

i) Provision for fund for howkers/small shop keepers.

For the helpless, shelterless and landless women, the Govt. M.G.Os should form a Body for financing them with small capital to work as small shopkeepers, hawkers, vegetable sellers, newspaper/magazine howkers and the like.

j) Absence of security:

Adequate facilities, privileges and protection should be provided for the women and girls working in the offices, mills and factories in a country.

k) Cooperators exchange programme.

There should be inter country exchange of women cooperators(leaders/experts) to meet the communication gaps and shortfalls in the women's programme in the Region.

l) ICA Research Fellowship:

The ICA ROEC Research Fellowship should be extended and offered to women cooperators also to make them fit in international women activities. At present, there is only one ICA Research Fellow (Mr. M. R. SIKDAR) 1963 in Bangladesh who is the planner of the projects "Development of women's Cooperatives in Bangladesh" and "Development of Small Industries for women Cooperatives in Bangladesh".

This would evidently justify the need for ICA Research Fellowship for Women Development Programme.

COUNTRY REPORT
BANGLADESH

Regional Workshop for Women Cooperators
JAKARTA (INDONESIA), March 19-29, 1985

Sponsored

By

International Cooperative Alliance, ROEC
"Bonow House", 43, Friends Colony East, New Delhi, India

Comprehensive Background Paper

on:

Women's Involvement in Cooperatives in Bangladesh with
special reference to
Mirpur Central Women's Cooperative Society Ltd.
Bangladesh, Dhaka.

Presented

By

Mrs. Ashrafun Mosharraf, Chairman,
Mirpur Central Women's Cooperative Society Ltd.
77, Shah Ali Bag, P.O.-B.D. Sharif,
Mirpur, Dhaka, Bangladesh.
Phone : 382233.

Introduction

We express our thanks and gratitude to the organisers of the Regional Workshop for women Cooperators and the ICA, ROEC, New Delhi, India for giving us the opportunity to participate in the workshop.

This has given us an opportunity to come in contact with the fellow Women Cooperators of the Region. This will help us to exchange our ideas on problems and suggestions for the greater interest of women development in the developing countries.

It is a slogan/stunt in the region that " We should not neglect the issue of development^{of} women who form 50% of the population". We may analyse what we have actually done for this women section of the population. It is high time to think of and do something specific for the economic development of women for their participation in the national development and contribution to the national economy.

- Mrs. Ashrafun Mosharraf,
Bangladesh, Dhaka.

Background

on

Mirpur Thana Kendriya Mahila Samabaya Samity Ltd,
(Mirpur Thana Central Women's Co-operative Society Ltd.),
Dhaka, Bangladesh.

The Mirpur Thana Kendriya Mahila Samabaya Samity Ltd. was registered by the Registrar of Cooperative Societies (Cooperative Department), Bangladesh as per registration No. 27 dated 24.7.74. It is located at 77, Shah Ali Bag, Mirpur, Dhaka, Bangladesh.

a) Objectives

The objectives of this central womens cooperative society was to organise and develop the primary women's cooperative societies at Mirpur area, to arrange training programme for the female members of the affiliated primary women's cooperative societies, to arrange training courses for their education in cooperative principles and practices, cooperative law, management of cooperative and duties and functions of members and directors of the women cooperatives, to arrange training-cum-production units for their skill development and thereby to provide for part time/fulltime employment of the members-who are mostly poor and helpless women of the community, to maintain liaison with Bangladesh Jatiya Mahila Samabaya Ltd. and with Bangladesh Jatiya Samabaya Union and with other national building departments; to organise training courses, seminars, workshops, study tours field visits, conferences, forums etc. for the development of women community, to provide for income generation and and social security.

b) Structure:

The Mirpur Central Women's Cooperative Society was organised and registered with its membership of 11 (eleven) affiliated primary women's cooperatives within its area of operation. (Mirpur area). It is a member of Bangladesh Jatiya Mahila Samabaya Samity Ltd. It is also member of Bangladesh Marketing Samabaya Samity Ltd.

c) Operations:

The Central Society is operated and managed by the Managing Committee (Board of directors/Executive Committee). It has

now 11 member-societies as members. It arranged for training of the members on cooperation and management and accounts keeping for development of leadership among women cooperators. It has organised a centre for practical training of women in sewing, garments making, manufacturing handicrafts for their income generation and economic self-sufficiency.

It has purchased a land of 5(five) Katas at Tk.75,000/- (on instalment basis) from the Government for housing its own office, training units, sale-cum-display centre and renting of premises for recurring income to meet establishment and office expenses. The plan of construction of building has been submitted to the Dhaka Improvement Trust(DIT).

The Building will have training Units for income generation and employment opportunities for women and continuous development programme would be undertaken out of the collection of rents of premises.

d) Acheivement:

The trained female members of its affiliated societies have been employed in the Garments Industries, some in the Middle East(Kuwait) and some members(cooperators) have opened their own tailoring shops(garments making).

Our training programme has provided for employment of the cooperators(women) in their own concerns or in the private garments making firms(exporters). Thus we could make provision for part-time or full time employment of the women cooperators and for their social security and economic self-sufficiency in the community of the rural areas and suburbs of the city.

This central (secondary level) society was assisted by the Bangladesh Jatiya Mahila Samabaya Samity Ltd. under the project "Development Women Cooperatives" and it was provided with 2(two) sewing machines and 1(one) wool knitting machine for training of cooperators in tailoring, garments making and wool knitting and some fund for bearing the costs of training unit.

e) Future plan for Development:

Its next plan is to construct the building for its office accommodation, garments making unit (centre), Display centre, sale centre, Departmental stores (for women) for renting out to active women cooperators. Construction work would commence on receipt of approval of the building plan by the DIT, Dhaka.

We have a plan to start a Family planning training unit and clinic at our own premises in coordination with the Department of Health and population control.

Comprehensive Background Paper

Presented by Mrs. Ashrafun Mosharraf, Chairman,
Mirpur Thana Kendriya Mahila Samabayana Sanity Ltd.
Bangladesh, Dhaka.

(6 points)

1. Institutional frame work for women's involvement in cooperative activity at village and other levels.

In Bangladesh the women's cooperatives are organised and registered by the Registrar of Cooperative Societies, Bangladesh, Dhaka, under the Cooperative Societies Act, and Cooperative Societies Rules as amended by the Government from time to time.

The Cooperatives are organised on 3-tier basis-primary, central and apex(national) level. A primary cooperative society is organised with atleast 15 individual members, a central society is organised with atleast 10 primary cooperatives and a national society is formed with atleast 10 central cooperative societies. Thus the cooperatives are organised and registered under statutory provisions of the cooperative societies Act, 1940 and cooperative societies Rules, 1942. Thus there is legal recognition for the institutional framework.

At present, there are 44 central women's cooperatives and 2000 primary women's cooperatives in Bangladesh with membership of more than 1 lakh women and girls.

The linkages between various levels of women's cooperatives

A primary women cooperative society formed with atleast 15 (adult) women and girls for capital formation by share and deposits and for promotion of income generating activities on the basis of training-cum-production, skill development. It is managed by an elected committee of Management (Executive Committee).

A central women's cooperative society formed with atleast 10 primary women's cooperatives is to give proper guidance to its member-societies in the field of training, capital formation, group work, leadership, management. It provides for marketing of the products of the primary womens cooperatives.

The national women's cooperative society (Bangladesh Jatiya Mahila Samabaya Samity Ltd.) is to arrange for national projects for women development, training, training-cum-production, sale and display centres and to provide for ~~finances~~ and funds for the purpose

The primary womens cooperatives are of different types according to objectives -

- a) women consumers cooperatives,
 - b) women's multipurpose cooperatives,
 - c) women's cooperative society (handicrafts).
- and other types.

2. Difficulties/constraints, if any, for setting up institutional framework.

In fact, there is no major difficulty/constraint for setting up institutional framework.

At the first stage of organising cooperative for women at village level and primary level there were some troubles like -

- a) conservatism of village women/girls,
- b) illiteracy,
- c) grouping, working together,
- d) objections from the guardians-father, husband.

The difficulties were removed by motivation and development of leadership among women by women leaders/organisers.

As to capital formation by women members, there was/is difficulty due to law of inheritance, dowry, divorce. They have no owned fund to pay for shares/savings deposits - they are to depend on their guardian (husband, father) for the fund. They had no source of income. Their source of training was to be provided for them through training cum production activities.

Thus, the main objective of the women development programme is to arrange for income generating activities for women.

3. Participants experience with specific projects or programmes:

In 1975, I organised training for 100 women members in family planning through workshop programme for 7 days. The members were given certificates on completion of their training. Two of the trainees got opportunity to go to Kuwait and Qatar - in the year 1976. The trainees started distribution of tablets etc. for family planning and population control and they are doing the services in their respective areas on voluntary basis.

The members were given training on cooperation under the auspices of district cooperative union and Bangladesh Jatiy Samabaya Union in the year 1973.

The Mirpur Central Womens Cooperative Society Ltd. organise a Mina Bazar(Fair) at Mirpur, in 1978 for sale and display their products.

These programmes and activities were flashed in Radio and T.V. programmes and in the daily news papers.

The Central Society organises training programme in block printing, cutting, knitting, batik and paper flower making for self employment of women and their income generation.

It has opened a adult education centre and a unit for primary medical treatment. About 200 women members have been imparted training in adult education. We conducted relief works in Mirpur and Muhammadpur areas during the year 1974 out of our own contributions and donations. 25 women members were imparted training at the International centre for Diarrhoeal Disease Research, Bangladesh(ICDDR) for 10 days in 1983. These trained members regularly visit the rural areas and arrange for treatment of the diseases at ICDDR and they regularly supply saline powder to the patients. They were also given training in Food and Nutrition. 400 women-members have so far been given training in sewing and wool knitting. As a result 200 of them have been employed in the garment industries.

Out trained members imported practical training to the 30 women Ansars at Mirpur in-wool knitting, sewing, jute items and other handicrafts. The trained women Ansars then imparted training to women Ansars of Bangladesh at Sakhipur Ansar Camp, Joydevpur, Dhaka.

Many women members are given training at the cooperative college, Comilla every year in batches for leadership training and cooperative management.

The central society at Mirpur observes the International cooperative day and National Cooperative Day every year.

Seminars for women development are held from time to time.

The central-society has a wool knitting machine and two sewing machines for training purposes.

Thus most of women members have been able to earn their livelihood through skill development and employment in different agencies.

The foreign visitors pay visit to our societies and centres from time to time and encourage our women members.

Thus, we have been partially successful in providing for training, seminars, skill development, self-employment and income generating activities and social works, family planning activities, child care, disease control, Food and Nutrition.

Through their grouping on cooperative basis, the members have acquired self-confidence in their abilities. They have been able to move and work in the society as citizens.

4. Initiatives:

The women's activities in the area were undertaken by me assisted by some women leaders for grouping of women/girls into women cooperatives.

At first meetings were held with the poor and helpless women and girls for motivation and organisation of cooperatives. Then 11 primary women's cooperative were formed gradually with 600 women. Later on, the Mirpur Central Women's Cooperative Society Ltd. (Secondary level) was formed with the primary cooperatives. Subsequently, this central society was affiliated to the Bangladesh Jatiya Mahila Samabaya Samity Ltd. (at national level). The supporting agencies are primary women cooperatives and its individual members within Mirpur Police Station.

5. Measurable benefits:

- a) Women members have been provided with training facilities for income generation.
- b) Members trained in nation building activities, family planning, population control, health, child care, poultry farming.
- c) Leadership, self-confidence,
- d) Self-employment,
- e) generation of self-confidence and social security.
- f) Minimum means for livelihood.

6. Principal constraints and areas of needs:

- a) Inadequate training facilities. Fund is required for ~~caterisation of the existing training facilities.~~ Govt. should provide for more training units for women for their skill development and income generation.
- b) Interest-free short term/medium term loan. Fund is required for providing capital at low rates of interest for the

trained artisans for opening their own production units for income generation.

- c) Absence of marketing facilities for their products made by the trained women.

The Govt. or international agencies should provide for sale-cum-display centres for marketing of the products of the women cooperatives.

- d) Raw materials, Raw materials like yarn, dyes and chemicals, small tools are to be provided at subsidized rates.

- e) Absence of accommodation for women trainees.

There should be hostels for women of rural areas who have no ability to live at rented premises for getting training at centres in cities.

- f) Absence of Cooperative Training facilities and of polytechnic/vocational training institutes.

There should be separate cooperative training institutes for women only. And there should be separate polytechnic institutes and vocational training institutes for women only with hostel facilities.

- g) Absence of capital/grant for sale centres and individual production units.

Trained women should be provided with sale cum display centres for marketing of their products.

Skilled women (trainees) should be provided with fund for their individual production units for income generation.

- h) Absence of grant-in-kind.

The trained and skilled women are to be provided with sewing machines, wool knitting machines, tools and equipments for making handicrafts and small industries.

Foreign agencies and N.G.Os. should come forward to finance the income generating projects through the women's cooperatives only which are the only decision making institutions having statutory rights and obligations on audit, inspection and development.

i) Provision for fund for hawkers/small shop keepers.

For the helpless, shelterless and landless women, the Govt. & N.G.Os. should form a Body for financing them with small capital to work as small shopkeepers, hawkers, vegetable sellers, newspaper/magazine hawkers and the like.

j) Absence of security:

Adequate facilities, privileges and protection should be provided for the women and girls working in the offices, mills and factories in a country.

k) Cooperators exchange programme:

There should be inter country exchange of women cooperators (leaders/experts) to meet the communication gaps and shortfalls in the women's programme in the Region.

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The ICA ROEC Research Fellowship should be extended and offered to women cooperators also to make them fit in international women activities. At present, there is only one ICA Research Fellow (Mr. M. R. SIKDAR) 1963 in Bangladesh who is the planner of the projects "Development of women's Cooperatives in Bangladesh" and "Development of Small Industries for women Cooperatives in Bangladesh".

This would evidently justify the need for ICA Research Fellowship for women Development Programme.

**Particulars of Women Cooperative Societies
in Bangladesh as on 31. 12. 84**

1.	National women Cooperative Society		1
2.	Central women Coop. Societies	Coop. Deptt.	43
		BRDB	4
3.	Primary women Coop. Societies	Coop. Deptt.	3,000
		B. R. D. B.	6,000
4.	No. of members	Coop. Department :	1,50,000
		BRDB	2,00,000
★	<u>National Society :</u>	<u>Cooperative Departmental</u>	<u>BRDB</u>
(a)	Share capital	10,000/-	X
(b)	Deposits	X	X
(c)	Loan received	19,00,000/-	X
(d)	Working capital	20,00,000/-	X
★	<u>CENTRAL SOCIETIES ;</u>		
(a)	Share capital	1,00,000/-	X
(b)	Deposits	X	X
(c)	Loans	4,00,000/-	X
(d)	Working. Capital	5,00,000/-	X
*	<u>PRIMARY SOCIETIES :</u>		
(a)	Share capital	11,50,000/-	30,00,000/-
(b)	Reserve Fund	2,00,000/-	X
(c)	Deposit	25,00,000/-	1,50,000/-
(d)	Loan	20,00,000/-	75,00,000/-
(e)	Working capital	1,10,000/-	1,12,87,000/-
(f)	Purchase	3,50,000/-	1,65,000/-
(g)	Sales	5,20,000/-	1,89,000/-
(h)	Profit	70,00,000/-	1,37,000/-
(i)	Loan at the begining of the year	45,00,000/-	35,00,000/-
(j)	Loan issued	5,00,000/-	15,00,000/-
(k)	Loan outstanding	47,00,000/-	50,00,000/-

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* Institutional frame work for women's
* involvement in cooperative activity -
* Difficulties/constraints for setting
* up institutional frame work.
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*      Smt.S.K.Nagarathna Rao
*      Lady Cooperative Education Officer
*      Karnataka State Cooperative Union Limited,
*      Bangalore
*      INDIA
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*      Bangalore-560004
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Institutional frame work for women's involvement
in cooperative activity - Difficulties/constraints
for setting up institutional frame work.

By

Smt. S.K.Nagarathna Rao
Lady Co-operative Education Officer
Karnataka State Cooperative Union Limited
Bangalore

...

The Karnataka State Co-operative Union is an effective organisation in providing necessary Co-op. Education and Training for the personnel involved in the cooperative movement and also implementation of its laudable objectives. Special significance has been attached to Women Education in the Union. It is the primary objective of the Union to creep into the grass root level at the village to train persons already involved in the cooperative movement to streamline the administration of the institutions and also to imbibe the spirit of Cooperation among the villagers who are yet to come into the fold of the cooperative movement. For a very long time women have been out of the movement either due to domination of men in the movement or due to ignorance of their requirements in the movement as such.

Of late, it has been widely realised that women play a dominating role in the healthy development of the cooperative movement. The Government at the Centre and in the States, the Cooperators and the Cooperatives have realised that unless women take active part in the cooperative movement for its development, the desired results of the movement cannot be achieved. Hence a new movement was started to involve more number of women in the cooperative movement with lot of incentives and encouragements offered to them.

The Karnataka State Cooperative Union is a pioneer organisation in this regard, which has been organising number of Conferences, Seminars, Debates and providing forums for the women folk to air their grievances and get them solved. A sense of participation, a sense of involvement and a sense of responsibility has dawned in the minds of women folk in the State and coming forward to take more active part and play a more active role in the development of the cooperative movement in the State.

It has been noticed that in the last decade there are six Lady Instructors spread in about four districts who will peep into the problems of the village and the village women folk. The Union is trying to involve number of women in order to imbibe a spirit of cooperation among them and solve the problems of the women in a cooperative spirit by organising 7 days classes, 10 days classes, and classes for even one day for them with a view to train them to run their co-operative organisations. There is a law in the Karnataka State wherein the Karnataka Cooperative Societies Act stipulates that one women member should be on the Board of directors of the cooperative institution - either elected or nominated. This has stimulated and helped the women folk of the State to come into the co-op. fold in a spirited way.

The Women Cooperatives face a few difficulties and constraints for their effective function. The constraints can be listed as follows:-

- 1) Difficulties at the time of registration
- 2) Constraints in running Cooperatives effectively due to paucity of finances;
- 3) Inadequate managerial proficiency in running women cooperatives effectively.

-: 3 :-

These difficulties and constraints are being tackled effectively at the Seminars and Conferences and the State Cooperative Union is coordinating the efforts of various organisations in solving the problems of women and giving their due in getting into the fold of co-op. movement for the overall development. There are income generating women cooperatives in the State viz, Industrial Cooperatives, Handicraft Cooperatives, Auxilary Unit Manufacturing Cooperatives and such other organisations who will help the income of family where women members of that family work in the cooperative. This is a stimulated factor added to their income and holds back their misery in life. Women have been active in the organisations and also taking a lot of interest in the function of cooperatives on the initiative provided by the organisations like the State Cooperative Union and the District Cooperative Unions through which they get their moral support and try to develop their activities.

These activities have benefitted a lot to the women folk of the State by way of increasing their earning capacity and also to spend their leisure time in a beneficial manner.

The following may be considered as medial measures for the constraints and difficulties that the women folk faced in running their organisations effectively and purposefully.

- 1) At the time of registration of women cooperatives, rules are required to be relaxed when compared to coop. societies run by men in regard to collection of share capital and such other modalities.
- 2) Men cooperatives have to contribute their might financially and physically for the development of women cooperatives coming under their jurisdiction.

- 3) Financial Banks may come forward with liberal assistance to the women in running their activities.
- 4) Managerial efficiency can be supported by managerial organisations coming under the Govt. and some Government control agencies may help women cooperatives to run their organisations more efficiently.

More than all these things it is the basic necessity of educating the rural masses where percentage of education is very low is of primary importance. Before women are asked to start Cooperatives and run it effectively, it should be the primary objective of every one to see that women are basically educated and primarily aware of the principles of Cooperation and then teach them the necessity of starting institutions for their own benefit. This should be the primary objective as in the absence of proper Education and Training no woman can be successful in her venture.

come it

For quite some time to / may not be very much proper, but men should encourage women to come forward in organising Women Cooperatives especially in their distribution of essential commodities at reasonable prices to the public and not to discourage them when they commit mistakes. It is but natural that human beings err, but correcting error and forgiving them is yet important particularly in the developing country like India where 70 per cent of population are not educated in the sense to the extent desired, but also who have been taking active role in the development of the co-operative movement.

- 5 -

In the developing countries where co-operative movement plays a dominating role in the economic development of the country it is the primary objective of every one to see that more number of women will take part in the cooperative movement and get lot of encouragement for their development and through them the development of their country.

ks.14385.

BACKGROUND PAPER

REGARDING : REGIONAL WORKSHOP FOR WOMEN
COOPERATORS AT JAKARTA
(INDONESIA)

PARTICIPANT : MS. P. RAY CHOUDHURI
CONSULTANT (COSTING)
NCDC.. 4-SIRI INSTITUTIONAL AREA
HAUZ KHAS, NEW DELHI - 110 016

INTRODUCTION

- 1.01 Disintegration is a predominant factor in the world today starting from the families funneling upto the nation, no, to the world at large.
- 1.02 The cooperative movement in general is an antidote to this disintegration. It is not only netting a number of individuals, their efforts, energies and effectivities, but also creating an atmosphere of motivation and coordination by mutual cooperation. When an individual is almost a cipher a drop of water in the ocean, the collective group is a strength, a significant part of the ocean itself.
- 1.03 In the background of that philosophy of cooperation women cooperators form a predominant part, Be it within the home, be it outside in the field they are even today without widespread education and adequate, exposure, manage, not only singly but collectively a significant number of affairs in the society.
- 1.04 This Workshop I presume would be able to show a scientific and technical approach for the development of woman cooperatives when cooperation is inborn in Women's nature.

COOPERATIVE MOVEMENT IN INDIA

- 2.01 Cooperation is a method by which individuals with limited resources are enabled to take part in an organised economic activity for mutual benefit through mutual sharing responsibility, with the principles of "One person one Vote" irrespective of the share holding. In India cooperation was introduced in early part of 20th Century solely as a defensive institution to provide relief to the agricultural producer in the struggle against the exhorbitant interest rates charged by the money lenders. The first cooperative societies

- 2 -

Act which was passed in 1904 envisaged the formation of the village credit societies. In 1912 the Act was amended to include other types of societies for activities relating to sales, purchase, production, housing etc. In 1919 the subject of the cooperation was transferred to the provinces and most of the provinces enacted their own laws to regulate the working of cooperative societies.

- 2.02 At the advent of Indian Independence in 1947, the nation adopted a policy of planned economic development for establishment of an integrated and just society providing individual liberty, equality of opportunity and basic economic minimum for all.
- 2.03 With this end in view the First Five Year Plan suggested to change the economy of the country from an individualistic to social and cooperative basis and stated that "its success should be judged, among other things, by the extent to which it is implemented through cooperative organisation."
- 2.04 Reiterating the above approach the Second Five Year Plan considered the building of cooperative sector as a part of the Scheme of planned development and important aims of the National Policy.
- 2.05 In the Third Plan emphasis was given on diversification of cooperative activity. Special emphasis was laid on the needs of the peasants, the workers and consumers by which the cooperative sector could provide employment opportunity and rapid economic development.
- 2.06 Same objective remained in the Fourth Five Year Plan as the Policy was "to ensure that the opportunity before cooperative should be as large and varied as they can utilise."
- 2.07 In the Fifth Plan the cooperatives were recognised as an important institutional frame work to ameliorate

...3/-

the conditions of weaker sections, particularly in providing inputs and working as an important line of National Public Distribution System.

2.08 The Sixth Plan envisaged that cooperatives would involve themselves effectively in various socio-economic development programme particularly for bettering the economic conditions of the rural poor.

2.09 Cooperative movement in India has by now completed more than eight years and has got deep roots in all walks of human life. About 3 lakhs societies have been registered so far with a total membership of more than 12 crores. But women participation in the cooperative movement is negligible. Although the population of women is about 50% of the total but their role in cooperative movement even-today is insignificant.

<u>SOCIO-ECONOMIC IMPACT OF</u> <u>WOMEN COOPERATIVES</u>
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3.01 First Prime Minister of the independent India late Pandit Nehru said, "In order to awaken the people, it is the women who have to be awakened. Once they are on the move, the house-hold moves, village moves and the whole country moves." Cooperative activities can play an important role for making our women dynamic by providing full or part time employment. With the gradual rise in the standard and cost of living both in urban and non-urban areas, it has become necessary for woman to supplement the income of the men. The income of the woman not only help the family but also provides economic freedom without which freedom has no meaning. The income would make the woman aware of their worth and provide them an opportunity of getting exposure of the developing world.

3.02 In case of widows, women separated from husbands and in case husbands are unable to earn due to illness etc. cooperatives may provide earning and means of respectful living instead of being a burden of the family with unexplainable humiliation. Moreover earning would provide self-realisation which is prima-facie necessary for a women in the society.

STATUS OF INDIAN WOMAN

4.01 In ancient time Indian woman enjoyed a very high status in the society but in between because of the change in the social, political and economic pattern of the country position of the women in the society declined. The situation continued for a quite long time when eminent social reformers came forward and started struggle for womens' liberation. At present woman in India were granted equality in all sphere of the life along with the men. Constitution of India grants equal right and status to every-one ~~respective of the sex~~ but unfortunately women failed to avail of the opportunity of equality in significant spheres.

4.02 We had woman Prime Minister, Governor and having women as Member of Parliament, Members of Legislative Assembly, Judges, Pleaders, Doctors, Professor, Cost Accountant, Chartered Accountant etc., but there are only exceptions and not a rule. In spite of free and compulsory education policy the average literacy among women is only 24.8% (1981 census).

4.03 There is nothing in the principles of the cooperative movement which would resist women to participate in the movement. Women have the required intelligence, imagination, perceptiveness. The ability of doing work perfectly, preciously and in proper time, all inborn qualities of women. But even then their are role in cooperative movement is insignificant. There may be number of reasons but one predominant reason is the social structure along with lack of proper education. They are in general not getting adequate exposer and could not come out with the required skill essential for :

- i) Managerial Control
- ii) Marketing Control
- iii) Finance, Accounts and Control

EXISTING WOMEN COOPERATIVES

5.01 Participation of woman in the cooperatives movement of our country has been rather uneven both area-wise and involvement-wise. Among women, there are two types of involvement :

i) Women became members in societies along with the men-folk specially in consumer, urban, credit and housing societies etc. But one may have to seek in vain the list of managing bodies of cooperatives at primary, regional, state level or national level to find out names of the woman Directors.

ii) They form their own exclusive cooperatives.

In most of the cases woman form credit, consumer and industrial cooperative societies, in case of industrial cooperatives the activities being preparation of eatables, book-binding, readymade garments making embroideries, knitting, dall making etc. There are few cooperative banks which are owned exclusively by women and also manned by them though anybody could be a depositor or deal with the bank. Some of them are branches of the existing cooperative banks and some are registered on an independent basis.

5.02 Different types of women cooperatives have been formed in different areas of the country on the basis of the comparative advantages and aptitude and skill of the women of the area. In Punjab good numbers of credit societies are in operation. Industrial cooperatives are next in the line. Participation of women is highest in Punjab followed by Maharashtra and Gujarat. In Maharashtra and Gujarat significant progress has also been made in the line of industrial cooperatives. A few women cooperative banks are also running successfully in the areas. In coastal areas of Kerala there are numbers of fish marketing societies run by woman members exclusively. ~~A few such societies have been assisted by xxxxxxxx~~ In Madras also there are industrial cooperatives and milk societies among women. In West Bengal women industrial

- 6 -

cooperatives have been increasing in number for the rehabilitation of the refugee women. In North Eastern Region handloom cooperatives are specially active.

- 5.03 Most of the women societies which are found in India have been either sponsored or assisted by the Central Social Welfare Board. Besides loan the Board arranges funds for the purpose of purchase of machinery and equipments, Working Capital and also grant for managerial subsidies. There are provisions of sanctioning a matching share capital to the women cooperatives by the State Governments.
- 5.04 In the field of women cooperatives structural linkages are totally absent. Cooperatives are basically functioning in isolation. The woman cooperatives although are mostly situated in the districts but they function as a primary societies only. In the absence of effective regional/district level and state level organisations exclusively for women cooperatives, the societies are not getting the necessary exposure and the guidance for their healthy growth and development. Structural linkage brings discipline in the development in absence of the structural linkage in case of women cooperatives the growth is uneven and ineffective. From the existing cooperative structure and the linkages (general) the women cooperatives are not getting necessary support.

<p><u>A CASE STUDY</u> : SHRAM SHAKAR MAHILA SANGHI LTD. POONA, MAHARASHTRA</p>

6.10 FORMATION OF THE SOCIETY :

In July 1961, Poona town of Maharashtra State of India experienced an unpredictable flood because of the breach of Punchshet dam on the river Koyna. The flood created havoc and made several families homeless when few women social workers came forward to help the women of the flood affected families. They organised the women and started doing some handicrafts, making toys. etc. sales proceeds of which were distributed among

the flood victims. The seed of Shram-Sahakar Mahila Sangh Ltd. was sown after the July flood and the society was registered on 15th September, 1961 as an industrial, cooperative society.

6.20 OBJECT AND MEMBERSHIP :

6.21 The basic objective of the society is to make the women economically independent and social conscious. The socy. is trying to percolate the concept of self-sufficiency through self earning. The Sangh was registered with 11 Members which has increased to 300. Value of each share of the society is Rs.25/-. In case of poor but willing women there are provisions of collecting the share money from the salaries or wages earned by those women. Total share capital value of the Sangh as on 30-6-1984 was Rs.61,600/- out of which members contribution was Rs.18,900/- and the balance Rs.42,700/- was contributed by the Government of Maharashtra.

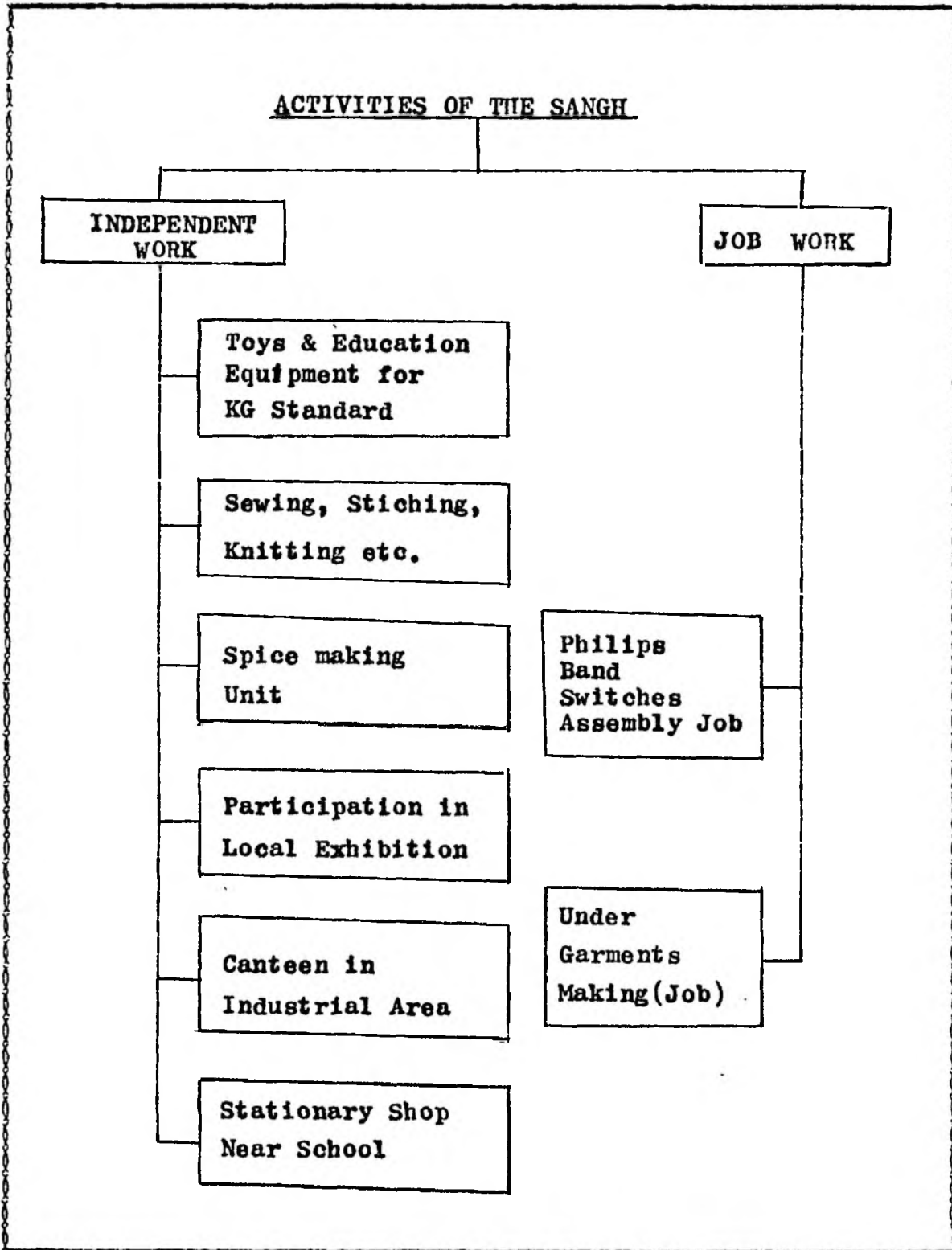
6.30 ACTIVITIES AND MANAGEMENT :

6.31 Being a small organisation the Administration of the Society is of informal nature. The society is run by a Board of Management consisting of 15 Members. The responsibilities of the day-to-day Administration, accounts etc. have been deligated to the Secretary and Joint Secretary who are also member of the Board. The society wholly and fully run by the members without any hired staff. Out of 300 members 150 members are actively associated with the activities of the Sangh.

6.32 All the activities of the society are labour intensive in nature. Activities of the society can be classified into two broad categories :

- i) Independent works
- ii) Job works

Activity details has been indicated in the next page. The society organised fortnightly training classes for the illiterate women for the purpose of making them conscious about the social health, civil rights, family planning and to some extent about the outside world.



6.33 Education standard of the members are varying to a great extent, Some of the members are illiterate, some of them have passed high school examination, some of them are just literate/read upto different standards /have of the school. The members receive wages and salaries on the basis of their capacity, skill and education standard and output. An average women labour normally earns Rs.200/- to Rs.250/- per month/4½ hrs. working./per Whereas an Supervisor (Higher School Examination Passed) earns Rs.400/- to Rs.500/- per 5½ hrs. working. Most of the women workers are housewives or widows or separated from husband.

6.40 FUNCTIONING OF THE SOCIETY :

6.41 It is possible to have a clear picture about the overall functioning of an organisation from a systematic analysis of the financial figure. A very brief study has been made on the basis of the comparative financial figures of the society indicated below :

COMPARATIVE FINANCIAL POSITION

<u>Liability Side</u>	<u>Rs. in '000</u>	
	<u>As on 30.6.83</u>	<u>As on 30.6.84</u>
<u>Share Holders Funds :</u>		
Share Capital	62.70	61.60
General Reserve	68.80	68.80
Balance Profit	12.28	13.56
	<u>143.78</u>	<u>143.96</u>
Subsidy	9.98	9.98
Donation	67.47	67.47
Deposit	10.50	11.50
Reserve & Provision	279.19	260.03
Payables & Other Liabilities	45.64	44.65
Total :	<u>556.56</u>	<u>537.59</u>
<u>Asset Side :</u>		
Fixed Assets	44.91	45.40
Investment	1.38	1.38
Stock	264.31	248.68
Cash & Bank Balance	64.08	111.59
Receivables and other Subsidy Assets	181.88	130.54
Total :	<u>556.56</u>	<u>537.59</u>

6.42 The society is earning profit without any outside loan and having significant amount of bank balance. All the sign of good business performance are in existence and general people would tend to infer that the society is undertaking a very good business although actual position is just the reverse. The facts stated above mainly indicate lack of prudence in business management. The society could arrange loan with the help of its own funds and business could be increased atleast 4 times. The society could save significant amount of money which has blocked in huge amount of closing stock, through a little inventory control. Moreover incidence of huge receivables in comparison to the accounts payable has made financial position of the society vulnerable. To be very precise, adequate managerial, marketing skill and financial control have not been imposed in the management of the society.

6.43 All the problems of women cooperatives are in existence in case of Shram Sahakar Mahila Sangh Ltd. Efforts is there but yet the society could not achieve what it should have achieved.

CONCLUSION

7.01 In spite of the equal right of both sex in India under the Constitution woman are still behind in a significant number of spheres of National activities for various reasons. But by and large woman both in rural as well as in urban areas are gradually coming up although very slowly. To add acceleration to the movement more and more cooperative organisation exclusively run by the woman may be of much help. Cooperative organisations where woman are also member along with the men are mostly dominated by men due to various reasons. As such in cooperatives other than women cooperatives there should be a reservation in the Managing Body for the woman so that women can get adequate opportunities till the women participation gets momentum. For the purpose of spreading cooperative activities among women following action plan is suggested :

- 11 -

- i) In order to bring more woman in the cooperative fold, more woman cooperative to be formed.
- ii) To enlighten woman in cooperation and cooperative methods a well thought-out and widespread cooperative education programme would be formulated. National Cooperative Union of India is already on the job. The training programme would have the provision of periodical assessment of achievements in order to modify the method if necessary.
- iii) National Cooperative Development Corporation, a promotional and financing body to cooperatives would give liberalised assistance to women cooperatives both in urban and non-urban areas.
- iv) Government should come forward with a definite plan of helping the women cooperatives by providing :
 - a) Technical Assistance
 - b) Managerial Assistance
 - c) Financial Assistance
- v) There would be separate structure and linkage for women cooperatives only.
- vi) District and Regional level organisation of women cooperatives would have provisions of rendering helps in different disciplines such as technical, managerial, marketing, finance etc.
- vii) Government and Semi-Government organisation would be advised to purchase their requirements from women cooperatives wherever possible and feasible.

In all sphere policy about cooperative development among women would be "Nurse the baby, protect the child and free the adult."

7.02 I want to conclude here with the hope that the Workshop would discuss the possibilities and ways and means of encompassing more and more women in the cooperative movements within the constraints and it would throw light about the methodology of removing the existing difficulties.



82

COUNTRY PAPER OF INDONESIA ON

THE ROLE OF WOMEN IN THE DEVELOPMENT OF COOPERATIVE S

by :

Mrs. K. Siswoko

Mrs. T. Slamet Danusudirdjo

Mrs. Siti Rahayu

Mrs. Yatni

COORDINATING BODY FOR WOMEN COOPERATORS
INDONESIAN COOPERATIVE COUNCIL
Wisma Koperasi Lt. II Jln. Letjen S. Parman Kav. 80
Jakarta 11420 Telp. 540204 Ext. 30-31
JAKARTA – BARAT

on

"The role of women in the development of Cooperatives"

General introduction.

1. The legal, status of Cooperatives in Indonesia.

The Indonesian Cooperatives has its ideological basis of Pancasila (the five principles), the structural basis of the Constitution of 1945 article 33 and the operational basis of Law No 12, Year 1967 on the basic Regulations of Cooperatives.

According to this Constitution, the Cooperative is conceived as a suitable enterprise for the implementation of economic democracy.

This democratic principle underlies the Indonesian economic life, which is organized as a common endeavour based on the spirit of brotherhood.

The basic regulations for Cooperatives in Indonesia are laid down in Law No 12, of the Year 1967.

It is mentioned in this Law, that the cooperative in Indonesia shall be an economic organisation of the people with a social character, having persons or legal Cooperative societies as members and constituting an economic entity as a common endeavour based upon the spirit of brotherhood and mutual help.

According to this law, the function of cooperatives shall be:

- a. A battle organ in the economic sector for enhancing the welfare standard of the people;
- b. An instrument for the democratisation of the national economy
- c. One of the main pillar of the economy of the Indonesian people.

d. As an instrument for inspiring the masses in pursuance of a stable national economy and encouraging the unity of the people to organize the management of the economy of the people.

2. Government Policy on Cooperative Development.

The main pillars of the Indonesian national economy are the Cooperatives, State owned enterprises and the Private enterprises.

Compared with the other two, Cooperatives are at present in a relatively weak position.

Since the First Five Year Plan the Government has determined to develop cooperatives in a stronger economic force, in order to be able to assume their role and position as a main pillar of the national economy, and as an effective tool to increase the social income and to enhance the welfare of their members and Community, especially the members of the low income groups.

This determination has become developed into a strong political will on the part of the Government to nurture the Cooperatives from the bottom up.

It means that whatever facilities, which, have been given by the Government to the cooperatives, the ultimate objective is basically to stimulate the initiative and auto-activity from the people at the grassroot level, and help them to help themselves through cooperative societies.

The strong political will of the Government has been marked by the government decision which has an extremely important impact on the further development of Cooperatives in Indonesia, namely :

- a. The issuance of the Presidential Instruction No 4/1984 on the Guidance and Development of the Village Unit Cooperatives, which replaces the Presidential Instruction No 2/1978 on the Village Unit Cooperatives.

- b. The promotion of Junior Ministry for Cooperative Affairs into the Ministry for Cooperative Affairs.

In the present Fourth Five Year Plan the Government policy emphasizes the development of primary Cooperatives, especially Village Unit Cooperatives, which are expected to function as an efficient economic organisation for the rural people and to render (to give) useful services to their members in particular and to the Community in general.

It is also necessary to Continue improving the other primary Cooperatives and functional Cooperatives, such as the cooperatives of civil servants, labourers and employees of enterprises, members of Armed forces and Retired Armed forces, University students and the like.

3. The role of Cooperatives in the national development.

The basic pattern of national development of Indonesia has been decided by the People's Consultative Assembly in its deliberations in March 1983, from which the general pattern of the Fourth Five Year Plan are derived.

In the Fourth Five Year Development Plan, emphasis is put on the agricultural sector in continuing efforts toward self sufficiency in food, while promoting industries which can produce industrial machinery for lights as well as heavy industries.

By promoting the industrial and agricultural sector the basic need of the people can be met, and the balanced economic structure will be achieved.

The development of Cooperatives will be aimed at the growth of Cooperatives into a strong economic institution and becoming the main body for the promotion of enterprise Capacity of the low income group.

Therefore, it is necessary to stimulate cooperative awareness together with the steps to guide and promote the development of Cooperatives, including the improvement in managing the

the cooperative organisation.

The role and efforts of Cooperatives need to be increased and expanded in various sectors, such as agriculture, industry, trade, transportation, electricity etc.

To accelerate the growth of Cooperatives in various sectors Cooperation between Cooperatives and private as well as state owned enterprises must be encouraged and enhanced.

4. The role of women in the nation building.

According to the guidelines of ^{the} state policy of Indonesia the overall development requires maximum participation of both men and women in all fields.

In this relation women shall have the same rights, duties and opportunities as men to participate in all development activities.

The role of women in development should grow in harmony with their role and responsibilities in raising and developing a healthy and prospering family, including the guidance of the younger generation, teenagers and children under five years in the framework of the development of the integrated man.

The role and responsibilities of women in development will become more stabilized by improving of knowledge and skill in various fields according to need and their capabilities.

Based on this guidelines of the state policy, the Indonesian Cooperative Council has set up the Coordinating Body for Women Cooperators, in February 28, 1980. The basic idea to organize this body is to give the women more opportunity to contribute their participation in the development of Cooperatives.

Prior to the establishment of this body, since 1962, there have been many occasions, which motivated Dekopin to set up this body, as proposed and adopted in several seminars and workshops.

To increase the role of women in national development, since 1978 the government had set up an institution, known as the Associate Ministry for Women's Affairs, and since 1983 this institution was promoted into the State Ministry for the Role of Women. The main task of the State Minister for the Role of Women is to Coordinate the planning, implementation and evaluation of the programmes within the various technical departments.

The office of the State Minister for the Role of Women therefore Constitutes the national machinery for the integration of the role of women in development.

The establishment of this new mechanism has aroused the hopes of women in Indonesia, because, although the constitution (article 27, sub (1)) clearly holds no discrimination at all between men and women in rights and duties, but in practice many discrepancies still prevail, particularly concerning equality of opportunities.

In promoting the role of women in national development, the participation of NGO (Non Government Organization), namely Kowani (Indonesian Women Congress), Dharma Pertiwi (Federation of Armed forces Wives' Association), Dharma Wanita (Civil Servant's Wives' Organization) and PKK (Family Welfare Institution) are playing an important role to support the government programmes.

II. THE INVOLVEMENT OF WOMEN IN COOPERATIVES.

1. General Picture of Women in Cooperatives

The Indonesian population consists of around 160 million people, 50% of which are women. The majority lives in the village and lack skills and knowledge. The village women generally still live according to traditional patterns.

As women have the same rights and duties as men they should play an active role in the development of cooperative societies in Indonesia.

It is assumed that women possess the characters suitable for cooperatives. They are honest, accurate and fit to become educators. Therefore the participation of women in cooperatives could become a power in the healthy development of cooperatives.

Almost all types of cooperatives have women members but there are certain types which are considered more suited to women like savings and loan, consumers, handicraft and home industry-cooperatives.

Although by the end of 1984, the total membership of cooperatives is 13,903,487 only 1,090,156 are women. This means that women members represent only 7,8% of the total membership of cooperatives.

2. Internal Problems

- a. In rural areas, where people still live in the traditional way, women are usually assigned certain roles of minor economic value.
- b. Women in rural areas mostly lack education and ability to improve the quality of their life
- c. Leadership among the rural women is not yet fully developed and therefore they cannot be expected to take up the task of organizing and setting up a cooperative society on their own.

- d. Another problem in rural areas is the difficulty to build up working Capital which is essential for getting a cooperative society started.

3. External problems.

- a. In general most of the societies are not able to justify yet that the cooperative organization is an effective means to overcome the economic weakness as well as to increase social welfare of the society.
- b. In some cases, there are not any sufficient coordinating efforts in managing inter-sectoral responsibilities of developing national cooperative programmes. Besides, there is also no favourable legislation enforced to fully support the cooperative development efforts.
- c. The available facilities are not able to cope with the increasing spirit of the cooperative movement:
 - 1) The available guidance facilities are very limited
 - 2) Besides, the existing physical as well as economic facilities surrounding the rural areas are mostly inadequate to support the efforts of cooperative development.

4. Problem Solving

In order to enhance full women participation in cooperatives the government and the cooperative movement are working side by side

- a. The Government programme

The integrated project for enhancement of the role of women in creating a healthy and prosperous family (P2W-KSS) of the office of the State Minister for the Role of Women is a realization of the directives given by the Guidelines of State Policy.

The Project of Guidance on the role of women in Cooperatives (P2W-Koperasi) was established as a cross sectoral project to guide and improve women participation in Cooperative/development, in particular development of KUD's.

The activities carried out by this project are as follows :

- 1) Meetings and trainings on cooperatives held in the location of the P2W-Koperasi project
- 2) Internal coordination and Consultation within the Directorate General of Cooperatives as a cross sectoral programme
- 3) Enhancement of the productivity of women manpower through Cooperatives.

During the 3rd PELITA (1979-1983) 81 women groups in 66 subdistricts have been reached, out of these groups, 23 are still pre-cooperatives, 31 groups formed Women Cooperatives and 23 groups became KUD units.

Entering the 4th PELITA (1984-1988) the P2W-Koperasi project will continue to increase its activities in accordance with the enlargement of the cross-sectoral programme of the office of the State Minister for the Role of Women. It is hoped that at the end of the first year of the 4th PELITA (1984-1985) another 54 women groups in 27 sub districts will be reached.

b. Programme of the Cooperative movement.

To promote the participation of women in Cooperatives, BKWK, as a part of DEKOPIN implemented several programmes, especially in the field of training and education. It also has conducted several seminars and workshops at national as well as provincial level from 1981 till present.

Chapter III will explain in detail the activities carried out by the BKWK.

III. The Coordinating Body For Women Cooperators (Badan Kontak Wanita Koperasi/BKWK)

As it has mentioned before, the Indonesian Cooperative Council (Dekopin) has set up BKWK in February 28, 1980, to promote the role of women in Cooperatives. This body is sub-ordinated to the Dekopin and has been recognized as a Coordinating body for women Cooperators.

1. The status and the organizational structure.

In view of its position as sub-ordinated to the Dekopin, BKWK has the same pattern, as Dekopin, and has its branches at the Provincial and district level. Therefore the National BKWK at National level is situated in the Capital Town of the Republic of Indonesia.

The Provincial BKWK at provincial level is situated in the Capital of the respective Provinces of Indonesia.

The District BKWK at District level is situated in the Capital of the respective Districts of Provinces in Indonesia.

As a part of the Dekopin, BKWK has the same ideological, structural and operational basis as the Dekopin, namely Pancasila (The five principles), Constitution 1945 and the Law No 12, Year 1967 on the Basis Regulation of Cooperatives.

2. Objectives.

- a. To strive for the national ideals of a just and prosperous society blessed by the Almighty God, through an economic system based on the democracy of Pancasila.
- b. To promote the involvement and participation of the Indonesian women in the field of Cooperatives.

3. Board of Directors.

The total number of the Board of Directors at the national level minimum are 5 persons and at the Provincial level minimum are 3 persons.

The Board of directors consists of :

- a chair person
- a secretary

- a treasurer
- directors of several departments (dept. of relation and Cooperation dept of research and development; departement of law; departement of guidance; department of education and training).

The composition of the board of directors comprises of :

- board members of Dekopin (women).
- board members of Women Cooperatives
- prominent women Cooperators.

The board of directors of BKWK are elected through the cong-
res of Dekopin.

4. Task and Duties.

The main task of the BKWK is to assist the Dekopin in promo-
ting the participation of women in the Cooperative movement.
The implementation of this task is executed by the several
department of BKWK, as has mentioned above.

In the daily activities BKWK is otonomous, and in carrying
out its activities, BKWK is supervised by the Dekopin. The
chairperson of BKWK has to report the activities of BKWK to
the President of Dekopin periodically.

5. Financial Resources.

The Dekopin provides the necessary funds for carrying out
the daily activities of BKWK.

Incidently, if necessary and considered as directly engaged
in the execution of national programmes, the government or non
government agencies are concerned for contributing the cost
of the project.

6. Programmes.

The programmes of BKWK are devided into :

- a. short term programmes
- b. long term programmes

a. Short term programmes.

The short term programmes of BKWK among other things :

- 1). drafting "the work regulation" of BKWK
- 2). drafting " the work programmes" of BKWK

- // -

- 3). setting up the Provincial and the District BKWK throughout Indonesia

Note: 90% of the short term programmes have executed.

b. Long term programmes.

The long term programmes of BKWK namely :

- 1). Increasing the participation of women in national development to realize a just and prosperous society, based on the democratic principles of Pancasila through cooperative.
- 2). Increasing the productivity of women labor force to promote the family income through cooperative efforts.
- 3). Creating employment opportunities for women
- 4). Providing information, consultation and direct guidance to women's cooperatives, women cooperators, pre cooperative groups and the other social groups.

To execute the short term and the long term programmes of BKWK, the several department has been set up namely :

a. Department of Relation and Cooperation.

The assignments of this department are as follows :

- 1) Strengthening the relation and Cooperation between BKWK at national level and Provincial/District level.
- 2) Promoting the relation and cooperation between women's cooperatives and several Government Agencies, so that those cooperatives obtain necessary attention and protection as laid down in the Guidelines of the State Policy.
- 3) Creating the relation and Cooperation between Cooperatives and the other business sectors (state owned and private sectors)
- 4) Developing Cooperation among Cooperatives in Indonesia as well as in other Countries.

- 5) Accommodate the inspiration of women's Cooperatives, women cooperators, pre cooperatives and the other social groups.

b. Department of Guidance

There are two kinds of guidance, namely :

- guidance of business
- guidance of organization

Guidance of business

- 1) Directing and guiding cooperation between Cooperatives and the other business enterprises (state owned & private) in marketing and processing of raw materials.
- 2) Creating facilities, which accelerate the business activities, by providing information and consultation.
- 3) Setting up cooperative supermarket, as a marketing centre for the products of the cooperatives' members.

Guidance of Organisation

- 1) Promoting the managerial skill of the cooperatives members to enhance the management of their society

c. Department of Research and Development

The assignments of this department are as follows :

- 1) To encourage the establishment of primary and secondary women's Cooperatives
- 2) To conduct research and data-collecting, concerning the women Cooperatives, women cooperators and the pre Cooperative groups.
- 3) To study the fact-finding data and evaluating the problems, as a consideration in developing women's Cooperatives

d. Department of Law.

- 1) To give the legal aid to women's Cooperatives, when ever necessary.
- 2) To perform the extension about the Current law and regulation of certain field, for instance taxation, business activities etc, which have connection with the Cooperatives.

- 3) To provide information, consultation and legal aid, to overcome any problem

e. Department of Training and education.

The assignments of this department are as follows :

- 1) To socialize Cooperatives through extention, training and education, for creating Cadres of Cooperatives and other trained personnel, in the frame of development of cooperatives
- 2) To give opportunities to women cooperators for conducting study visit or on the job training at the succesful cooperatives.
- 3) To increase skill and knowledge in several fields of Cooperative's activities such as management, marketing, industry, processing of raw materials etc.
- 4) To organize discussions, workshops, seminars etc.
- 5) To publish magazines and bulletins about cooperative

7. The implementation of programmes

Up to now BKWK has conducted its programmes, which cover the several activities, namely :

- a. To conduct seminars and workshops at national level and provincial level, and to attend seminars and workshops at national and international level.
- b. To conduct training and education for women cooperators at national and provincial level
- c. To conduct supervisory visits to Provincial and District BKWK
- d. To conduct indepth study in several parts of Java in Collaboration with the I C A Education Officer for Women and youth.

- 14 -

- e. To collect fact finding data about women's cooperatives, women Cooperators and the involvement of women in Cooperatives.

To get the picture of the BKWK activities, see the table No.2

8. Problems.

The problem of BKWK, among other things :

- a. Lack of funds and facilities
- b. Lack of trained personnel
- c. Limited time for the board of directors to manage this body, because of their multifunction.

Note :

1. Women's cooperatives are cooperatives which only female members
2. Women cooperators are :
 - a. Female members of Cooperatives
 - b. Women leaders with a special interest in Cooperatives
 - c. Women employees of cooperatives and Department of Cooperatives.

IV. INDEPTH STUDY ON COOPERATIVE SOCIETIES.

1. Introduction.

In November 1984, a team comprising Mrs. Margaret D' Cruz (Education Officer fo Women & Youth, ICA ROEC), Mrs. K.Siswoko and Mrs. T. Slamet Danusudirdjo (both board members of the BKWK) made a study on a number of cooperative societies in West- Java, the Special Province of Jakarta, East- Java and the Special Province of Yogyakarta.

Before visiting the cooperatives, in every province a meeting was arranged with the head of the Provincial Cooperative Office, the chairman of the Provincial DE-KOPIN and the chairman of the BKWK, to get some general information about the number of cooperatives in the province, the types of cooperative societies and on how the government tries to accelerate the development of cooperatives.

As the Government of Indonesia under its Five Year Plan will continue to focus attention on cooperative development in rural areas, through the promotion of Rural Village Unit Cooperatives the first topic discussed in the meeting was the "KUD" (Village Unit Cooperative).

The KUD is located at Sub District level and is served at District level by the PPK (Cooperative Service center. The secondary Village Unit Cooperative is called the PUSKUD at Provincial level while at National level it is called the INKUD. The total number of KUD's in Indonesia by the end of 1984 was 6,579.

The activities of KUD's consist of :

- a. Supply of inputs to farmers for raising agricultural produce.
- b. Marketing of agricultural produce such as rice, corn, soyabeans, cloves, rubber, peper, sugar- cane,

tobacco, etc.

c. Channeling loans to farmers.

Also discussed in the meeting were Women's Cooperatives and the main activities of these societies. During the visits the study team was accompanied by a staff member of the Provincial Cooperative Office, a member of the Provincial DEKOPIN and a member of the Provincial BKWK.

2. Visits.

In total the study team visited 11 cooperatives in Java. These cooperatives were :

a. JASA WANITA - Primary Women's Cooperative.

This society was established on July 5, 1931 to help women belonging to poor families to stay out of the clutches of private money-lenders who loaned them money at high rates of interest. The membership of this society is 628. The total amount of capital is Rp 36,741,145 consisting of initial and compulsory savings and voluntary deposits. The main activity is savings and loan and programmes to motivate members to be thrifty and raise their children to become good and loyal citizens. This society is located in Bandung, West-Java.

b. KOPERASI PERSATUAN WANITA SUMEDANG - Primary Women's Cooperative.

This cooperative is located in Sumedang, West-Java and was established on March, 1951. The membership is 288, 50% of whom are younger women. The society's activities consist of savings and loan, running a consumer's shop and providing loans to small traders and farmers.

Social activities include visits to orphanages and old people's homes as well as victims of natural

disasters.

The society also runs a Kindergarten School and provides vocational training for its members. Board members are trained in the Cooperative Educational Center in Jakarta.

- c. MELATI MEKAR -- Pilot Project of the P2W-KSS (Counseling for increasing Women's Role in Family Welfare)

This project is located in Gunung Halu, Ciranjang, West-Java. It was started in 1980 and covers 10 villages. The number of women involved is 1,100. The activities in which they are involved are: savings and loans, production of garments, operating a kindergarten and other income generating activities like growing vegetables and maintaining of fish ponds.

The main problems faced are; lack of adequate capital, lack of bussiness and vocational skills. The Provincial Office for Cooperatives of West-Java supervises the project and provides education and training for the board members of the society.

- d. KOPERASI "MANGGARAI" - Primary Women's Cooperative.

This society is located in the city of Jakarta and was established on June 10, 1974. It has a membership of 400 women. The society employs a manager and has two employees. The activities are: savings and loan, running a consumer's shop and providing loans for small traders. The volume of bussiness of the shop is Rp 1,700,000 per month.

The main problem is securing installments of the loans, but usally these are overcome in the long run.

- e. COOP-Project by PERIP.

This project was started in 1983 and covers 5 districts of the Special Province of Jakarta. It is entitled "Increasing the Family Income of the low income group through cooperatives".

PERIP is an organisation of wives of retired Army personnel. The target group under this project are members of PERIP belonging to the low income group. To help get this project started, PERIP has provided a sum of Rp 2,500,000 . Volunteers of PERIP meet incidental costs themselves for meetings, transportation, surveys, etc.

The main activities at present are undertaken by the board of directors and consist of:

- 1) Providing information about the project to members.
- 2) Selecting the members who fulfil requirements for joining the project.
- 3) Giving loans to these selected members, which are to be repaid within 10 months.
- 4) Members must save a minimum of Rp 1,500 per month towards share capital, should they decide at any time to join the cooperative.

The main problems are: inadequate capital and marketing the products of members.

f. SETIA BAKTI WANITA - Primary Women's Cooperative

This cooperative is located in Surabaya, East-Java and was established in 1978. The membership is 3000 women and total savings stand at Rp 450,000,000 . The society's volume of bussiness during 1983 was Rp 504,000,000 and the net surplus that year was Rp 3,500,000 .

The activities are:

- 1) Savings and loans.
- 2) Loans to small traders out of own funds.
- 3) Running a small consumer's shop.
- 4) Operating a catering service.
- 5) Providing free vocational training.
- 6) Visits to day-care centers for the aged.
- 7) Social get together for members.

The main problem faced by the society is difficulties in collecting repayments.

g. WASPADA - Primary Women's Cooperative

The society is located in Surabaya, East- Java and established in 1964. It has a membership of 400 women.

The net surplus in 1983 was Rp 570,000 . The main activity is savings and loans. Social activities are also carried out like providing nutritional food for infants and incidental assistance to orphanages.

The main problems are lack of adequate funds and difficulties in collecting loan repayments.

h.. PUSKOWANJATI - Secondary Women's Cooperative.

This secondary Women's Cooperative was established in 1967. It is located in Surabaya, East- Java and has a membership of 22 women's primary cooperatives in East- Java. Puskowanjati's task is to coordinate, develop and promote the activity of its members through providing capital to its members by way of loan, providing member education and training in managerial skills and helping women groups in setting up women's cooperatives.

Puskowanjati has, between 1983 and 1984 provided education and training in various fields to women from its member societies:

- 1) Home consultancy (to all primaries).
- 2) Leadership training.
- 3) Training in cooperative managerial skills, including basic and financial management and cooperative planning and development.
4. Feasibility study.

i. SETIA BUDI WANITA - Primary Women's Cooperative.

The society is located in Malang, East- Java and was established in 1977. Its membership until 1980 was 4,000 but from 1981 onwards the membership dropped to

about half or 2,000 . Then by the end of October 1984 it increased again to 2,500 members.

The drop in membership was caused by corruption on the part of the paid manager. As a result, the society suffered reverses and many of the members started to lose faith in the society. Later on many members who had left the society started to come back, and this trend is continuing.

The Puskowanjati gave a loan of Rp 72,000,000 to Setia Bakti Wanita at an interest rate of 1% month, in order to carry on its activities again and at present the society only carries on savings and loan activities.

The main problems are: inability to secure the services of a good professional manager, financial problems because of the corruption in 1981 and inadequate capital.

The society hopes that its financial position will become stable in 1985, so that it can restart some of its activities which had to be stopped in 1982.

The Setia Budi Wanita has introduced the "Mutual Responsibility System". Under this system, members are formed into groups ranging from 15 to 30 persons, all of whom live in close proximity to one another. Each group meets at least once a month and select their own leader. If a member of the group defaults in repaying her loan installments, the group will try to influence her to pay up, but if all attempts fail, the whole group takes responsibility for repaying the unpaid amount.

j. DIAN WANITA - Primary Women's Cooperative

The society is located in Tretes, East-Java. It started in March 1980. The society was founded to help young girls in the area, who live in a tourist town, and who have turned to prostitution as a means of livelihood, to rehabilitate themselves by learning

skills which can make them economically independent.

The main activities are : savings and loan and learning skills like hair styling, garment making, running a consumers shop, catering service, etc.

The volume of bussiness in 1983 was Rp. 49.515.938,- and the net surplus was Rp 11.453.838,-

k. ASOKA - Primary Women's Cooperative

This society is located in Margorejo, Yogyakarta. It was established in 1980 and has a membership of 265 persons. This society is a project of the Gajah Mada University.

The volume of bussiness in 1983 was Rp 9.928.300,- and the net surplus was Rp 669.836,-

The main activities are : savings and loan, running a consumers shop, exhibition and sales of goods, produced by members, vocational training and loans to small traders.

The main problems are : Lack of accomodation, lack of bussiness know how, lack of marketing outlets and inadequate capital.

3. Conclusions on the study

- a. The Women's Cooperatives in the regions visited are encouraging women in the region to participate in the development of cooperatives in accordance with the Government Policy.
- b. Women's Cooperatives are mostly engaged in savings and loan activities and some are running consumers shops.
- c. Leadership training and training in cooperative management has been given mostly to board members and has not been extended yet to members in general.
- d. The main problems faced are :
 - 1) Inadequate capital
 - 2) Difficulties in securing installments of loans
 - 3) Difficulties in finding market outlets.

V. NATIONAL WORKSHOP ON THE PROGRAMME FOR ENHANCING THE ROLE OF WOMEN IN COOPERATIVE DEVELOPMENT (conducted by the BKWK in collaboration with YTKI - Foundation for the Development of Manpower in Indonesia)

The workshop was held from 8 till 11 January 1985 in Jakarta and was attended by 30 participants comprising :

- representatives of the provincial BKWK of 8 provinces .
- representatives from the Ministry on the Role of Women
- representatives from Women organisations (Kowani, Dharma Wanita, Dharma Pertiwi and PERIP))
- representatives from the Ministry of Cooperatives.

The objectives of the National Workshop were :

1. To enhance the quality of participation of women in cooperative development.
2. To introduce and promote the cooperative ideals among the people especially among women.

The workshop approved of two resolutions, namely :

1. A project proposal on Member Education for Women to be conducted by the National BKWK (see Appendix I)
2. A Guide for the Implementation of Cooperative Education for Women.

VI. CONCLUSIONS

1. The legal status of cooperatives in Indonesia is very strong, because it is stated in the Constitution of 1945 article 33 and regulated in Law No 12 of the Year 1967;
2. The strategy of Cooperatives development in Indonesia is part of the strategy of national development and decided by the People's Consultative Assembly;
3. At present, Cooperatives are a relatively weak position, and the Government of Indonesia has determined to develop cooperatives to become a stronger economic force, to assume their role and position as the main pillar of the national economy;
4. All facilities, which have been prepared and provided by the Government to the cooperatives,^{are} basically meant to stimulate the auto activity from the grass root people, and help them to help themselves through cooperatives.
5. The strong political will of the Government has been marked by issuing the Presidential Instruction No 4/1984 on the Guidance and Development of KUD, and promoting the Junior Ministry for Cooperative Affairs into the Ministry for Cooperative Affairs;
6. In the Fourth Five Year Development Plan, priority is given to the agricultural sector in continuing efforts toward self sufficiency in food;
In line with this priority, the government policy is emphasizing the development of primary Cooperatives, especially Village Unit Cooperatives (KUD) which were established and developed to play an important role in the rural economic development;
7. In developing cooperatives, the improvement of the capability of members in managing the cooperative organization is very important, therefore the education and training for the members is very needed.

8. To increase the role and efforts of Cooperatives in various sectors, Cooperation between Cooperatives, private and state owned enterprises must be encouraged and enhanced.
9. Women make up 50% of the population in Indonesia and are considered to be an important potential force in the development of the country;
10. Women possess certain qualities which are suitable for the management of cooperatives, like honesty, accurateness and ability to teach and therefore they should be given the opportunity to take part in the management of cooperatives;
11. Women in rural areas still live in the traditional way and lack skills and knowledge; it is therefore very important to educate and train them so that they can improve the quality of their lives;
12. As leadership among the rural women is not fully developed yet they cannot be expected to take up the task of organizing and setting up a cooperative society on their own.
13. Because of the internal and the external problems the role of women in Cooperatives is felt relatively small. Therefore it is needed to promote the cooperative awareness, skills and knowledge among the women and to overcome those problems;
14. The Government and the Cooperative movement are working in close collaboration to reach as many women as possible especially women in the rural areas to train them to fully participate in the organisation of cooperative societies;
15. Women cooperatives predominantly carry on savings and loan activities, give loans to small traders and run consumer's shops or try to find market outlets for goods and handicraft produced by their members;
16. The main problems faced by women cooperatives are : inadequate capital, difficulties in securing installments of loans and lack of managerial skills.
17. The National Workshop on the Role of Women in the development of Cooperatives held in January 8 - 11, 1985 has proposed that a Project on Member education should be conducted in the very near future and that this project be implemented by the Coordinating Body for Women Cooperators.

18. The establishment of the Coordinating Body For Women Cooperators (BKWK) is to promote the involvement and participation of women in cooperatives and to strive for the national ideals of a just and prosperous society.
19. This body is a part of Dekopin, subordinated to the Dekopin and has the same pattern as Dekopin;
20. The main task of BKWK is to assist the Dekopin, and in the daily activities is autonomous and supervised by Dekopin;
21. To implement its programmes, BKWK has five departments, which has implement several programmes :
- Conducting and attending seminars and workshops at international, national and provincial level;
 - Conducting training and education, data collecting, supervising/monitoring and indepth study;
22. The main problem of BKWK are : funds, facilities and trained personnel.
-

Table 1

Data on Women Cooperatives in Indonesia

No	Province / Special District	Number of Cooperatives	Number (person)	Volume of business	Type of business	Saving (Rp)	Number of Women member of KUD	Number of Women member of non KUD	Explanation
1	2	3	4	5	6	7	8	9	10
1	D.I. Aceh	35	4.215	328.122.946	Saving & loan, hawkers credit, Shops, Handicraft	23.733.020	-	-	Report in detail follows
2.	Sumatera Utara	33	4.804	76.224.307	Saving & loan, hawkers credit, shops	24.301.320	5.320	1.166	
3.	Sumatera Selatan	48	4.113	103.170.464	-	60.649.325	123	4.185	
4.	Lampung	20	2.545	720.000	Saving & Loan	25.278.780	-	-	
5.	Riau	25	1.656	33.636.100	-	25.409.305	2.347	4.700	Type of business not mentioned
6.	Sumatera Barat	19	2.439	204.253.925	Saving & Loan, hawkers credit	75.284.885	32.433	30.923	
7.	Jambi	9	1.405	129.488.810	-	13.863.915	-	-	
8.	Bengkulu	28	1.954	59.750.300	Hawkers credit, Saving & Loan, garment, flour distribution, Shops	22.371.971	3.003	3.848	
9.	D.K.I. Jakarta	32	10.109	747.868.288	Saving & loan, Shops	178.868.288	-	44.267	
10.	Jawa Barat	88	8.800	-	-	-	3.369	6.889	
11.	Jawa Tengah	42	8.263	1.654.900	Saving & loan, Shops Rice distribution	721.111	116.761	219.889	

1	2	3	4	5	6	7	8	9
12.	D.I. Yogyakarta	24	4.833	98.330.869	Saving & loan, multy purpose	31.608.936	16.243	16.471
13.	B a l i	4	1.861	6.595.000	Saving & loan	1.788.525	2.708	4.696
14.	Java Timur	56	43.340	443.531.087	Saving & loan	841.427.585,07	190.534	192.835
15.	Nusa Tenggara Barat	9	3.078	125.153.010	Saving & loan	43.233.878	-	-
16.	Nusa Tenggara Timur	15	1.528	85.682.409	Saving & loan, Shops	25.212	3.565	3.025
17.	Kalimantan Barat	13	1.944	16.750.770,25	-	-	-	-
18.	Kalimantan Tengah	10	439	22.104.746	Saving & loan	7.949.964	743	431
19.	Kalimantan Selatan	23	2.588	115.522.675	Saving & loan	38.942.439	-	-
20.	Kalimantan Timur	10	509	12.362.840	"	6.529.425	2.777	7.933
21.	Sulawesi Utara	17	6.501	23.090.130	"	15.582.010	25.658	16.681
22.	Sulawesi Tenggara	10	923	42.980.060	"	11.982.990	3.097	3.283
23.	Sulawesi Selatan	17	654	13.782	"	2.561	-	-
24.	M a l u k u	2	88	15.676.000	"	3.789.000	2.536	-
25.	Irian Jaya	9	556	55.791.540	"	11.822.172	378	954
26.	Sulawesi Tengah	6	298	17.056.180	"	2.498.707	1.352	4.230
27.	Timor Timur	2	54	2.183.600	Saving & loan	1.083.608	48	29
	T o t a l	606	110.403	2.767.214.738,25		1.468.748.032,07	413.322	566.431

Table 2
The activities of B K W K

NR	Year	Activities	Number of participant	Organisation participant	Result	Location
1	2	3	4	5	6	7
1.	1981 (June 1-2)	Work meeting	10	National BKWK+Provincial BKWK (Jakarta, Yogyakarta, Central Java, East Java)	Drafting : a. work regulation of BKWK b. work program of BKWK	Jakarta
2.	1981 (June 23-26)	Provincial workshop	30	Board members of Women's coop at district level, members of PKK Dharma Pertiwi+Dharma Wanita.	a. Cooperative motivators (cadres) at provincial level b. Establishment of Provincial BKWK of Manado	Manado (North Sulawesi)
3.	1981 (Nov 30-Des 5)	National training course	30	Members of Dharma Wanita	Cooperative motivators at national level (cadres)	Jakarta
4.	1981 (Des. 17-24)	Provincial workshop	41	-board members of women's coop at district level -members of Dharma Wanita -members of Dharma Pertiwi -provincial Dekopin -members of KUD	a. Cooperative motivators (cadres) at provincial level b. Establishment of Provincial BKWK of Palembang	Palembang (South Sumatera)

1	2	3	4	5	6	7
5.	1982 (March 8-13)	National workshop	31	<ul style="list-style-type: none"> - national and Provincial BKWK - Women's Cooperatives - Professional organisation - Representative of the Govern- ment 	The pattern of enhance- ment and guidance for women's cooperatives	Jakarta
6.	1982 (Sept 1-4)	National work-mee- ting	56	national BKWK+provincial BKWK throughout Indonesia	Completion and ratifi- cation of work regula- tion and work program of BKWK	Jakarta
7.	1982 (Sept 14-18)	National training course	30	<ul style="list-style-type: none"> - The Armed forces Wives orga- nisation - The Retired Armed forces Wi- ves organization - Association of functional women group. 	Cooperative motivators at national level (cadres)	Jakarta
8.	1982 (Nov 30- Dec-5)	National seminar on Consumer's cooperative	30	members of women's organisa- tion, members of professional organisation, members of coope- ratives, representative of go- vernment, National and Provin- cial BKWK	recomendation to set up cooperative super- market	Jakarta
9.	1983 (July 27-29)	Provincial seminar on marketing and bazar	89	<ul style="list-style-type: none"> - National and provincial BKWK - Women's cooperatives - Professional organisation - Women's organisation - PKK 	To exchange information and experience	Yogyakarta

1	2	3	4	5	6	7
10.	1983 (Dec 6-7)	Provincial training course	30	<ul style="list-style-type: none"> - provincial and district BKWK - women's Cooperatives - women's organisation - P K K 	Cooperative motivators at provincial level (cadres)	Banjarmasin (South Kalimantan)
11.	1983 (Dec 12-14)	Provincial training course	31	<ul style="list-style-type: none"> - board members of women's Cooperatives - women's organisation 	Cooperative motivators at provincial level (cadres)	Padang (West Sumatera)
12.	1984 (Mei 15-19)	National seminar on the status of women's cooperatives	32	<ul style="list-style-type: none"> - national BKWK - provincial BKWK - women's organisation - K U D - Dekopin - representative of the government 	recomendation in enhancing the women's cooperatives	Jakarta
13.	1984 (Sept 22)	Provincial training course	32	<ul style="list-style-type: none"> - provincial BKWK - district BKWK - women's cooperatives - youth cooperatives 	Cooperative motivators at provincial level (cadres)	Pontianak (West Kalimantan)
14.	1984 (Nov 22-24)	provincial training course	35	<ul style="list-style-type: none"> - provincial cooperatives - district cooperatives - women' cooperatives - women's organisation 	cooperative motivators at provincial level (cadres)	Ujung Pandang (South Sulawesi)
15.	1985 (Jan 8-11)	National workshop	31	<ul style="list-style-type: none"> - national BKWK - provincial BKWK - women's organisation - women's cooperatives - government - PKK. 	<ul style="list-style-type: none"> -curriculum + syllabus for cooperative members education -project proposal for member education 	Jakarta
16.	1985 (Feb 18-23)	National Training Course	30	<ul style="list-style-type: none"> - Members of Women's organisation 	Cooperative motivators at national level (cadres)	Cibogo

PROJECT PROPOSAL ON MEMBER EDUCATION FOR WOMEN
(Submitted by the National Coordinating Body
for Women Cooperators of Indonesia)

I. Title of the Project.

MEMBER EDUCATION FOR WOMEN COOPERATORS AND PROSPECTIVE
FEMALE MEMBERS OF COOPERATIVES.

II. Background Information.

1. As stated in the Guidelines of State Policy of Indonesia, women shall have the same rights, duties and opportunities as men to participate in all development activities. Furthermore, the role and responsibilities of women in development will become more stabilized by improving their knowledge and skills in various fields according to need and their capabilities.
2. The cooperative awareness among women is very limited. This is apparent from the very low figures showing the total number of women members in Village Unit Cooperatives as well as cooperatives in general. Female members of cooperatives in general (KUD's and Non KUD's) amount to 960.671 whereas the total membership in these cooperatives is 13.657.000. This means women represent only 7% of the total membership in cooperatives.
3. In general women members of cooperatives are not fully aware of their rights and duties towards their society and therefore show a low sense of belonging and very limited loyalty towards it.
4. Managerial skills and knowledge among women in cooperative societies are very low.
5. It is generally acknowledge that "LEARNING BY DOING" and "LIFE LONG EDUCATION" are very useful concepts in cooperative education.

III. Objectives.....

III. Objectives.

1. To increase cooperative awareness among women.
2. To guide and encourage women groups, involved in business and economic productive activities to set up cooperative societies.
3. To increase the participation of women in cooperative development.
4. To create cadres and cooperative motivators among women who are able to participate fully in the development of cooperatives.

IV. Target Group.

1. Members of Women Organisations.
2. Women members of cooperatives who are considered capable to become leaders.
3. Women members of cooperatives

V. Location.

The project will be carried out in eight provinces namely:

1. North Sumatra
2. Lampung
3. The Special Province of Jakarta
4. East Java
5. South Kalimantan
6. West Nusa Tenggara
7. South East Sulawesi
8. East Nusa Tenggara

VI. Exoecution.

The project will be conducted by the National Coordinating Body for Women Cooperators and executed in the eight provinces by the Coordinating Body at provincial and district level. The National Coordinating Body also monitors and evaluates the results regularly.

VII. Duration.....

VII. Duration of the project.

Three years.

VIII. Activities.

1. FIRST YEAR

1.1. First Quarter :

1.1.1. Drafting of detailed instructions concerning the project by the National Coordinating Body for Women Cooperators by 5 persons.

1.1.2. Explanation and training for the executors of the project. Each province is represented by 3 persons.

1.2. Second Quarter :

1.2.1. Each province conducts two courses, the first one around April and the second one around September. Each course is attended by 30 to 35 participants from district level.

1.2.2. Monitoring, evaluation and recording of the courses by the National Coordinating Body of Women Cooperators.

2. SECOND YEAR.

2.1. Each province carries out two courses, the first one around April and the second one around September, with each course attended by 30 to 35 participants from district level.

2.2. Each course is monitored, evaluated and recorded by the National Coordinating Body for Women Cooperators.

3. THIRD YEAR.

The same as second year.

IX. Budgetting.....

IX. Budgetting.

1. DRAFTING OF DETAILED INSTRUCTIONS.

Number of persons involved : Five

1.1. Preparation for meeting	10x5xRp1.000	Rp. 50.000
1.2. Incentive (transporta tion allowance)	10x5xRp7.500	Rp.375.000
1.3. Stationary for drafting	.....	Rp.100.000
1.4. Multiplication & Distribution (100 copies)	.....	Rp.200.000
1.5. Communication expenses (telex,tele- phone and letters)	.....	Rp.125.000
		<hr/>
		Rp.850.000

2. EXPLANATION AND TRAINING FOR EXCECUTORS

2.1. Stationary for participants		
30 x Rp5.000	.....	Rp.150.000
2.2. Board and Lodging		
30 x 5 x Rp.17.500		Rp.2.550.000
2.3. Incentive for Instructors (30 sessions)		
30 x Rp10.000	.....	Rp. 300.000
2.4. Incentive for Committee members		
5 x Rp.40.000	.....	Rp. 200.000
2.5. Allowance for participants		
30 x Rp.10.000	.....	Rp. 300.000
2.6. Incentive for secretarial staff		
2 x Rp.25.000	.....	Rp. 50.000
2.7. Documentation & Public relations		Rp. 100.000
2.8. Emergencies (drugs, etc)	.....	Rp. 50.000
2.9. Transportation of participants from the eight provinces to jakarta vice-verca	.....	Rp.5.200.000
		<hr/>

3. BUDGET FOR COURSES CONDUCTED IN EACH PROVINCE

3.1. Transportation participants within the province -----	Rp. 1.000.000
3.2. Stationary for participants -----	Rp. 75.000
3.3. Board and lodging 30x5xRp10.000 -----	Rp. 1.500.000
3.4. Incentive for Instructors (30 sessions) 30 x Rp.6.000 -----	Rp. 180.000
3.5. Allowance for participants 30xRp5.000	Rp. 150.000
3.6. Incentive for committee members 5 x Rp.25.000 -----	Rp. 125.000
3.7. Incentive for secretarial staff 2 x Rp.15.000 -----	Rp. 30.000
3.8. Documentation and public relations ---	Rp. 50.000
3.9. Emergencies (drugs, etc.) -----	Rp. 50.000
3.10. Monitoring, evaluating and recording by the National CBWC (BKWK PUSAT) ----	Rp. 840.000
	<hr/>
	Rp. 4.000.000

4. OFFICE EQUIPMENT

In order to carry out the project neatly and keep track of the flow of information, adequate office equipment, like typewriters, filing cabinets, folders etc. are necessary. While the project is carried out in eight provinces, the monitoring is done by the National CBWC. The budget needed for office equipment is therefore 9x Rp.750,000----Rp.6.750.000

5. TOTAL COST OF THE PROJECT

Drafting of instructions -----	Rp. 850.000
Explanation and training -----	Rp. 8.900.000
Courses in provinces included monitoring evaluating recording by CBWC 8x6xRp.4.000.000 ----	Rp.192.000.000
Office equipment -----	Rp. 6.750.000
Contingencies -----	Rp. 21.500.000
	<hr/>
	Rp.230.000.000

(TWO HUNDRED AND THIRTY MILLION RUPIAHS)



PARTICIPATION OF WOMEN IN THE COOP MOVEMENT IN MALAYSIA

Introduction

1.1 The coop movement in Malaysia is divided into 3 sectors supervised by 3 govt. agencies :

- (a) agro-based cooperatives - under Farmers Organisation Authority (Lambaga Petabuhan Peladang),
- (b) Fisheries based cooperatives - under the Fisheries Development Authority (Lambaga Kemajuan^{ikan} Malaysia),
- (c) Non-agro-based and urban cooperatives under the Department of Coop Development. This includes coops in places of employment and land development schemes (Felda, Felcra & Risda) coops in schools as well as industrial coops like Koperasi Industri Kampong (college industrials), Koperasi Pembangunan Daerah (District Development Coops).

1.2 The Farmers Organisation Authority and the Fisheries Development Authority are under the Ministry of Agriculture while the Department of Coop Development Malaysia is under the Ministry of National and Rural Development. When we talk about coops and their progress in Malaysia, we normally confine ourselves to the coops under the care of the Coop Development Department. This is because the coops under the Coop Department form the **bulk** of the coop movement in Malaysia with 2,271 coops with a membership of 2,583,000 people, paid up capital of M\$820.4 million and accumulated assets of M\$3,482.3 million (1983 statistics).

Women's Cooperatives

2.1 Out of the 2,271 cooperatives, 34 of them are organised and managed by women themselves with a membership of 16,355, paid up share capital of \$1,667,844 and total assets of \$6,727,736. The percentage of women members in the movement including those with mixed memberships, are about 35% - 40%. Among the activities of the women's coops in urban areas are credit, investments, consumers, caterings and tailorings. Although much has been and is being done to involve women in coop activities, the response has not been very encouraging, especially in comparison to the overall percentage of the Coop Movement in proportion to its membership, share capital and assets

2.2 In most societies, there exists both formal and informal prejudices about what women can do and what they cannot or must not do. These prejudices also affect the cooperative sector by preventing women from full participation in cooperative activities. Sometimes they are not allowed to attend meetings where men are present or are not supposed to talk at public meetings. Such prejudices were and are still present although social barriers are steadily disappearing in the Malaysian society. These prejudices, coupled with poverty and lack of education amongst the rural and urban poor, and restrictions due to religious, social and cultural ethics, resulted in the lack of confidence in women's coops as well as women cooperators as individuals.

2.3 Malaysian women as a social group have experienced a high degree of emancipation in the last few years. About 30% of the total labour force in the country are women. Even so, with emancipation and development, the response and participation towards cooperatives are still low. Steps are being taken now by the govt and ANGKASA - the apex organisation of the cooperative movement in Malaysia - to encourage women to join to form coops as a means of tapping their natural skills for the betterment of their social and economic status.

2.4 The Community Development Department (KEMPPS) which is a fully govt sponsored activity is responsible for the dissemination of all the ideas and knowledge about home economics and other related activities such as cottage industries and handicrafts. The Malaysian Handicraft Development Corporation (PKKM) was set up to cater for the development and promotion of the handicraft industry by providing essential services in design and product development, skill training, and advisory services, which includes marketing, supply of raw materials and registration, licensing and certification of the finished products. Coops are formed to provide facilities for the betterment of the people involved in this industry and protect their interests.

2.5 "Fungsi Wanita, the Women's section in ANGKASA, is entrusted with the training and exposure of women in the coop movement. Seminars and courses are organised specially for women cooperators at district, state and national levels from funds allotted to it by ANGKASA. Special courses for women only are also organised at the Coop College for members as well as office bearers of cooperatives including those with mixed memberships.

2.6 Coops amongst the rubber small-holders also have special programmes to encourage women's participation in cooperatives. They do this through the formation of Perkumpulan Wanita Pekabun Kēcil (PWPK) women's section in the cooperative, where guidance, technical know-how as well as financial aids are given. One of their activities is the art of making flowers from rubber leaves which is now being tried for export market through inter-coop trade by ICA which is now based in Kuala Lumpur. There are now 386 PWPK with 8,041 members, paid up shares of M\$32,905.00 and 128 economic projects. The amount of financial aid given in the form of machinery and equipments totalled \$14,997.00. Of course they do have their share of problems too, but they are being looked into by RISDA - a Govt Department - which caters for the welfare and development of rubber small-holder in Malaysia.

2.7 Cooperatives in land schemes, Felda (Federal Land Development Authority) are almost the monopoly of the men as women are not encouraged to become members. They are asked to group together under a social organisation called GPW which is a non economic group. Sad to say that coops in Felda schemes are far from good especially the earlier schemes. If the members are honest and diligent, they could have done a lot for themselves through the coop movement. We feel that they could have done better if the women are allowed in because they are the ones who usually pay their dues in time and save up as much as they possibly can. The same goes for the other land schemes. They could have had a real coop way of living, from the supply of their every day needs to the education of themselves and their children, and the management of their estates.

School cooperatives

Cooperative in schools was first introduced in 1968 to inculcate thrift and savings amongst students and teach them the basic principles of democracy in the everyday social life as well as expose them to the business world. Through this movement we also hope to create the feeling of togetherness and sense of belonging, working together for a common goal, especially so in a multi-racial society like ours. In order to be successful, a coop society needs a high degree of moral standards, and so it is hoped that through the school cooperative we can train our future generation to be good and responsible citizens and leaders, especially in the coop movement.

School coops has the backing and full cooperation from the Ministry of Education and the Minister of Education himself has announced recently that he is adopting the movement as one of the compulsory co-curriculum in schools. This movement has the blessing of the govt too, and funds have been allotted for it as **launching** grants and financial backing for its success. It is hoped that by the end of the 5th Malaysia Plan in 1990, every secondary school in Malaysia will have had its cooperative society.

Through its national body, the Koperasi National Sekolah it is hoped that we can have some sort of control on the prices of school requisites. It is only fair that school children, being the main consumer of school requisites, have a share of its business and profits. So, with the help and backing of every sector and everyone concerned, we have high hopes for its success. Attached herewith is a special paper on school cooperatives in Malaysia.

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SCHOOL COOPERATIVES IN MALAYSIAIntroduction

Cooperatives in school is the project of the Department of Cooperative Development and is carried out with the blessing and full cooperation of the Ministry of Education. It aims at inculcating thrift amongst students and teaching them the basic principles of democracy in the veryday social life, as well as exposing them to petty trading and business techniques. The School Cooperative also serve as a place for practicing the civics and commerce lessons, and it is hoped that through the School Cooperative we can train our future generation to become good and responsible citizens and leaders.

2. School Cooperatives were first introduced in 1968 with the formation of 9 School Cooperatives as pilot projects. Judging by the success of these nine school cooperatives, the department put up a massive development plan, and today we have on the register about 518 School Cooperatives with a membership of 280,000 members, an accumulated share capital of \$ 106 million & business turnover of about \$ 12.5 million a year

What is a School Cooperative

3. A School Cooperative is an ordinary cooperative society registered, in Malaysia, under the Cooperative Societies Ordinance of 1948, but with the special sanction of the Minister of Agriculture as its members comprise of students under the age of 18 years. Its membership also includes the teachers and permanent staff of the school as well as the school itself. The society sells shares to members at \$1/- per share. There is a limit to the number of shares to be taken by members and they can be paid monthly instalments or subscriptions. Members are also encouraged to have deposits or savings in the society.

Objects of School Cooperatives

4. Among the objects are:-

- ~~(a) to inculcate thrift and self help;~~
- (b) to provide facilities for the sale of school requisites to members, including food, uniforms and such other things;
- (c) to provide other things that are necessary for the education of members;
- (d) to give full cooperation to the school authorities in any project or activities organised by the school for the benefit of students;
- (e) to do any other objects other than those above with the prior sanction of the Registrar General.

Business

5. Almost every school has a small shop where they sell exercise books, pencils and pens and other school requisites including badges, bags and shoes. The Department of Cooperative Development has arranged with Bata shoes Co. to supply the school cooperatives with shoes direct from the factory, and get a special price for the most popular shoe type which can be sold to members at a price much cheaper than those offered by the Bata retail shops.

6. Some School Cooperatives take over the school canteen and sell better food to members at a reasonable price. Of course they have full time workers to run the canteen. In some fully residential schools, the cooperatives take over the dhoti service doing the

business themselves with fulltime workers. Other projects include, poultry farming and vegetable gardening, and in vocational schools, cook their own food for their canteen, and do caterings for small occasions either for the school or others near the school.

Management

7. The School Cooperative is managed by a Board of Directors comprising of 15 - 20 members. The Headmaster/Principal becomes the Chairman of the society and he is responsible for the overall running of the society. The set-up of a School Cooperative is as shown in the diagram attached (Appendix 'A')

Since the teachers are usually burdened with their teaching workload, it is better that work and responsibilities be distributed, hence the big number sitting on the Board of Directors. The Vice-Chairman is necessary as the Chairman, as Headmaster, is a very busy man and he may not always be around. The number of sub-committees depend on the number of activities carried out by each School Cooperatives, and members on the sub-committee need not necessarily be all from members of the Board.

8. The Board of Directors must meet at least once in a month to study and discuss the workings and progress of the business of the society. A copy of the progress report is required to be sent to the Education Department in the respective states of Malaysia. The officers of the Cooperative Department will visit the School Cooperatives to supervise and guide them and make periodical reports on their progress to the Registrar General and his representatives in every state.

9. The management of the School Cooperatives is not easy, and it requires the full cooperation of everyone concerned to make it

a success. With the annual business turnover of M. \$ 12 million, and increasing, it needs proper planning and supervision. In order to ensure that the School Cooperatives get their supplies at competitive prices, it is necessary that they have a national body to look after their interests. This national body was formed and registered in 1975 as a secondary cooperative society, and every school is expected to be its member, buying a minimum share of M \$100.00.

Koperasi Nasional Sekolah (National School Cooperative)

10. This central body, registered under the name of Koperasi Nasional Sekolah, KNS for short, is being tailored to become the sole distributor/supplier to all School Cooperatives in Malaysia. At the moment, with limited capital and staff, KNS is only able to supply certain items but the most important thing is, it has been successful in cutting down price like on school requisites, and prevent adulteration of goods supplied to the schools. With collective bulk purchase by a central body, the school cooperatives are able to sell goods at competitive prices to its members, in addition to getting a share of the profit of the business.

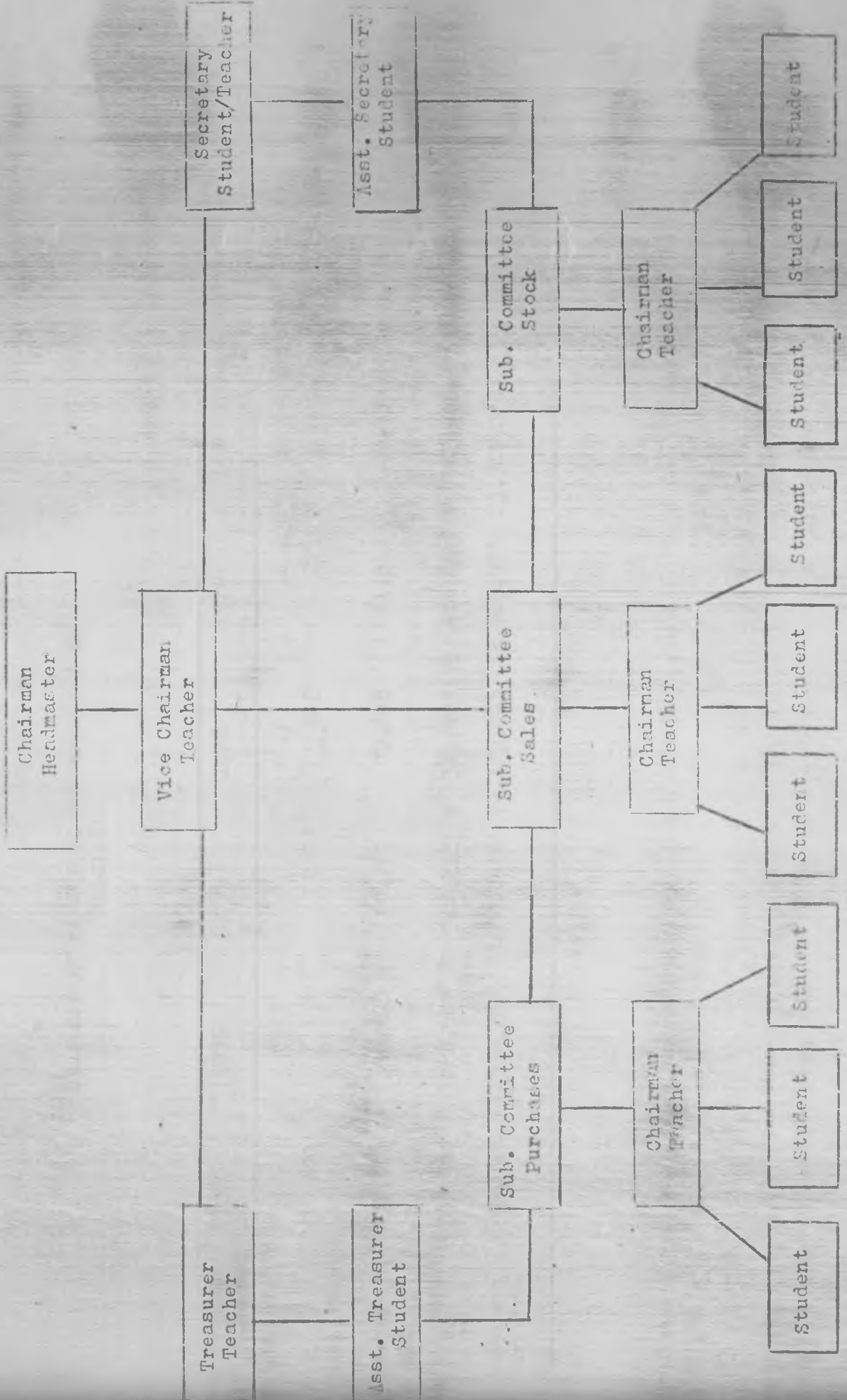
Profits

11. Profits are siphoned back to the members in the form of dividends and rebates, dividends being limited to 10% of share capital. But there is no limit to rebates, usually around 10% - 20% depending on the profits made at each financial year. A certain percentage of the profits go to the School Fund or to buy things that are necessary and useful to everybody at the school. Some societies set up a Common Good Fund or Welfare Fund for members and even scholarship Fund to help needy members.

Conclusions

12. Judging by the progress made so far, the School Cooperative is gaining popularity and there has been no opposition from any sector. For the time being the movement is confined to the secondary schools only as the primary school students are too young to be involved. The stress is on training the youngsters and broadening their outlook on life so that when the time comes for them to join the adult world of survival, they will just merge gracefully into it. Our target is one society for every Secondary School in Malaysia which totals more than 1000 now. The success of the School Cooperatives means a big step towards the success of training our youngsters to be good and responsible citizens and leaders, especially in a multi-racial society like ours.

HAJJAH ZALEHA BT. MOHD. ZAIN
Director,
Dept. of Co-operative Development
(School Cooperatives).



DEVELOPMENT OF SCHOOL COOPERATIVES IN
MALAYSIA

	1975	1976	1977	1978	1979	1980
No. of Societies	121	154	202	266	275	300
Member-ship	31,830	50,675	60,760	77,605	81,518	103,130
Shares	RM167,470	RM 286,067	RM 306,863	RM 329,125	RM 410,664	RM 587,405
Business Turnover	RM749,099	RM1,370,762	RM1,703,496	RM2,195,095	RM2,619,973	RM3,920,078

	1981	1982	1983	1984
No. of Societies	317	367	407	518
Membership	147,398	184,590	197,546	280,000
Share	878,652	1,072,216	1,232,511	1,625,121
Business Turnover	5,849,905	8,458,382	10,183,305	12,485,275

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CO-OPERATIVE MOVEMENT

AND

WOMEN PARTICIPATION IN NEPAL.

PRESENTED BY:-
MRS. SAVITRI THAPA
NEPAL.

Cooperative movement and Women participation in Nepal

Nepal is a developing and a land locked country situated on the southern slopes of Himalayan mountains and lies between Tibet, a Chinese region in the north and India in the south. The country is divided in 3 different topographical areas such as Himalayan region, mountain region and Tarai Region. Himalayan region or a high mountain region covers 15% percent of the total areas, mountain or a Hilly region covers 68% percent of the total areas and the Tarai region, low land region covers 17% percent of the total areas of the country. Agriculture is a main base of the country's economy. About 95% of the total population depends upon Agriculture and most of the Agriculturist's are small farm holders and the population are encreasing day by day. A large number of landless agriculturist were also there in our country but later land Reform activities a dynamic step in the field of Agriculture and economy in Nepal, has helped to provide ownership of land to those landless agriculturist.

Cooperative movement, in Nepal, was started very lately not more than 3 decades. Before 1953, Nepal was ruled by, Ranas families, a dynastic rulers who always tried to keep peoples in darkness. Education and other developement activities were strictly controlled. There was no freedom of speech and movement and all the activities related to the upliftment and consciousness of the peoples were banned. After the ennovation of democracy in 1953, various kinds of developement activities, in social, economical educational and political fields, were started in Nepal. Cooperative activities also started during that period. A department of cooperative in His Majesty's Government was also established in 1953 to start cooperative activities in Nepales society and a Cooperative Society Act was enacted to provide legal basis for the development of cooperative movement. A cooperative Bank was established in 1963 who concentrated its loan activities to cooperative societies, which were spread over through out the country in village levels.

Cooperative philosaply has been fully realised and recommended by His Majesty's Government of Nepal since a long time and various steps were taken to strengthens the cooperative movements. Cooperative philosophy believes that all human beings are equal in their right to live & to develop and can be free only if they are not exploited by others. It is a group effort towards struggle against poverty and exploitation.

- 2 -

According to Nepal constitution cooperative system is regarded as a mainbase of economy of the country. It is mentioned in constitution that "The economic objective of the Panchayat, a political system in Nepal, shall be to establish a system that will provide maxium participation of the general public in the economic upliftment of the country as well as to ~~xxxx~~ encourage cooperative and private enterprises and where in no individual or class is able to exercise undue economic pressure upon another individual or class" Sec 19(3). Panchayat System has aimed to achieve its goal to create a society without exploitation and to uplift the standard of living of its peoples through cooperative system. Cooperative societies were established in village level depending upon the response of the peoples. Training programmes were launched to train peoples in cooperative attitude, which created some consciousness among peoples mostly in rural areas and peoples began to become a members of cooperative societies of their village and the cooperative societies of the villages were encouraged mostly in marketing, consumption and productions of the agricultural materials as well as credits programmes. Village Panchayat, in Nepal, is a very important agency in grassroot level which are empowered to carry out all the local administration as well as all the development works of its areas and cooperative societies of those areas were supposed to work with village Panchayat very closely. The land Act of 1964, also provided compulsory saving scheme, which helped to stregthen cooperative movement in Nepal.

His Majesty's Government has recognised cooperative system as an integral part of the land reform programme and loan activities were started in every cooperative societies of those areas where land Reform programmes were implemented. But due to the misappropriation and mishandling of funds and immature steps, loan activities also could not succeed. So in 1976, His Majesty's Government introduced a new Sajha programme to replace then existing cooperative societies. The meaning of Sajha in Nepali language is also cooperative but the concept of Sajha programme, introduced by HMG, was little different than the concept of those existing cooperative societies. The main objectives of Sajha programme were as follows:-

1. To increase the national production and income level of the small farmers by improving farming practices.
2. To provide loan facilities and agricultural inputs to the small farmers at the village level.
3. To provide general banking facilities at the village level mobilize rural savings and utilize such savings in development activities.

Sajha societies were given more priorities for marketing of agricultural inputs and the products of all the public manufacturer and Government provided all the necessary technical services to the farmers in village level through those Sajha societies. So Sajha societies began to established almost all the district of village panchayats. But slowly Sajha societies were mostly dominated by Political workers, powerful persons of big farmers became major beneficiaries of loan provided by those cooperatives and Sajha societies began to run in loss due to the mismanagement and misappropriation of funds by handful of people. Realising all these facts now the attention of planner and decision making level has drawn towards the strengthen of Sajha system effectively in Nepalese societies, to fulfil its national goals as (a) to increase production at a higher rates (b) to increase opportunities for productive employment (c) to fulfill the minimum basic needs of the people and Sajha (cooperative) will be a main media to obtain those national goals of the country. So the National level agency of cooperative National Sajha Federation has been recently formed to strengthen the cooperative movement in Nepal.

Women participation in cooperative movement in Nepal is not so active. The main reason believed it, is the mass illiteracy and unconciouness, no ownership of women inland property, and backwardness of women population only 12% percent of women are literate in Nepal. There is no discrimination between Male & Female in any field & equal opportunities are given by law for women. But due to the illiteracy and backwardness, women participation in any field is less than male participation. Very recently, the importance of women's involvement in cooperative movement is realized by the Government

In 1979/80 the wives of the male member of cooperative societies, in case if women are not the members of that cooperative society, were given training on population education cooperative training centre. Rural women's credit groups have been organized by the women's Development section of HMG Ministry of Panchayat and Local Development. And agriculture Development Bank, under its small Farmer's development programme, has recruited women as motivater in he villages to help village women in traing of weaving carpet making knitting etc. cooperative training centre is providing Training on population education and initiated a programme for familiarising co-operative concept to village women as a target group. Recently Nepali women has get a legal right to apply for agriculture loan.

Now in some of the cooperative societies (non-agricultural sectors) women are the shareholders and their participation, as a shareholders, is couragious. Many women officials are working in those non agricultural cooperative institution * such as Sajha(cooperative) Health Service, Sajha (cooperative) publication, Sajha (cooperative) consumer ~~Store~~ and Sajha (cooperative) Transporation. In some organization, women are also the member of Board of Directors, a policy making body. Since last few years a co-operative society, purely run by women is running in a city near Kathmandu. It was run by a group of women as they are shareholders as well as workers. The function of this society is to make dresses which they export outside the country also. Agriculture development bank has given loan to run it and cooperative training centre run by His Majesty's Government cooperative Development Department, has trained some of its workers. But this society also could not florished well it is running in a very slow speed, due to the lack of financial assistance as well as trained management.

Nepal women's organisation, which is also a main representative body of women of Nepal, which is responsible for all kinds of development of women in Nepal. Women Services Coordinate Communittee is another national ~~level~~ level social organisation which is envolved in coordinating all the women activites and salso functioning different programme related to women. Both these national bodies has recently felt the need of active women participation, in cooperative movement and some cooprative activities has been included in their future programmes also.

15.1 Details such as objectives, structure, operation and achievements of the organization in which the participant is working.

Sajha Swasthya Sewa is a Co-operative institution & its main objective is to serve people by making easy availability of quality drugs in a cheaper rate. This institution is also supplying drugs to the Government health institutions all over the country since last two decades.

This institution has about 769 share holders. Most of its workers are its share holders. There is a Board of Directors which consists two representatives from share holders and other exofficio members from concerning Government Departments. The general assembly is a supreme body of this cooperative in which all the important policies are discussed and passed.

Sajha Swasthya Sewa is providing its valuable services to the people through various types of its supply system since last two decades. It has a sound system of whole sale of quality drug as well as it renders 24 hours clinical services to the people through its retail shops, which are running in different part of the country. Its annual sales transaction is more than N Rs 200 millions. All the profits that this cooperative ^{earns} goes to its shareholders as a dividend of their share.

15.2 Main problem of the organization seen by the participant. Main constraint of this organization is a limitation of finance. Its activities and services is expanding day by day beyond its financial capacity. Nonavailability of drugs according to the demand, is another problem.

Most of the drugs are imported from India and other foreign countries. 25 percent of demand has been fulfilled by Royal Drug Limited, the only one Government undertaking Manufacturing of drugs

15.3 As a participant, I can gain more knowledge about Co-operative movement which will help for improving our system. In Nepal, Co-operative movement which was lately started has not flourished well.

15.4 Being a woman as a general manager of Sajha Swasthya Sewa I can utilize my knowledge and valuable experiences that I gain, during seminar, in my organizational set up & functions to improve it and try to develop as a special attention of planner, administrator in the involvement & active participation of women in co-operative movement.

THE FILIPINO WOMEN'S INVOLVEMENT
IN COOPERATIVE MOVEMENT

Presented to the

REGIONAL WORKSHOP FOR WOMEN COOPERATORS
Jakarta (Indonesia), March 19-29, 1985

By:

ATTY. ENRIQUETA A. SARZA
Philippine Participant,
First Vice-President,
Philippine Federation of
Women for Cooperatives, Inc.

(WC)

THE FILIPINO WOMEN'S INVOLVEMENT
IN COOPERATIVE ACTIVITIES

BACKGROUND RATIONALE

Since the cooperative movement was encouraged by the Philippine Government, many groups in different sectors of livelihood formed themselves into cooperatives. Housewives joined their husbands in the cooperative movement. These housewives, however, remained in the background and left the management of their cooperatives to their menfolks.

The Filipino women need to be tapped to harness their potentials to the maximum so that they will be able to assist their male counterparts in the up-liftment of their socio-economic life. It was under this belief and in line with the agreement made during the conference on "The Role of Women in Cooperatives in South East Asea" held at Kuala Lumpur in 1975 that, in 1977, the Filipino Cooperative Wholesale Society's Women's Committee was inspired to form the Philippine Federation of Women For Cooperatives (PFWC). Thus, the PFWC was formally organized and registered as a corporation in 1979.

The Philippine Federation of Women For Cooperatives has for its -

GENERAL OBJECTIVES:

To achieve maximum involvement of the Filipino women in cooperative development.

SPECIFIC OBJECTIVE:

1. To determine the nature and extent of the participation of women in various cooperatives so as to plan their future involvement in the movement.
2. To inculcate in the Filipino women the values and benefits of cooperatives in the economy of the home and country.
3. To implement a continuous program of education for women and the family as a whole in order to effect a better life.

4. To increase the women's participation in the cooperative development program of the government and in international cooperative organizations/activities.
5. To relate other women's organization to cooperative development especially those on consumers cooperation; and
6. To enlist the support of the government and private agencies in the achievement of the goals of the Federation.

II. ORGANIZATIONAL FRAMEWORK

To function systematically and in accordance to the plans as envisioned, the Federation was organized in such a way that its framework shall be functional on the individual level and national level. This means that its primaries, consisting of Filipina cooperators from the Samahang Nayon in a municipality organize and group themselves and elect their officers and/or representative to a women's organization in the regional level. These cooperatives in the regional level are affiliated to the Federation and send their respective representative to the National Convention that the Federation shall convene. The Federation, on the other hand is affiliated to the Cooperative Union of the Philippines.

III. DIFFICULTIES IN SETTING UP INSTITUTIONAL FRAMEWORK IN MUNICIPALITIES AND PROVINCES

The Philippine Federation of Women For Cooperative is a non-stock, non-profit organization. For its funding, it rely mainly on funds coming from local and foreign sectors such as:

- a) Membership fee and annual dues
- b) Proceeds from projects
- c) Subsidies
- d) Personal and group donations
- e) Grants

At present, our sources of funds come from membership dues, annual dues and proceeds from income generating projects organized by the officers of the Federation. So far, the Federation has not yet receive subsidies

or grants. It has once received a personal donation from one of its officer, Atty. Rosario C. Lazaro when she retired from office.

Under this set-up, the Federation finds it difficult to go to the municipalities and provinces to organize the women cooperators in the Samahang Nasyon and the provincial or regional level and to monitor their activities due to financial problem. Compounding this, is the difficulty of transportation especially to the remote places.

IV. OPERATIONS AND ACHIEVEMENTS

The Federation operates thru its elected officers and committees. Each coordinates with the other.

The Federation is organized in such a way that the whole Philippines is divided into three main geographical group or area - LUZON, VISAYAS AND MINDANAO. For each of the geographical area there is a Vice-President elect who assist the Executive Committee in the implementation of all plans and programs of the Federation in her respective area. Under this operational set-up all the provincial or regional chapters belonging to a particular geographical area are under the direct supervision and responsibility of the Vice-President for that particular area. The Vice President organizes the women's activities in her area in accordance with the thrust of the Federation, and prepares and submits a report on their activities and problems, if any, to the Federation.

In view however, of the constraints and difficulties mentioned beforehand in this report, the Federation found it difficult to regularly monitor the progress of the women's activities in the different regional chapters. In spite of the difficulties and problems encountered by the Federation it managed to survive and contributed its part, though how meager they may be, to the socio-economic upliftment of the country.

V. SPECIFIC PROJECTS AND EXPERIENCES OF WOMEN COOPERATOR MEMBERS OF THE FEDERATION

Among the varied activities that the members of the Federation have done

year in and-year out are:

- i. It has campaigned for more women membership in the cooperatives and encouraged their active participation as officers or employees of their cooperatives.

To date, there are twenty (20) Regional Chapters of the Federation with a membership of about three thousand (3,000) women all over the country.

2. The Federation has conducted intervisitation of women cooperators and field visits are done on cooperatives within the Regional or Provincial Chapters.

Due to lack of funds, the Federation performs this function on a "ride on" basis. The Chairman, Miss Josefina Gaerlan conducted field visits as far as Bukidnon, Mindanao mostly when she is invited to attend functions on her personal capacity. She takes this opportunity to visit Regional/Provincial Chapters in the area and confer with the officers and members regarding their activities and problems, encourage and solicit their active participation in their cooperatives and to invite more women members and give them new ideas/techniques on cooperative management improvement or on income generating projects.

3. Seminars were conducted where qualified speakers on food technology, re-cycling, cottage industry, ornamental plants and herbal medicines were invited. The seminars conducted depends upon the the needs of the participants in a particular area. These seminars conducted have been found successful.

3.1 The Regional Chapter in Bukidnon, for instance, the women cooperators planted ornamental and herbal plants in tin cans and sold them at their town's public plaza. A certain percentage of their sale goes to their cooperative fund and the rest to their personal income. They have also conducted a rummage sale of used clothing. Here, they

found self-satisfaction in helping the poor pineapple planters buy good but used clothings for themselves and their families and also gained income for them and their cooperatives.

3.2 In the Bicol Regional Chapters, the women cooperators get abaca materials from the abaca ^{handicraft} factories (NACIDA) and make them into slippers, bags, flowers, placemats, doormats, hammocks, etc. for a certain fee per finished products. Again, a certain percentage of their earnings goes to the cooperative fund and the rest to their personal income. They have also conducted seminars on sewing and cosmetology. Now, the members who took the seminar can already sew their own clothes and that of their children and also make themselves presentable and beautiful, specially to their husbands, thru the use of cosmetics. Their personality is enhanced.

3.3 The farmers, the plain housewives and even the professional/working women/mothers make use of whatever they have learned from the seminars conducted particularly on food preservation.

In the National Regional Chapter, the members are individually preparing their own kropeck from flour, santol sweet, tamarind sweet and other sweets made from fruits for their own consumption. Farm products are preserved for use when they are out of season.

VI. BENEFITS DERIVED FROM THE ABOVE ACTIVITIES

1. The women cooperators learned that thru their own ideas and initiative they can generate income for themselves and their families; thus, they can be self-sufficient.
2. They have experienced satisfaction in serving, caring and sharing to others thru the cooperative way.
3. They have acquired knowledge thru the seminars they have attended

which they could use to help their male counterparts to uplift their socio-economic life;

4. They have assisted their government in cushioning the impact of the economic crisis to themselves, to their co-cooperators, and to the citizenry in general.

VII. PRINCIPAL CONSTRAINTS ON PFWC ACTIVITIES, SOLUTIONS AND RECOMMENDATIONS

- L. Financial Support - The Federation find difficulty in funding its project. Its officers and members are all volunteers to the service without salaries or allowances. They fund their programs by conducting income generating projects which is not sufficient.

Solution and recommendation: The Federation should have a local or foreign institution or organization that will fund its projects on a regular and permanent basis. If the Federation is properly funded, it can fully implement all its programs. All the other constraints such as lack of motivated leaders, geographical limitations, ~~poor relations with agents~~ ^{peace & order situation} in the area, ~~lack of recognition~~ ^{by other local cooperatives}, etc. shall be greatly minimized.

2. No opportunity for training given - The officials of the Federation are not given priority to attend seminars, local and international, specially on training women cooperative leaders.

Solution and recommendation: Women cooperative officials should be given priority in attending seminars on women cooperative leadership training. The strength of an organization depends upon the people leading the organization. The officials therefore, should be trained and developed in order to give the right direction to their constituents.

The National Market Vendors Cooperative Service Federation, Inc; (Namvesco) was organized in 1979. The aims of the Federation is to help in the Financial need of the Market Vendors. These Vendors have been at the Mercy of the "Loan Shark" commonly known as the 5/6 money lenders and so with the marketing needs of the vendors regarding their commodity who is at the final receiving of the different commodity needed at their daily trade, because these passed through middlemen, before it reaches the consumers.

At present our Federation is composed of 15 Market Vendors Cooperative, and last year we have organized 13 more Market Vendors Cooperative. The 15 Vendors Cooperative has an asset of (see attached)

One of these primaries was Baclaran Vendors Credit Cooperative, Inc; were I work as Treasurer/Manager. It was organized in January 1977 with 250 members, and have an initial capital of ₱34,000.00

The first 2 years our Cooperative did not grow much in terms of capital and membership. But since 1980 to 1984 we have already 1,350 members and a capital of ₱11,000,000.00

Our objectives are:

1. To increase the income and purchasing power of the members.
2. To pool the resources of the members by encouraging savings and promoting thrift to stimulate capital formation for developing activities;
3. To extend loans to members for provident and productive purposes;
4. To advance the cooperative movement as a technique for improving the economic and social status of the people;
5. To undertake continuous cooperative education for its members, directors, committeemen, officers and employees as well as the general public in the principle and technique of cooperation both economic and democratic;
6. To cooperate with other Cooperative in establishing provincial, regional or National Federation for any purpose for which the Cooperative was formed;
7. To conduct publicity and/or research work for the promotion of the cooperative movement and for this purpose to issue from time to time suitable publication or literature on cooperatives; and
8. To undertake any lawful, related activity for the member's self-government, social growth and economic independence under a truly just and democratic society.

In October 1976 we just form a Cooperative in Order to fight the owner of the Market who intend to lease the Market to other people while the 1,000 Vendors were already there leasing the place for 10 years. We have started with a capital of ₱ 34,000.00 and Membership of 250. In January 25, 1977 our Cooperative was registered, but then we were not able to continue our operation because we loose in the fight to retain our place in the Market for 2 years we have not done so much because the members were scattered, but in 1979 I continue again in managing the Cooperative and as the years go by it succeeds. This is the growth of our Cooperative since 1977.

	Membership	Capitalization	Loan Released	Net Savings
1977	290	₱ 66,650.28	₱ 73,400.00	₱ 1,895.20
1978	319	107,396.47	245,200.00	2,966.81
1979	366	228,616.72	704,075.00	28,300.81
1980	466	715,243.63	2,327,200.00	114,319.63
1981	538	2,023,930.76	6,321,600.00	304,872.12
1982	688	3,573,963.04	11,160,450.00	505,540.16
1983	1,050	5,322,932.56	15,818,700.00	664,843.17
1984	1,350	11,211,234.06	33,676,930.00	1,410,907.41

To uplift further the economic condition of our members, the Cooperative has introduce the Appliance Program wherein members can loan machine for making dresses and different household appliance in a very low rate. We are also embarking on bulk buying of commodities.

Baclaran Vendors Credit Cooperative, Inc; being a member of NAMVESCO. I was fortunate to be elected as Chairwoman of National Federation of Market Vendors. Last year we have organized 13 Vendors Cooperative in the different parts of the country.

Leonora R. Avante
LEONORA R. AVANTE
 Treas/Manager
 Baclaran Vendors Credit
 Cooperative, Inc;

THE TWELVE (12) ORIGINAL MEMBERS OF THE
NATIONAL MARKET VENDORS COOPERATIVE SERVICE FEDERATION, INC;
(N A M V E S C O)

NAME OF ORGANIZATION AND ADDRESS	DATE REGISTERED	INITIAL CAPITALIZATION	ASSETS AS OF DEC. 31, 1984	LOAN RELEASED
Baclaran Vendors Credit Cooperative, Inc; 2nd Flr. Gasgonia Market A. Guarra Extension Baclaran, Parañaque MM.	1-25-77	₱ 34,000.00	₱ 11,221,658.06	₱ 33,676,000.00.
Central Market Credit Cooperative Inc; #1213 P-Guevarra St. Sta. Cruz Manila	3-19-75	75,000.00	9,525,266.28	21,926,592.00
Paco-Soriano Credit Cooperative & Community Development, Inc; 2nd Flr. PNS Bldg. Gen. Luna St. Paco, Manila	2-24-77	24,000.00	8,732,183.02	16,367,950.00
Marikina Public Market Vendors Credit Coop. Inc; Sta Elena Marikina Metro, Manila	5-15-75	21,000.00	6,199,006.47	17,782,140.00
Lemery Market Vendors Credit Coop. Inc; Lemery, Batangas	1-20-80	150,000.00	5,381,726.88	6,713,615.00
Samahan Manininda ng Quinta Credit Coop. Inc; Quinta Mkt. C-Palanca St. Quiapo, Manila	1-20-75	25,000.00	3,362,404.52	8,676,050.00
Novaliches Development Cooperative Inc; Novaliches Mkt. Novaliches Quezon, City	6-14-77	7,000.00	2,784,663.98	7,955,837.00
Divisoria Traders Credit Cooperative Inc; Sampaguira Bldg. C.M. Recto, Manila	1-25-78	39,824.44	2,211,298.61	7,369,910.00
Malabon Central Market Credit Cooperative Inc; Malabon Metro, Manila	3-6-77	25,000.00	2,006,204.82	6,179,900.00
Concepcion Mkt. Vendors Credit Coop. Inc; Concepcion Marikina Metro, Manila	2-3-81	72,000.00	1,230,074.00	5,577,962.00
San Pedro Market Vendors Credit Coop. Inc; San Pedro, Laguna	3-11-78	14,000.00	852,833.81	1,852,798.00
Tanay Market Vendors Credit Cooperative Inc;	8-10-78	15,000.00		

(Figures not yet available)

Enhancing Women's Role in Community Development
through Co-operatives.

1. INTRODUCTION

1-1 Sri Lanka is situated very close to the Indian sub continent at a very favourable geographical position. It is an island and the land area is 25332 square miles. It lies north of the equator entirely within the parallels 5 degrees & 10 degrees, but its extent in longitude is much less being only between 79½ degrees & 82 degrees. The population is 15 million and the annual growth is in region of 2.4% more than 60% of its population is living in the rural areas and their livelihood is dependent on the production of primary commodities, mainly rice.

1-2 The form of government is a parliamentary democracy elected on the basis of universal adult franchise. In Asia Sri Lanka enjoys a very high rate of literacy and only second to a very few countries like Japan. The literacy rate for men is about 86% while it is about 7% for females. This is mostly a result of the free education scheme which was introduced in 1956, two years before independence was granted. The result of high rate of literacy is a greater political awareness on the part of the people. The polling rate in any election is very high and it is much higher than in many of the Asian countries. The constitution strictly adheres to the principle of "Separation of powers" where by the individual liberties and rights are guaranteed for the purpose of administration, the country is divided into 24 administrative districts. A district minister is appointed to each district to be in over role supervision of the implementation of government policies and programmes.

2. STATUS OF WOMEN IN SRI LANKA

2-1 From the time of the known history of Sri Lanka, women have occupied equal status with men. Even beyond at the time of the advent of the Ariyans about the 5th century B.C there was a legendary queen called "KUWENI" which goes to prove that the women were even rulers. Ancient chronicles speak of quite a number of queens. The epic hero of the ancient chronical Mahawansa was king Dutugemunu, this chronicle speaks of the king's mother Viharamaha Devi who accompanied the son in the great battles he fought, to liberate the country from chola occupation. She was the leading figure in giving orders and directions in the battle field, This is history and not merely fiction. In her honour a great statue was erected near the great degaba called "Ruwan Veli SEya" in Anuradhapura. All these go to prove that the role of women in our country was not merely the bringing up of children and the house hold work.

2-2 Buddhism, the religion professed by a great majority does not prescribe any inferior status for women. It preaches equality above everything. From 1505 the three western nations namely Portugues, Dutch, and the English exerted their influence over Sri Lanka successively. The entire country came to be subjugated only in 1815 with the fall of the kingdom of the hill country called "KANDY" with the turn of the 20th century the British colonial masters gradually began to give more representation to the local leaders in the field of administration. By 1931 Universal Adult franchise was granted to all above the age of 21, irrespective of sex. This granting of equal political status for women is only a recognition of what was in existence all these standing prove to the role of, women that are here.

2-3 Today in Sri Lanka we see women taking more & more interest in the various fields of activities they are emerging into the limelight. They are also entering in a big way into the Sri Lanka administrative service which is the counterpart of the British civil service. Some have entered the legal profession and have become even judges. Sri Lanka have the honour of producing the first woman Prime Minister in the world. In the plantation section their share is equal with men.

3. EMERGENCE OF THE COOPERATIVE MOVEMENT

3-1 The Cooperative movement emerged in Sri Lanka in 1906, with the setting up of credit societies. During world war II the Cooperative movement received a tremendous boosting. It saved the nation from starvation, by ensuring equitable distribution of the scarce essential commodities. The whole country came to be embraced by the Consumer Cooperatives. Today various services and activities are amalgamated and formed into Multi Purpose Cooperative Societies with a economically viable area.

3-2 Although the Cooperative movement as an organised system for the upliftment of the rural economy and equitable distribution of scarce consumer article developed in the 20th century, the Cooperative idea as a way of life was deep rooted things of the past. It was particularly swan in the remote rural villages. In these villages people built houses close to each other in a cluster benefit. In sickness and distress they shared the sorrow as much as they shared happiness in time of prosperity. There was a sense of community belonging when a family was deprived of its bread winner. The entire village considered it as a duty to maintain that family till it can sustain by itself. They cultivated the farmland, and ensured safe delivery of harvest to the distressed family. This socio economic background enable the modern Cooperative movement to take a early root.

3-3 There is a department of Cooperative development under the ministry of Food & Cooperatives. It is to ensure as effective and smooth Cooperative movement in Sri Lanka, in pursuance of the role it does registration, auditing, cancellation of registrations, liquidation etc. It also promotes development activities with regard to all Cooperative societies.

3-4 The National Cooperative Council of Sri Lanka (N.C.C) is the apex national organisation which represents the Cooperative and movement. The membership is open to all registered societies in Sri Lanka. The main function of the N.C.C are as follows:-

A. To act as a spokesmen of the movement in expressing the collective view on matters effecting the Cooperatives.

B. Cooperative education & Training

C. Promotion of inter Co-operative relationship.

D. Dessimination of Co-op information

E. Publicity

WOMEN'S SECTION OF THE N.C.C

The National Cooperative Council of Sri Lanka launched a special programme to organize women in the Cooperative sector since 1976. A National Women's Committee was formed at the outset which developed into a national organization later with district level and society level women's committee. These committees are elected by their councils.

The National women's committee functions on an advisory capacity to the NCC on women's activities, where as the society management. The NCC has also organised a separate women's section in the NCC head office with an executive level lady as the head.

The Swedish Cooperative Centre assisted the activities of the women's section through a Project titled as "The project for Consumer Education and information through the Multi-purpose Cooperative Societies in Sri Lanka. This project functioned for 4 years and created an awareness in the personality of women for development work and also contributed towards healthy and economically viable family units

Co-operative Women's Consumer Education Project

This Project was set up 1978 by the National Cooperative Council of Sri Lanka coloboration with the Swidish Co-operative Centre and the International Coop. Allience with advice from the Department of Cooperative development. The objectives of the project was to create an awarness on the part of women in the Cooperative movement to involve them actively so as to promote the Cooperative movement as a whole. Within objective following functions were undertaken by the project:-

- A. Nutrition & Health
- B. Family budgeting
- C. Consumer Protection
- D. Co-operation
- E. Collection & Decemination of information on basic food neutrions
- F. Conducts surveys of consumer goods & services and share the findings among its membership.
- G. Publication of consumer news & collection of information to be used in consumer educational programme
- H. To increase the participation of house wives in consumer education and member relationship programmes.
- F. Encourage women participation in the consumer Coop. activities.

4-2 The project was implimented in these stages, training was given specially emphasis In the village level workshops training programmes following subjects were covered:-

1. Women's role in the Cooperative
2. Consumer Education
3. House hold budget
4. Neutrition
5. Methodical upkeep of the kitchen
6. Food preservation.
7. Rural savings
8. Home gardening
9. Family health
10. First aid
11. Prevention of accidents
12. Supplimentary family income

National level seminars, District level workshops were also conducted English & dress making classes were held to fulfil a felt need of the membership

4-3 The project also implimented the following special projects in addition to the educational and field training programme.

- A. For the decemination of consumer news educational leaflets were circulated. Participantary training programmes were also introduced.

From 1979 September "CC-CP" WOMENS EDUCATIONAL NEWS" was published monthly.

- A. It included valuble information for the housewives. In 1981 it was published in the Tamil medium as well. Towards mid 1983 this special news bulatine came to be published as a section in the "CO-OP NEWS" insted of a separate paper.

Hand books in various subjects were published in both languages Sinhala & Tamil covering various subjects to be used by the training staff and the women leaders.

- B. With the Cooperation of the International Cooperative Alliance, and the Swedish Consumer Societies union twenty six wells wete erected to provide potable water to families of the project and school children. Wells programme was implimented in the Kandy District in selected areas.

- C. Along with the knowledge in nutrition " THRIPOSHA" a nutritional food packet were distributed among the mothers and specially children who were suffering from mal nutrition. This programme was undertaken by ten societies in six districts.
- D. Although the project was launched mainly as a educational programme due attention was paid to the economic needs. Rural Banks were encouraged to assist by way of granting loans to members to engage in additional income deriving activities.

The project helped as a coordinator in the preparation feasibility report and also the marketing of the finished products. After the intergration of the women's consumer Education Project, NCC Women's section is responsible to carry out the Cooperative Women's Education Programmes.

6. CONCLUSION

The women's consumer project should be extended to cover the whole island. Cooperative movement may be even introduced as a compulsory subject in schools so that from the younger days its need can be instilled into minds of the children. There must be more effective propaganda drive to involve women in a big way than today. They must be encouraged to come forward for elections & hold posts of greater responsibility.

The hand that rocks the cradle shall control the Cooperative movement as well.

PRABHA
Mrs. Padma Herath
"Beddewela Niwasa"
Pilmatalawa.

SRI LANKA.

My society & its Activities

The name of my society is Yati Nuwara Meda Palatha co-operative Multi purpose Cooperative society, situated in the district of Kandy. It has 13 branches & there are 8 women projects and I am the president of one of them.

As president I have implemented the following projects

1. Training of house wives in home gardening & thrift activities.
2. conducted seminars in income supplementing projects such as Needlework, Horticulture etc. and they were also given field training.
3. Food preservation of canning like manufacture of Jams-cordials, chuttney etc.
4. Education in balance diets and family health, several classes were conducted in colloboration with the department of Health servises.
5. Advice in family planing campaign with the assistence of the family planing campaign.

Mrs. PRABHA HERATH

SRI LANKA.

International Cooperative Alliance
"Bonow House"
43 Friends Colony
New Delhi-65, India.

AIMS AND OBJECTIVE FOR WOMEN'S INVOLVEMENT IN COOPERATIVES

(Notes for Discussions)

01. In formulating programmes and activities for increasing women's involvement in cooperatives, it becomes necessary to clarify the overall aims and objectives. What is it, that is hoped to be achieved by getting more and more women involved in cooperative activity? Is it possible for us to develop one set of objectives as will be applicable to women in all situations? Are women aware of what they hope to attain through involvement/participation in cooperative activity? Are the men aware of what women's aspirations in this sector are and are women aware of what men's attitudes are in regard to such aspirations?

These and many similar questions come up when one takes a close look at this all important question of "Women in Cooperatives".

02. Given below are some excerpts from the ICA Women's Committee policy document on "Women as Equal Partners".

- i. "The Women's Committee is also aware that the situation of women in cooperatives varies from region to region and from one country to another. Statements, and lines of action should be reviewed and adapted to take into account the conditions, traditions and culture, of each country."
- ii. As a pre-requisite of their active participation in cooperative development, they should be able to participate in all areas of their cooperatives. Moreover, they should be fully associated in the implementation of the development programmes which are designed for them.
- iii. Too often women are considered to be mere users of cooperative services, or passive observers of programmes which may radically change their living conditions.

- iv. Participation in all aspects of cooperation should be on equal terms as between women and men. A special and separate role for women should be continued only where cultural and religious traditions dictate it." (Laidlaw)
- v. Development is a process which must derive its form and content above all from the people themselves and this applies to women as well as to men. It is the women in developing countries who should themselves decide the changes they want and the form that these should take."

03. The issues necessarily are complex. But yet it becomes necessary to outline the overall objective/or set of objectives to enable appropriate strategies to be developed and implemented in the shortest possible time.

The question then is what is it that we want? What is it that we are hoping to achieve in the short/long run?

For purposes of discussion and identification of objectives the subject area can be divided into several focal points:

- i. Politico - Legal
- ii. Economic
- iii. Education/Awareness/Social
- iv. Claim making capacity (Group Action)

Given below are very brief annotations which cover some of the aspects coming under each heading:

i. Politico - Legal

a. It is contended that the basic aim should be to increase women's membership in existing cooperatives - or set up exclusive cooperatives for women only. Membership confers several rights, privileges and powers under the bye-laws, the law and rules and regulations and hence, this should be the primary objective (e.g. in India it is estimated that only about 2% of the total membership in cooperatives are women - in Vietnam it is said to be over 50%).

b. It is further contended that because of social/cultural constraints, and the dominant role of man in the family, women should

organise separate cooperative societies for themselves - this will provide them the opportunities for greater participation, self-determination, decision making and leadership development.

- Here it is pertinent to mention that in trying to determine the aims and objectives, one should not take what might be termed a middle-class or elitist view - based on the socio-cultural relationships as existing in this sector. One has to view the problem from the generality of women who belong to the under privileged class - and for whom cooperatives should provide meaningful access to whatever they are seeking through cooperatives.

- In this context note could be taken also of the oft repeated statement that the generality of cooperatives in many developing countries had failed to reach the "poor" - that the benefits of cooperative action have generally benefited the social elite in the society.

- Another aspect that needs consideration is whether "men" in the disadvantaged category have been able to influence cooperative action, in spite of membership. Membership confers legal rights, but is this being used effectively? If the major benefits go to a particular sector in the village economy, what benefits does membership give?

- In the numerous discussions on "Women in Cooperatives" emphasis has been made that they should have access to and be able to influence the main-stream of cooperatives. It is therefore contended that organising separate exclusive cooperatives for "women only" only helps to sidetrack the issue. Such "women only" cooperatives are generally formed for savings/thrift/credit/cottage industry etc. - but these do not give women the "presence" that they are seeking through being able to influence the "mainstream of cooperatives".

ii. Economic

It is often contended that "women" need cooperative action to enable them to perform economic functions which will provide them with incomes over which they would have greater control - To help

women in this view, they should be provided with funds, raw material, technical skills and access to markets.

On the other hand, it is contended that women are already overburdened with work - a recent survey on rural women shows that women work about 14 out of the 17 hours they are awake. Any approach purely on economic grounds will add to their work load and tend to exploit women more - that any approach to economic effort should be preceded by other measures which will reduce the already existing burden, so that women could effectively contribute while not adding to an already overburdened workload.

iii. Socio/Educational

In the backward situation that exists in many developing countries vis-a-vis the role of women in society, there are those who contend that what is needed is increasing awareness among women which will lead to social change and help women to achieve emancipated positions in the community as well as providing them with opportunities to participate in decision making. It is contended by those who emphasize this aspect that a focus on economic activity alone only leads to further exploitation - but that a "more aware" woman would be able to influence decision making and contribute effectively - that e.g. if a woman gets into handloom production, she would be just another producer of handlooms, and even though she gets an income, she would not have developed herself mentally and in other respects, and would consequently remain at the same level in society, even if she is able to buy a few more things for family consumption and use.

iv. Claim making Capacity (Group Action)

There are many who contend that what is needed today for "women" and for that matter for any distinct "interest group" in a cooperative society, is group action. Membership rights per se have not helped the disadvantaged to influence cooperative action - but a group identity with meaningful group action would have the capacity for women to work towards their aspirations in playing a more

meaningful role. In the Japanese Agricultural Cooperatives for example, there are very few women members, but each agricultural cooperative has several "interest centred groups" - (Commodity Groups) and "Women Groups" exist in all such cooperatives. By group action, even though women are not members, they have been able to influence decision making, make life more meaningful for women, and to generally help women to contribute effectively towards achieving a better life.

The ICA ROEC's experiences in two Women's Projects, one in Sri Lanka and one in Thailand, the Samhang Nayong experiences in the Philippines, many pre-cooperative groupings in India, Malaysia and elsewhere, also have shown that "women's group action" certainly provides a rallying point for women to work towards higher achievements.

On the otherhand, there are those who contend, that "group action" will once again leave the dominant power in the hands of men, and will only side track women from the role they could play by being members and by taking leadership positions in society.

- The position therefore is complex. However, one has to take note of the position of women in the generality of situations, their problems, their hopes and aspirations in trying to formulate Aims and Objectives as will help enhancing women's involvement in cooperatives. The general situation about women would reflect one or more of the following characteristics in many situations in Asia:

- Illiteracy - lack of adequate education,
- Long hours of tedious work
- Lack of independent source of income
- Traditional social customs, values and practices which inhibit initiative
- Men's and Women's attitudes arising out of the socio-cultural backgrounds
- Sometimes legal barriers to ownership of land/property etc/ or to membership in cooperatives
- The lack of social awareness
- Lack of skills
- Lack of training for management
- Lack of sources of finance

and many more which the groups could identify. These would very broadly reflect the social milieu in which women now operate, and which need to be taken into consideration in formulating Aims and Objectives for enhancing women's involvement in cooperatives.

pk/

779/3/85

International Cooperative Alliance
"Bonow House"
43 Friends Colony, New Delhi 65

March 1, 1985

DEVELOPING STRATEGIES FOR ACTION - GUIDELINES FOR DISCUSSIONS

01. Any approach to any action would require, objectivity, initiative, a methodology and an institutional framework. In developing strategies for enhancing women's involvement, it would be necessary to develop these strategies, keeping in view the aims and objectives which in turn would be dependent on the socio-cultural and economic environment one has to live in.

02. The ICA, and some cooperative movements in the region, have had a focus on women for some considerable time. Since U.N.'s "International Women's Year of 1975", the ICA Hq. and the ICA ROEC has had several activities with a view to accelerating the pace of national approaches in this area. At the 1975 Conference in Malaysia, recommendation was made to set up women's committees at various levels to facilitate this process. The need for women functionaries to work with women was also stressed. The subsequent activities carried out by the ICA ROEC both at Regional and National levels were intended to keep the need for developing a suitable institutional framework in focus, and to share experience between the movements of the Region.

03. In so far as the National Level initiatives are concerned, one could say that what was generally attempted was a "Top - Bottom" approach - with the hope that once the necessary initiatives were taken, the "Top - Bottom" National units will eventually emerge as democratically elected, representative committees/councils, with the bases firmly entrenched at the village level and federal structure operating with several levels of federation, where appropriate.

It was hoped that institutional base backed by a federal structure would help in maintaining local identity on the one hand, and on the other make decision making as decentralised as possible, thus

helping in the development of local initiatives and leadership. It is not clear as to how the various conclusions and recommendations were interpreted and applied in each situation. There were those who were able to use the ad hoc National Level Women's Committee, to influence the setting up of Women's Committees in existing cooperatives at the village level, to create secondary level representative organisations which eventually elected their National Level Committees - all the time working in close collaboration with and as an integral part of the on going cooperative system.

There were others who attempted to create independent groupings at various levels maintaining an isolated hierarchy - thus not establishing meaningful contact and thereby possibly a firm base at the village level.

It would therefore become necessary to review the experience, not only in regard to the institutional bases and structures, but also in regard to their work and achievements in so far as the general Aims and Objectives are concerned and to evolve more effective strategies to ensure speedy action in this regard.

04. The institutional framework, one would admit, is a sine qua non - but one has to note that no institutional framework would have validity unless the generality of the women whom we are concerned with have easy access to the institutions and have faith and respect for same. The institutions must necessarily belong to them and be controlled and guided by them. The urgency is therefore to proceed as quickly as possible from the ad hoc nature of the external institutions and structures set up by perhaps the National Cooperative Organisation of the country/or by a Voluntary Organisation/or by the Government to a democratically elected body with the base firmly entrenched at the village level.

05. In developing strategies - it must be accepted that an institutional framework is only a first step. There are many more facets to women's activity that would have to be considered :

i. In regard to Aims and Objectives, reference was made to

Group Action and the "claim making" capacity of groups.

In the developing situation in many countries, Government Ministries and Departments are mostly concerned with Cooperative Development, while in some countries, there are separate Ministries or Departments concerned with Women's Affairs. Within the cooperative systems there are various organisations at various levels concerned with awareness increasing, development, training, funding etc.

Any meaningful strategy would have to provide for linkages between the institutional framework designed for women in cooperatives and the various governmental and other institutions concerned with various activities which would also be the concern of "women". Consideration of better lateral and vertical linkages would help in initiating and implementing action.

ii. Another important area where appropriate strategies must be developed is the area of motivation. In a situation where man is considered the head of the family and opportunities for women's decision making and taking up leadership roles are few, one has to be able to design appropriate approaches as will not encounter opposition and hostility. But a basic factor that has to be remembered is that women should be considered as potential resource factor and contributor in development, rather than mere recipient of aid or welfare.

Further, as development is concerning people and communities, the strategies devised should have the potential for participatory endeavour of those concerned, right from the inception of programmes, both in determining what programmes are appropriate and how and when they could be implemented. One has to reduce to the minimum the externality of programmes meant for women's upliftment.

iii. Continuing dialogue and meaningful participation in the development process provides the opportunities for awareness increasing, as also for playing positive contributory roles in development. But all too often, because of the heavy workload of rural women, with all the goodwill in the world, it is not possible to get

women's active participation without at the same time providing ancillary facilities as will provide for some leisure time for women e.g. in Vietnam, the cooperatives at the rural level had to set up social facilities at the village level, such as nurseries, infant classes, canteens, etc. to enable women to be "free" at least for some limited time, to attend to other matters other than the purely domestic. There is also the aspect of improved technology and services as will relieve the women from their heavy workload - e.g. introduction of small machines for husking and winnowing, availability of water at close distance, etc.

A "claim making capacity" well developed in strong groups, backed by institutional structures and lateral and vertical linkages would provide ways and means to make "Time" available for women to participate in and contribute to the development process.

iv. One has also to give some consideration to the methodologies of intervention of initiating a group process, of identifying the matters of most concern to the group which will help the group to grow in strength and solidarity. One has to be concerned with the roles to be played by the cooperative society, the change agent or facilitator, the group itself and the individuals in the group.

It would also be necessary to combine group process and group action with the aspiration of women in the group - for income generating activities, for information and knowledge on matters like family health, family welfare, nutrition, child care etc. as also for leadership development, skills development and training for management etc.

In this situation the choice of the field worker and his/her role becomes important. How do you choose a field worker who will help the groups to grow in strength. How do you train and equip such field workers.

How do you orient the leadership and staff in existing societies/government to work along with the groups, playing the role of

facilitator rather than the bureaucratic/authoritarian role they now play.

Experience has shown that working with small projects provides the opportunity for integrated action and also provides a useful forum for both training of field workers and facilitators as also to help leadership to emerge.

A carefully structured approach to developing strategies would greatly facilitate early implementation of proposed activity in most situations.

pk/

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International Cooperative Alliance
Bonow House, 43 Friends Colony,
New Delhi-110065.

PROBLEMS OF INTERVENTION

01. These Notes are intended to provide a background for indepth discussion in this very difficult area which has a direct bearing on initiation of action at the ground level. It is intended to take a look at both the conceptual as well as the operational background. The notes are based on the assumption that the activities to be initiated are in respect of women who are generally disadvantaged, not so literate and generally not already motivated for cooperative effort. It is also assumed that women as also men can be motivated to action through issue oriented, functional groups which would give them a better bargaining power and also a claim making power and that the approaches would more be on a basis of self-reliance and participatory action rather than on a dependent recipient basis.

02. In any development programme, we are concerned with change - change that will result in a better life for all concerned. In trying to achieve 'change' various methodologies have been tried out, both revolutionary and evolutionary. Since we are concerned with cooperative approaches based on tenets of democracy, we shall not be concerned with the revolutionary approaches in the political sense.

03. Evolutionary approaches would necessarily entail a participatory approach, with the role of the external agent or facilitator being one of "help for self-help". The process entails increasing awareness of the target group, motivating them to common action with self-reliance rather than "the dependency syndrome" being the chief guiding factor. The process necessarily is slow and time consuming, and generally does not stand up to the impatience of a politician or the target oriented approaches of centralised planning.

Let us examine some of the characteristics of participatory action.

- (1) programmes are developed by the concerned people and the change agents working together. This means that programmes can vary from group to group depending on local capacities and interests.
- (2) Programme development can be helped by outside knowledge and skills inputs - but such advisory groups can only work in harmony with the participatory group.
- (3) Very often the practice is for the government, the politician or the functionary to "tell" the people what they need. But this does not lead to commitment and continuation. Any activity must be "ours" rather than "theirs".

- (4) When the target group is involved in the process they realise
- (i) that solutions to many rural problems lie outside their reach, but that group action can help to focus attention on such problems,
 - (ii) that public ^{discussion of} problems tend to dispel doubts, increase their awareness and to expand their horizons,
 - (iii) that to many problems they face, there is no simple or single solution,
 - (iv) that groups can examine the problems, and that choosing alternative solutions requires understanding, tact, judgement and knowledge of the facts,
 - (v) that agreement on the most suitable courses of action often requires a general policy acceptable to all - not policy based on individual or sectoral advantage.

In the approaches to development one can broadly identify 3 different stages :-

- (i) the autocratic stage or what might be termed the pre-determined stage,
- (ii) the laissez-faire - or the stage of self-determination,
- (iii) the democratic stage - or the stage where well identified facts determine action.

Some detail in regard to the above is given below :

- (i) The autocratic approach - the external agent, government functionary or extension worker is the all wise change agent - assumes that people do not know what they want - they have no ideas - only professionals can help - and so decides what is good for them.
- (ii) The laissez-faire approach or "help yourself approach" - each following what line he thinks is good, taking the path of least resistance - No attempt is made to arouse peoples' interest as a group - if someone seeks information, the functionary will provide some, assistance is provided when requested, if possible. Such approaches may provide some individual benefits, but does not expand or develop the individual in a wider sense.
- (iii) The democratic approach emphasises the strategic importance and necessity of planning progress with the people it seeks to serve. Group approaches, advisory committees, are useful mechanisms through which democratic planning is realised - the process is slow - but the advantages are many.
 - (a) People fully understand and are committed to those ideas they have helped to formulate,

- (b) Group decisions receive more support than autocratic ones,
- (c) Democratic leadership draws upon a large field of human resources,
- (d) It tends to create a self-reliant individual,
- (e) It builds a self-sustaining group,
- (f) It can lead to higher morale and motivation,
- (g) It provides an emotional outlet for dissenters,
- (h) It allows for differences, and recognition of such, which helps progress,
- (i) It has an inherent value as a method (Haiman - Values of Democratic Leadership).

Recognition of these values helps to blend "expert" and farmer knowledge, programme planning becomes both a group exercise and a leadership training process; problems are identified, priorities established, objectives and goals are set and the programme evolves its own mechanisms for monitoring and evaluation.

04. Two important matters come up for consideration - (1) how do we promote the growth of leadership at various levels, while maintaining the democratic character of the group - This is an aspect which the groups might consider taking into consideration their own experiences in this field. Perhaps the following details about leadership qualities might help in deciding an action which will assist in the promotion of free and effective leadership - especially at grass root level :

- A leader is -
- (i) a spokesman for the group and is acceptable as such by the group,
 - (ii) a harmonizer - one who can heard off sharp clashes in the group,
 - (iii) a planner - who is continually "on the ball" as it were, anticipating and assembling information,
 - (iv) an educator, in the sense that he will share his knowledge with others in the group,
 - (v) a needler - one who will provide others to think and participate and contribute,
 - (vi) an executive in that he will help to develop others and get others to work along with the plans and programmes,
 - (vii) a recorder - in that he will keep track, analyse efforts and achievements and carry the group along in the efforts.

These and many more qualities of leadership can be identified and suitable methodologies devised to help such leadership growth. (2) The other important aspect is that of getting the proper "change agent" or facilitator. How do we train persons to play the role as a participator and not as an authoritative commander. Some details in this regard are attached from Kamla Bhasin's experiences in the Freedom from Hunger Campaign.

05. Another important aspect to be considered in regard to intervention is the levels at which intervention is necessary to ensure that an activity/project works and the different approaches necessary at each level.

This brings up also the question whether planning and programming should be done by gender exclusive groups (e.g. women only) or should there be a joint forum which will facilitate implementation.

Another factor to be considered is how do you get the existing cooperatives, their management and staff involved in the process. What methodologies should be used to win their confidence and support for planned programmes.

What of the governmental hierarchical structures and functionaries - How does one develop suitable strategies to get support from different Ministerial/Departmental sources and work towards collaborative approaches to development.

The field is complex - but one has to be aware of the complexity and devise strategies which will help accelerated development.

06. Attached also are some material from Dr. Koenraad Verhagan's "Cooperation for Survival" which will be useful in the deliberations in this regard.

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The Old Concept and Practice of Training
Unsuitable For Activists

Soon it became clear enough that the usual training programmes cannot be suitable to "train" the kind of activists the workshop had in mind.

Traditionally, training is considered to be the transfer of selected technical skills and knowledge by one set of people to another. The content, methodology and the setting of the training is all determined by the trainers. In such training programmes the trainees are merely passive recipients of whatever the trainers decide to give them. They are objects of training and not its subjects. They do not participate in organising their own learning. The onus of responsibility is on the trainers at whose instance alone the training proceeds. Such trainings are basically undemocratic, hierarchical and non participatory. The trainers provide the directives, determine the contents and the methods and watch for the response, the results of the experiment they have conducted.



Heres

After going through such a training the trainees could be expected to adopt the same attitudes in their own work. They would assume the role of trainers vis-a-vis the people and work in an authoritarian, undemocratic and anti-people way.

Infact the group seriously questioned whether the word training with its undemocratic connotations should be used at all. It was however settled that instead of discarding the term it should be redefined to express a qualitatively different view of the process.

The word training was used not in a narrow technical but in a broad sense. Training, it was felt, was a continuous on-going process. Yet, there could be periods of intensive learning, acquisition of skills and knowledge and reflection, which could be regarded as training.

Essential Features of Training of Activists

Activists should be trained through a process of group interaction. Such a process can facilitate the acquiring of attitudes, knowledge and the skills for activists to fulfill their role.

Training should create an atmosphere where the participants discover knowledge for themselves in a dialogical group situation where every one (both trainers and trainees) participate with a questioning and open mind.

In such a training programme, the distinction between trainers and trainees is minimised. The trainers are facilitators who create an atmosphere where all the participants (including the facilitator) can express themselves freely, ask questions and learn. The facilitator is also a participant in the common search for knowledge. Here every one discovers and analyses reality. The 'truth' is not handed over by one set of people (the trainers) to another (the trainees); instead a genuine dialogue between people is made possible.

Training should not only help in the search and acquisition of new skills and knowledge but also help the participants to acquire and strengthen values like justice, equality, honesty, truthfulness and solidarity amongst oppressed groups. It should also create or release energies in the participants to act with conviction and courage in their various struggles at different levels.

The way the training is organised should reflect the value which the training talks about in theory. For example, the training itself should be participatory, democratic and non-hierarchical-if these are the values it would like the participants to imbibe. The participants should be involved in decision-making about most, if not all, aspects of the training programme.

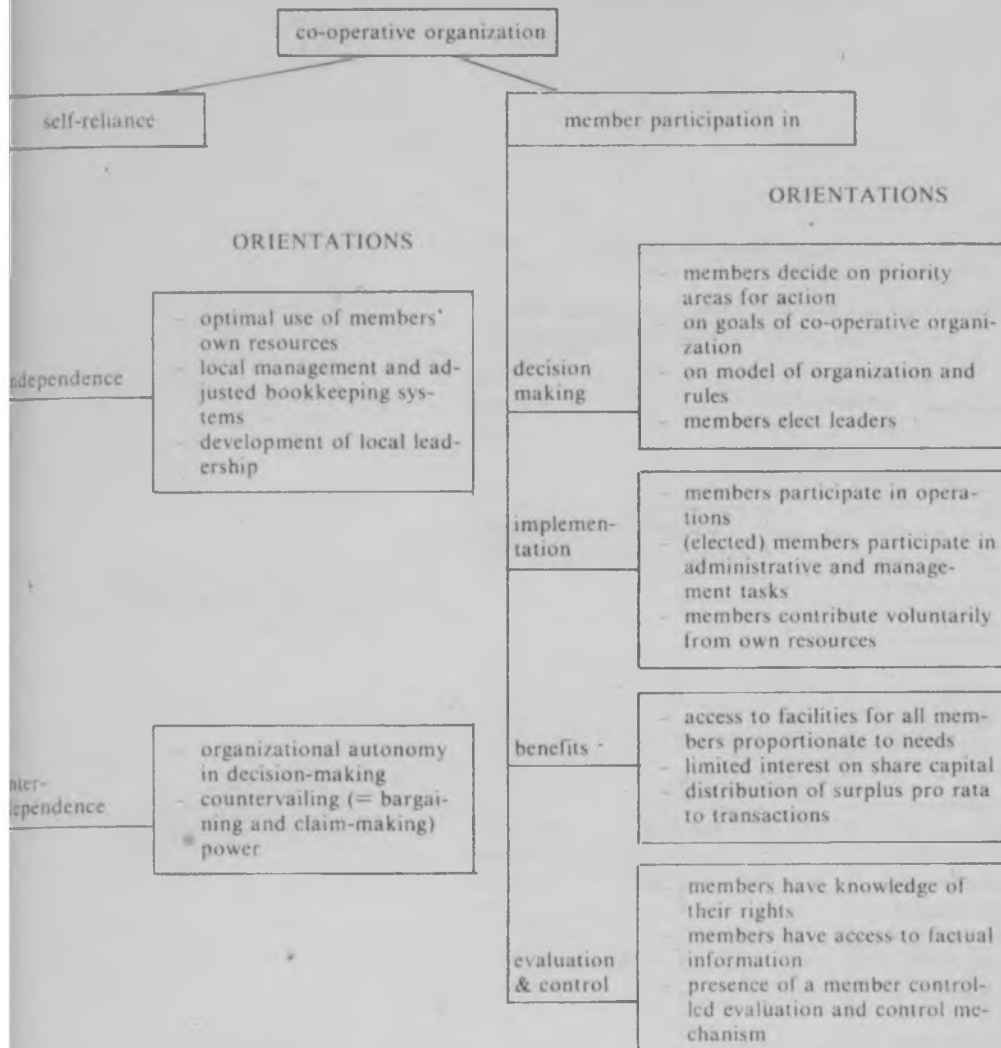
Training should help participants develop an analytical, and questioning mind and a scientific approach to understand the realities around them.

The discussions and analysis should be based on the reality as experienced by the participants in their life and work. They should begin with the known and then go on to the unknown rather than the other way around. Infact the issues to be discussed should be determined in consultation with the participants according to their needs and expectations. A good way of achieving this is to ask the participants to present case studies of their work experience. From these presentations it may be gauged what are their priorities for training.

KAMLA BHACIN - FHC/AJ

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Figure 1. Schematic representation of major principles and orientations characteristic of a co-operative organization involving small farmers (a normative approach).



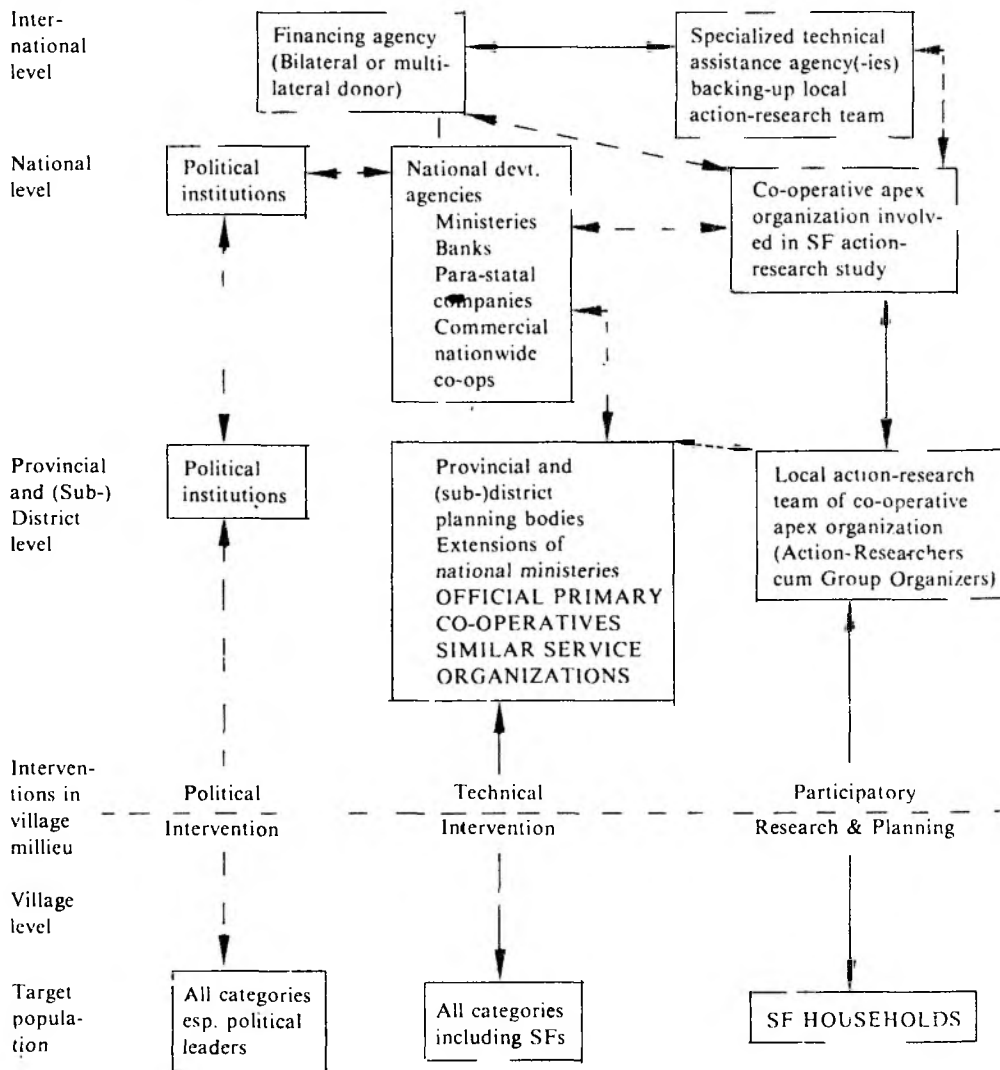
2.8. Self-reliance and member-participation as two major principles

In the above self-reliance and member participation have been mentioned as the two major principles for co-operative organization. In co-operative practice, they are interconnected and mutually reinforcing tendencies and so are the sub-principles and orientations which have been worked out in further detail under these two headings.

Self-reliance is conceived as a principle regulating the *external relations* of the co-operative organization. Its goal is to prevent undue dependence on the benevolence or assistance of third parties.

40 *Orientation and organization of study*

Figure 2. System of interaction and linkages between the main parties conditioning or shaping the development of co-operation among small farmers.



Note: The four-level model is very much simplified not only that other actors influencing the system could be added, but each acting unit could be further divided into sub-units. For indicating the focus of study, however, it appears sufficient. The focus is on the interaction between units (or parties) indicated by a continuous line and on the units mentioned in capital letters: 'SF HOUSEHOLDS' and 'OFFICIAL PRIMARY CO-OPERATIVES' and 'SIMILAR SERVICE INSTITUTIONS'. The need for a specialized technical assistance agency to back up the local action-research team, of course, is questionable, and so is that of an international donor agency if local funding can be ensured.

Figure 7. Schematic representation of differences in development approach.

<i>Conventional approach.</i>	<i>Participatory approach:</i>
Co-operation as an instrument for reaching national objectives	Co-operation as an instrument for strengthening the economy of the poor majority, i.e. Small Farmers
Simultaneous nation-wide intervention	Concentration on micro-regions by special Projects
Targeted towards all (male) farmers	Focus on the majority of poor SF households
Expansion of co-operative sector according to directive, structural plan	Natural expansion (organic growth) facilitated by SF cadres
The development activities to be undertaken are determined and planned by project authorities and experts	SFs participate in problem analyses, identification of development activities, and planning
Uniformity. Blue-print model(s) of co-operative organization	Variety Different forms of co-operative organization
Official registration first. Activities follow	Activities first. Registration may follow
Substantial capital injections from external sources	Pooling and mobilization of internal resources
Emphasis on external supervision by co-operative 'inspectors'	Emphasis on internal control by co-operative members
Multiplication of model units under bureaucratic pressure	Multiplication of small co-operative units; local leaders act as 'multiplying agents'
Larger co-operative units emerge by forced amalgamation or unionization	Larger units emerge by voluntary association
Co-operative fieldworkers visit villages	Co-operative fieldworkers ('Group Promoters') live in villages
Workplans of fieldworkers are imposed from the top	Fieldworkers are assisted in drafting their own workplans
Residential training courses (classes) for co-operative leaders	Village 'Workshops'. Deliberate effort to develop SF cadres
Occasional ex-post evaluation by detached outsiders	Monitoring and ongoing self-evaluation (MOE)

The listed features in their mutual dependence constitute together a theoretical basis for project design and implementation. However, the scheme should not be treated as a fixed, exhaustive model of what a participatory project *must* be like. The spectrum of approaches capable of generating authentic co-operative development is much wider than possibly the above listing would suggest. It is hoped that the 'practice-theory' presented in this study will be supplemented, changed, reformulated and improved by an ongoing critical analysis of implementation problems and project achievements.

PROJECT IDENTIFICATION/FORMULATION/IMPLEMENTATION/
MONITORING AND EVALUATION, ETC.

These notes are intended to provide some background information which will help in more meaningful project approaches. The subject matter will be considered under three main headings :-

- i. Why projects or project approaches?
- ii. How do you formulate a project?
- iii. Monitoring, evaluation and follow-up action.

1. Why projects/project approaches

(a) In more recent times, there is repeated mention of the fact that notwithstanding several decades of developmental effort, benefits of development have not reached a large mass of the people. It is said that since the mid 40's - the developing countries (without taking China into consideration) have formulated and implemented over 5000 development plans with enormous financial and inputs from both local and outside sources - yet notwithstanding this massive effort, the percentage of people living below what is termed the poverty line in each developing country is increasing, while at the same time, wealth and resources are getting concentrated in the hands of very few persons in each country. The emerging fact is that many have been left outside the development process - and in some situations, their situation is worse off than before.

(b) Very often the development through centralised planning took the nature of physical inputs and to the assessment of growth based on classical economic concepts of Domestic Product/GNP/Per Capita Income etc. - but all of which did not reflect the micro situation - only macro. In more recent adoption of indicators to progress there is a tendency to shift from GNP/Per Capita Income to PQL (physical Quality of Life) and it has been seen that very often there is no macro co-relation between GDP/GNP growth and PQL over the total population.

(c) The shift in concepts of development imply that development has no meaning unless the mass of the people are involved in the development process - and their involvement is possible through participatory approaches which will involve them in identifying needs and in finding ways and means of satisfying needs.

This approach would lead to integrated efforts and development would emerge not as an end result, but as a process.

The process involves people, involves them in planning and programming, develops groups and partnerships in development efforts and leads to a sense of solidarity - all of which are essential ingredients in the practice of cooperation.

- (d) The project approach through cooperative intervention would therefore have greater validity and acceptance, as cooperatives are essentially people based organisations especially among the less privileged and those with limited means.

02. Unfortunately, the history of cooperative effort - in many developing situations does not show that cooperatives have taken sufficient initiatives to play an important role in this direction. Instead they have emerged as a dependent instrument used by governments in carrying out pre-determined tasks to facilitate the achievement of set targets and objectives - and in implementing these plans and programmes many a cooperative system has developed obstacles/communication gaps/great distances between the cooperative and the membership. The members in many situations are not the persons who decide what they want or control the activities of the cooperative - they become recipients with only a marginal role to play.

It has however been established in many situations, that it is within the capacity of many a cooperative to take necessary initiatives within the framework of overall government policy and with the active support and collaboration of government.

It has also been shown that project approaches, both at micro and macro level, provide the necessary intervention methodology for greater participatory action.

ii. How do you formulate a project?

The operative word, to my mind, is 'participatory'. How does one identify needs? Is this to be done by people working in offices hundreds of miles away or by the people who need growth, who need benefits.

We have talked of groups, group formation and group processes - and the process of identification of needs lends itself ideally to the group process.

The ways in which such needs are to be fulfilled, the kind of support that is required - are all matters that could be broadly determined through group discussion.

It has to be noted that a "Project Approach" does not necessarily involve external assistance. This kind of approach may provide the opportunity to take stock of available resources and to organise resources and activities in such a way that much could be achieved with self-help and mutual help. But of course there are situations where an external stimulator-supporter becomes

necessary and then arises the question of putting down your ideas and proposals in such a way that outside agencies can get a better idea of what is being attempted and then make a decision as to whether they would be interested in supporting the project or not.

(Discussion of details will be on the basis of the proforma supplied).

In drawing up a project one must remember that what is being proposed is only a 'Draft' and the acceptance of the 'Draft' after necessary amendments/acquirments by a Donor/Partner would lead to a Project Document with set objectives, plans of actions, indicators for achievement, process of monitoring and evaluation.

In writing up the project one must clearly distinguish between Ends and Means - all too often requests are more for Means - building, vehicles, equipment, with the Ends not too clearly defined.

It is also necessary to put out in detail, wherever possible, quantifiable, measurable indicators which will show what is being attempted and whether such has been achieved.

Prior to refining a project proposal it may become necessary to undertake a Bench Mark survey/a Feasibility Study to give a proper dimension to the appraisal of the project. These will also help in getting a better understanding of the overall objectives, or development objectives, the specific short-term objectives, the target group, the processes that will be used to achieve the objectives, the long-term spill over and spread effect of the project, etc.

outline of the

In drawing up the project, it will be noted that several assumptions are to be made, and it would be best that the assumptions are made clear as this will help the donor/partner to assess the viability of a project and his own role vis-a-vis the project.

iii. Monitoring, Evaluation and Follow-up Action

Monitoring and Evaluation are on going functions (MOE) - we cannot have a 3 year project where evaluation is only confined to the last year. These mechanisms have to be inbuilt into the project and the exercise should once again be participatory - after all the best people to judge whether the project is achieving anything is the target group itself - their continuing involvement in on going evaluation is a great asset.

- A project is not an end in itself - it is only a starting point for continuing activity - consequently careful consideration has to be given to the procedures and processes involved in transforming from a "project approach" to general on going activity. Many problems have been encountered in this regard,

- Another aspect to be kept in view is the need for flexibility in the project - to adjust to changing needs (eg. from emphasis on consumer education to enhancing women's involvement Sri Lanka Project), and also to accommodate unforeseen spread effect - is the project or the implementing organisation geared to take on rapid expansion (e.g. Sri Lanka Project).
- At least a "guesstimate" should be made in time about problems involved in "follow up" action following from a "project" - training of people - harnessing resources, working out methodologies to cope with expanding situations, adjusting the monitoring and evaluation of mechanisms, etc.

A carefully constructed project proposal which takes into consideration the many problems involved and which is able to express in as few words as is possible what is intended, how it is intended to proceed, over what length of time, what resources would be necessary and how what is done can be monitored and evaluated, would generally find quicker support than documents which though lengthy, only give a hazy idea about most matters.

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REGIONAL WORKSHOP FOR WOMEN COOPERATIVES
JAKARTA, INDONESIA
MARCH 19 - 29 . 1985

A REPORT ON : THE OBJECTIVES OF WOMENS'
PARTICIPATION IN COOPERATIVES

by
GROUP NO . I

Group Members :

- | | |
|--------------------------|--------------------------------|
| 1. Atty Enriqueta Sarza | - chairman (Philippines) |
| 2. Ms. Pratima R.C | - secretary/reporter (India) |
| 3. Mrs. Dilara Harun | - member (Bangladesh) |
| 4. Mrs. Siti Rahay | - member (Indonesia) |
| 5. Mrs. M.L. Ramyalatha | - member (Sri Lanka) |
| 6. Mrs. Pailin S | - member (Thailand) |
| 7. Ms. Alexandra Stephen | - member (FAO, Representative) |
| 8. Mrs. Yoos Lutfi | - member (Indonesia) |

I. OBJECTIVES OF WOMENS' PARTICIPATION IN COOPERATIVES :

A. GENERAL OBJECTIVE :

To achieve effective participation of women from the disadvantaged socio-economic groups in the cooperative movement.

B. SPECIFIC OBJECTIVES :

The specific objectives of womens participation in cooperatives are divided into four aspects as shown below :

Claim making capacity
(group action)

- To encourage the active participation of women in all types of cooperatives particularly in the rural areas
1. To promote the development of women activities in cooperatives thru financial assistance from government cooperatives and other related agencies and thru self income generating projects.
 2. To increase economic self-reliance of women in the cooperatives in production marketing and credit activities and other allied works
 3. To reduce exploitation by middle men in order to increase cooperative income.
- To apply cooperative laws to protect and promote women's involvement in cooperatives.
1. To create awareness of group working among women
 2. To create women's consciousness so as to increase fair role in cooperatives.
 3. To educate and train women cooperators to increase their self-awareness and socioeconomic security.
 4. To motivate and educate women for better living.
 5. To make special provisions to provide facilities and services to women specially the female household heads.
- To promote Womens' cooperatives or any other cooperatives where particular units can be managed by women.
1. To use for cooperative as a way of attaining better working conditions and higher remunerations for women (in the absence of union organisation).
 2. To encourage women to become officials of cooperatives.
- To increase womens' participation in cooperative decision making.
1. To increase economic self-reliance of women in the cooperatives in production marketing and credit activities and other allied works
 2. To reduce exploitation by middle men in order to increase cooperative income.
 3. To apply cooperative laws to protect and promote women's involvement in cooperatives.

GROUP NO. II

Mrs. T. Slamet - Chairman
Hjh. Zailan bt Mohd Zain - Secretary
Mrs. Ashrafun Mosharraf - Member
Mrs. Yatni - "
Mrs. Irabha Herath - "
Mrs. Frakobsri - "
Mrs. Savitri Thapa - "

1. Realising the need for women's participation in development programmes, this group feels that immediate steps be taken to improve the general outlook on the role of women as a whole. So we should strive towards making society realise the importance of women's participation in social and economic development, and at the same time activate women members in cooperatives so that they can contribute freely towards the betterment of their cooperatives.

2. In order to realise this goal we should stress on the following objectives :

- (a) Provide women with adequate education so that they can participate willingly and freely in socio-economic activities.
- (b) Encourage women to work in groups so that they can learn from each other and be more enlightened about what is going on around them.
- (c) Create favourable atmosphere and opportunities for women to get involved.
- (d) Create framework or institutional structures so as to enable women to participate in national development programmes from grass-roots levels to national levels especially in the field of cooperatives.

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Group III.

Regional Workshop for Women Cooperators

1. Mrs. K. Siswoko : Chairwomen
2. Mrs. Lecn ra Avante : Secretary
3. Mrs. S.K. Nagaratna Rao : Secretary
4. Ms. Ambinah Hj Ahmad
5. Mrs. M. Wijesundara
6. Mrs. Thada K
7. Mrs. Isminatri Tarigan

I. Aims

General : To increase the involvement of women membership in the cooperative movement through :

- (a) Education
- (b) Motivation
- (c) Training

II. Target Participants

Urban and rural areas.

III. Objective

The objective of organising women education programme is to orient for the promotion of their individual welfare as well as developing their families which will have a heavy impact in their total welfare of the community. Therefore it is necessary that all educational activities under the scheme should be conducted in close coordination with agencies working in the field of small and cottage industry, health and family welfare, adult and functional education, small savings, nutrition, We must provide these necessary information to the women participants.

1. To increase the economic and social welfare in the urban and rural areas in the whole country.
2. What are the benefits and improvement of their status by making them participate.

3. To help them in their financial needs.
4. To seek some provision for the financing of these educational programme such as leadership training, formation of adhoc committees for continuous training programme.
5. To allocate a certain percentage of the funds which are available in each country for the cooperative education and training for women and other promotional activities.
6. To achieve the objective of improvement of the economic standard of life of the member, full participation of all eligible member of the family especially women is a must.

IV. Action to achieve the objective

1. Through education and training programme
 - (a) national level - planning, coordinating and guiding the programme,
 - (b) The programme should be followed up at all levels.
2. Organise a special programme for women in the field of population, education, nutrition, handicraft and agricultural and thrift and savings.
3. To promote income generating programme among women.
4. Women representation in cooperatives at all level should be provided.
5. Group action should be motivated.
6. Women representatives at all level should keep close observation to see proper financial provision is made to women programme at all level

V. Obstacle

1. Financing
2. Inadequate managerial proficiency in running women cooperative effectively.
3. Lack of leadership
4. Illiteracy
5. Lack of mutual understanding among leaders.

REGIONAL WORKSHOP FOR WOMEN COOPERATORS

JAKARTA, INDONESIA

MARCH 19-29 , 1985

GROUP I MEMBERS :

1. Atty Enriqueta Sarza	Chairman
2. Ms. Pratima R.C.	Secretary
3. Mrs. Pailin	Asst. Secretary
4. Mrs. Dilara Harun	Member
5. Mrs. Siti Rahayu	Member
6. Mrs. M.L. Ramyalatha	Member
7. Ms. Alexandra Stephens	Member

A REPORT ON
STRATEGIES FOR ACHIEVING OBJECTIVES

The Team identified the needs of the project to be satisfied and came out with the following requirements :

- I. Organization structure;
- II. Linkages of the cooperative organization with other institutions/organizations
- III. Outside factors fact objects the designed cooperatives organization such as programs appropriate for women cooperatives, ethnic difference, roles to be played by the organization and the needs of the community where the cooperative is to be organized.

II. Organisation Structure

The structure designed will compose all women members of a multipurpose cooperative. It shall have a policy making body - the Board of Directors; policy implementing body - the managing officers, and the employees. It is divided into four units to undertake the functions of training, marketing, processing and credit. The activities of each unit are :

Training unit

1. To train women members for income generating projects,
2. To provide training for health care, family planning, nutrition,
3. To provide technical training on different field of endeavours,
4. To provide trainers training for women to train the general membership,
5. To train members on marketing,
6. To train potential women leaders on finance and management
7. To provide general training on coops and other coop activities.

Processing Unit

The processing activities to be undertaken shall be on the availability of material needed.

1. Cotton processing
2. Sugar cane processing
3. Food grain processing
4. Oilseeds processing
5. Fertiliser, pesticide, insecticide processing.
6. Others.

Marketing

1. Procurement of national goods to be marketed.
2. Sale of materials/goods procured
3. Pricing policies/negotiations
4. Storage

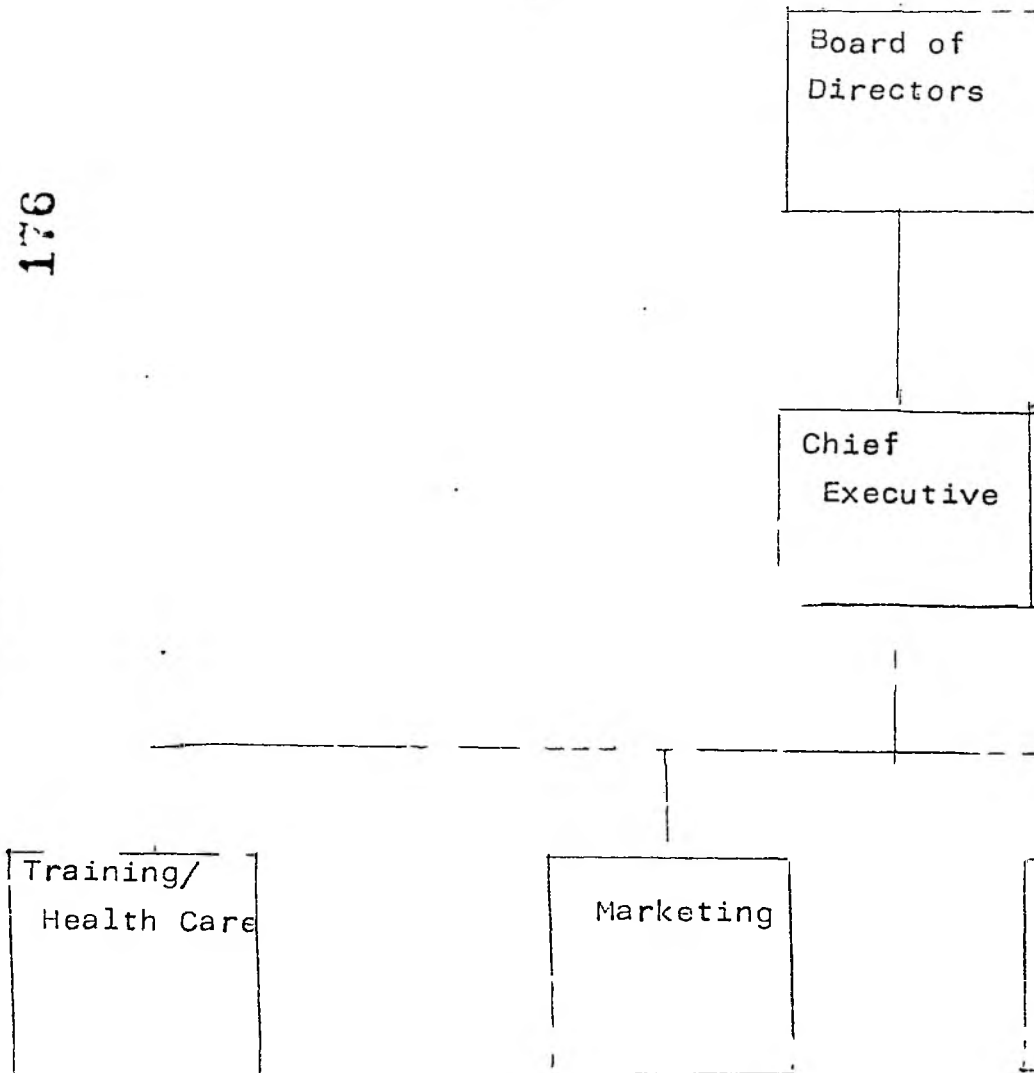
Credit

1. Allocation of the funds
2. Management of the funds

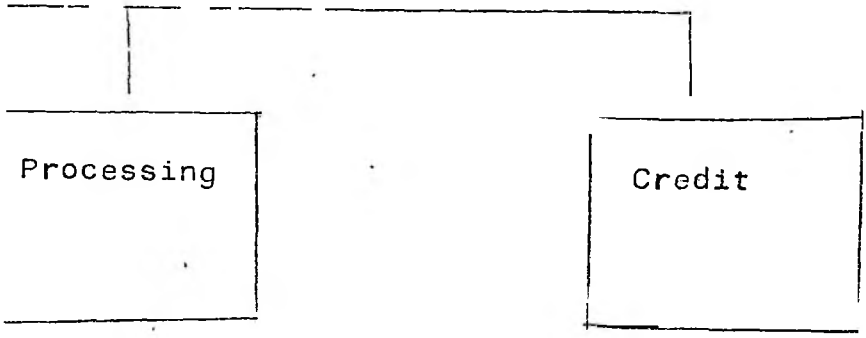
ORGANIZATION STRUCTURE
(Group I)

3

176



Government/
Private Lend-
ing Institu-
tions



II. Linkages :

The linkages of the cooperative organization is traerd from the primary organization to the apez organisation with the outside institutional organization; thuse.

1. The primary cooperative organization is linked with the Central cooperative organization by :

1. Paying its membership dues
2. Send deligates to elect the officers of the central cooperatives organization
3. Contributes to the training fund
4. Reecomends/arrange for its training needs

The Central cooperative organization in return

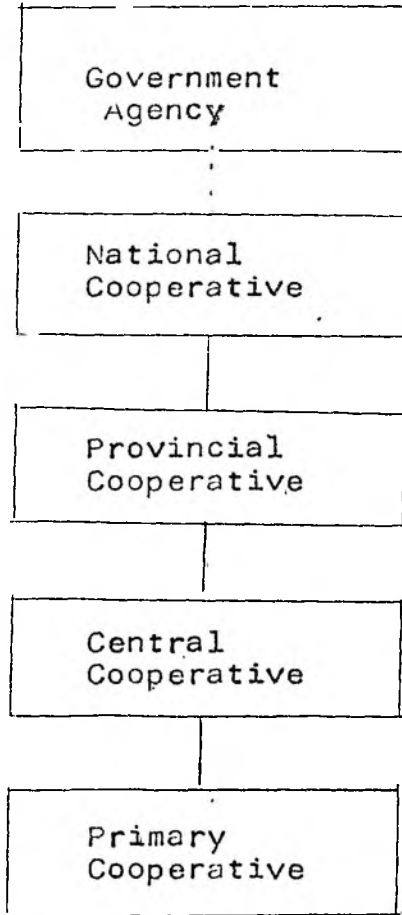
1. Monitor the activities of the primary coops
2. Provide funds for its training programmes,
3. Render technical assistance.

2. The Central Coop Organisation to the Provincial Coop Organisation :

1. Pay its membership dues to the provincial coop
2. Contribute to the coop training fund;
3. Recommend and arrange its training needs,
4. Send delegates to elect officers of the provincial organisations,

The provincial coop organisation to the central coop organisation:

1. Monitor the activi- 'es of the central coop organisation,
2. Fund the training needs of the central coop
3. Render technical assistance to the central coop organisation.



STRUCTURAL ORGANIZATION SHOWING THE LINKAGES WITH OTHER COOPERATIVE AND GOVERNMENT ORGANIZATIONS/AGENCIES

3. Provincial coop organisation to national coop organisation :
 1. Pay the membership dues to the national coop organisation,
 2. Send delegates and elect the officers of the national coop.
 3. Contribute to the training fund
 4. Recommend/arrange its training needs.

National coop organisation to provincial coop organisation :

1. Monitor the activities of the provincial coop.
 2. Fund the training needs,
 3. Provide technical assistance.
4. The Govt institutions to the national coop organisation :
 1. Govt institutions provides the coop laws to govern coop organisation.
 2. Provide funds through loan/donation.
 3. Provide supervision/guidance.

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REPORT OF GROUP NO.2

1.	Mrs. T. Slamet D	Chairman
2.	Mjh Zaleha bt Mohd Zain	Secretary
3.	Mrs. Ashrafun M	Member
4.	Mrs. Yatni	"
5.	Mrs. Prabha Herath	"
6.	Mrs. Prakobsri P	"
7.	Mrs. Savitri Thapa	"

Having identified our objectives in our programmes for the participation of women in coop development, this group feels that certain strategies must be followed in order to achieve the desired effect, among them are :

1. Every country should have special women's committees at all levels, National, Secondary and grassroots, in order to get fuller participation of women in coop development.
2. In order to achieve the desired objectives, there should be close collaborations between the coop movement, govt agencies and other related non govt and international agencies, as they have the needed expertise, finance and manpower.
3. The women's committees should have good leaderships and proper participations from related agencies so that programmes could be formulated properly to cover all levels.
4. Women leaders should strive to change the general attitude of the secondary role of women in society, by being more active and aware of our capabilities and importance, so that society can accept us as equals in the stride of national development including cooperatives.

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REPORT OF GROUP NO.3

1.	Mrs. K. Siswoko	Chairman
2.	Mrs. Leonora Avante	Secretary
3.	Mrs. S.A.N. Rao	"
4.	Ms. Ambinah hj Ahmad	Member
5.	Mrs. M. Wijesundara	"
6.	Mrs. Thada K.	"
7.	Mrs. Isminatri Tarigan	"

Suggested Structural Organisation

For the effective implementation of women programme, there should be women committees at all levels as follows :

NATIONAL LEVEL	NCUI	: India
↓	ANGKASA	: Malaysia
PROVINCIAL LEVEL	CJP	: Philippines
↓	CLT	: Thailand
DISTRICT LEVEL	NCC	: Sri Lanka
↓	DEKOPIN	: Indonesia
PRIMARY LEVEL		

How this programme should work :

National level : responsible for planning, coordinating and guiding the programme. Periodically review the programme and give guidance for the improvement of women programme.

Provincial level : The provincial level also is responsible for the implementation of the programme. These also supervise, coordinate and review the programme, arrange for the production procurement and supply of literature, refresher course, workshop as per their requirement.

District level : The district committee wherever exist would be closely associated with the organisation and supervision of the programme.

Primary level : The primary committee should visit individual members as often as they can get them know closely and implemented the programme and also there should be a coordination at all level and extension agencies.

PROGRAMMES.

Inter-national & Regional Agencies.	Women Orgns & Networks	Mass Media	Extension services.	Religion Welfare	Social welfare	Financial management.	Legal aspects.	Educational Agencies.	Marketing Institutions
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NATIONAL	ICA, FAQ, Etc.	National council of women	The national coop orgns. or the govt. should encourage the following mass media: T.V. Radio Newspapers pamphlets cinema literature.	Agriculture, Welfare Health.	Religion Welfare or Cultural Heads Traditional Leaders.	Welfare Officers.	National Banks, Credit Organizations	National Banks, Laws.	National Unions.	National Organisation, State Federation.
PROVINCIAL/STATE							Lending.	Bye-laws State/Provincial.	State/Provincial Union Training Centre.	
DISTRICT									Member Education District Level Union.	Wholesale Coop Stores
VILLAGE.			Teachers Agri. Extn. Workers Health Workers Village etc.	Traditional Leaders	Welfare workers.	Coop Credit & Investment.	Local Rules	Village Courses		

REGIONAL WORKSHOP FOR WOMEN COOPERATORS

MARCH 19 - 29 1985

Jakarta - Indonesia

REPORT ON : PROBLEMS OF INTERVENTION

by : GRCUT NO. I

GROUP MEMBERS :

- | | |
|--------------------------|-------------------|
| 1. Atty Enriqueta Sarza | : Chairman |
| 2. Ms. Pratima R.C. | : Secretary |
| 3. Mrs. Pailin S. | : Asst. Secretary |
| 4. Mrs. Rilara Harun | : Member |
| 5. Mrs. Siti Rahayu | : Member |
| 6. Mrs. M.L. Ramyalatha | : Member |
| 7. Ms. Alexandra Stephen | : Member |

The Group identified and classified the levels of intervention that supports cooperative activities as follows :

1. National level - this composes the government/ministries or agencies and the apex society in the cooperatives movement that have direct or indirect intervention to support cooperative activities.
2. District level - this are the group of primaries in a district or region that organised themselves into one to form the district cooperatives.
3. Grassroots level - this are the different primaries composing of the individual members in the Village/ municipalities.

How intervention is done in the different levels of intervention

I. National level

1. Government (Ministries or Departments of Coops)
 - 1.1 Organise and provide training for the coops through the Regional Training Centre. Training officers survey the training needs of the primary/district coops and train the members.
For effective realisation of this policy the district/primary coop should be in consultation/coordination/agreement in making the recommendations on what kind of training they need to be conducted by the govt training officers.
 - 1.2 Provide technical assistance to the coop through coordination with local officials in all necessary technical activities of the coop such as marketing, processing, storage, finance, et
The primary/ district coop should define their needs where they require technical assistance from the government/ agencies with the help of the local officials is necessary, and the government agencies look or provide for that technical assistance.
 - 1.3 Provides the cooperatives financial assistance through loans/subsidies/ownership capital.
The primary/district prepare recommendation/request through the assistance of the local officials if necessary to the government which provide the assistance.

II. District level

1. Provides training assistance and funds needed for training to primary cooperatives,
2. Provides technical assistance to primary activities,
3. Monitors and gives guidance to the primary coop activities.

III. Primary level

1. General membership

- 1.1 Provides training to the general membership on the importance and principles of cooperatives, cooperative bye-laws, leadership, duties and responsibilities of the members to the cooperative organisation for benefit they derive the coop organisation.
- 1.2 Constant meeting/rapports with the officer and members to get ideas/problems formulate policy implementation of the ideas and solution of the problems.

IV. Leadership Development

How to develop leaders (field workers) :

1. Through training both on/on the job and vocational.

Characteristics of leaders

1. Good follower, good rapport to people, knows psychology
2. Good motivator, talker, planner, organiser and decision-maker,
3. Harmonizer, educator,
4. Responsible.

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REPORT OF GROUP NO.2

1.	Mrs. T. Slamet D.	Chairman
2.	Hjh. Zaleha bt Mohd Zain	Secretary
3.	Mrs. Ashrafun M	Member
4.	Mrs. Yatni	"
5.	Mrs. Frabha Herath	"
6.	Mrs. Prakobsri F	"
7.	Mrs. Savitri Thapa	"

1. Since the rate of literacy amongst women is very low, especially in the Asian countries, this group feels that intervention in whatever forms and at all levels are most necessary. But these interventions should be properly planned to suit the needs, capabilities and the environmental situations of the target groups concerned.
2. Therefore, the women's committee should analyse the problem areas and plan the required interventions needed from the following:
 - (a) The government and govt. agencies,
 - (b) Non-govt agencies,
 - (c) Related international agencies.
3. These interventions should be properly planned to synchronise with the development programmes of other institutions, organisations, and agencies so as to get the maximum benefits for all groups concerned.
4. The success of any organisation depends a lot on good leadership. Therefore, it is most important to create and develop good leaders especially at field levels. To develop good leaders, regular participation and exposures are very necessary through on-the-job training (formal and informal) as well as regular visits by officials from the women's committee, govt. agencies and other related agencies.

5. In order to get the interest of the people, especially women, it is best to create action oriented programmes got group works at each level. It is through such group works the members/women get their exposures and experience, and therefore gain confidence in themselves which is essential for good leadership.

6. Special programmes should be planned and formulated for the education of women to make them aware of their abilities and the role that they can play in development projects especially through cooperatives.

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REPORT OF GROUP NO.3

1.	Mrs. K. Siswoko	Chairman
2.	Mrs. Leonora Avante	Secretary
3.	Mrs. S.K. N. Rao	"
4.	Ms. Ambinah hj Ahmad	Member
5.	Mrs. M. Wijcsundara	"
6.	Mrs. Thada K	"

1. Intervention

1. Grassroot level : The necessity of intervention at grassroot level is as follows:
 - (a) Majority of the population are in the grassroot level
 - (b) Most are illiterate,
 - (c) Less privilege.

For implementation women committee at grassroot level should with the cooperation and collaboration with Govt Cooperatives and related agencies should be involved in the following :

- (a) To study the socio-economic condition and identify their problems,
- (b) To plan the programme according to their need based,
- (c) Implement the programme as planned,
- (d) Monitoring and evaluating the programme,
- (e) Income generating and social welfare activities concerning women problem will be covered.

2. Provincial and national level

1. There must at the provincial and national level women wing to coordinate and implement the programme concerning the women folk. Whatever plan is done at the national level it should keep in view the grassroot level development. At least once a year a meeting should be done at the grassroot level to provincial and the national level so that they carry the plan of action of the grassroot to the national level.

II. Leadership Development

How to select a leader - a leader is one who is acceptable to the group.

1. Characteristics of a good leader :
 - (a) Should not be dominating,
 - (b) Impartial,
 - (c) Honest and helpful,
 - (d) Friendly,
 - (e) Educator,
 - (f) Good leader should be an example to the group.
2. How to develop :
 - (a) Through practice - she will develop leadership qualities and exercise,
 - (b) Through training as occasions arise shall undergo training,
 - (c) Group action.

III. Developing Field Workers

- Women leaders working in the fields of cooperation and social welfare at village level will be the field workers,
- Expose them to specialisation like thrift and saving, family planning, nutrition, hygiene, family budgeting, child care, etc to enable them to help in a better way to improve the living standard of village people especially the women.
- To coordinate with the government and other agencies working at the village level.
- A strong support is necessary to the women group from the existing cooperatives at all levels, for example, teaching materials and teaching aids to carry out their activities effectively.

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GROUP NO.1

26-3-85
10

REGIONAL WORKSHOP FOR WOMEN
COOPERATORS
MARCH 19 - 29, 1985 JAKARTA
INDONESIA

March 26, 1985

Group Members

1. Atty Enriqueta Sarza - Chairman
2. Mrs. Pailin S - Asst. Secretary
3. Ms. Pratima RC - Secretary
4. Mrs. Dilara Harun - Member
5. Mrs. Siti Kaharu - Member
6. Mrs. Ramyalatha - Member
7. Mrs. Hariette Patmo - Member - ILO

A report on : Project Identification/Formulation/
Implementation/Monitoring & Evaluation.

1. Name/title

The Training of Women in the Organisation and Management
of Income Generating Cooperative.

2. Objectives

- (a) to enable women to organise and manage income generating types of cooperatives by themselves.
- (b) to motivate women to get involved and participated in the cooperative.
- (c) to enable women to understand cooperative principles and its modes of implementation.
- (d) to train women to undertake day to day administration of cooperative with special emphasis on the business operation, financial control.
- (e) To train the women to improve their knowledge skills related to the income generating activities of the cooperatives.

3. Project activities

1. Identification/assessment of training needs,
2. Planning,
 - 2.1 Coverage of programme,
 - 2.2 Activity planning,
 - 2.3 Manpower resources,
 - 2.4 Financial resources,
 - 2.5 Physical resources,
 - 2.6 Implementation/education indicators.
3. Request and approval of plans by government and support from
 - 3.1 National, international coop organisations,
 - 3.2 Other related international organisations (FAO, ILO, ICA, etc.) or projects and other programmes involving women cooperators.
4. Implementation
 - 4.1 Conduct member education programme with the help of women committee,
 - 4.2. Preparation of training materials and conducting training for women leaders (can be made available by the coop organisation themselves and other related agencies, the material will be prepared in accordance with the guidelines provided by the women committee based on discussion with the people for whom their materials will be produced).
 - 4.3 Coordination of training programme with training institution for skilled women leaders in specialised project (colleges/ universities/government technical officials cooperating with technical staff).
5. Organisation

The project shall be managed by the women's committee of the cooperative under the supervision of the national level cooperative organisation in collaboration with concerned government/department, if any and existing cooperative training institutions .

6. Project cost

For 50 cooperatives spread through out the country concerned, initially the estimated expenditure is US\$50,000. With the increased participation of women cooperators, the expenditure for subsequent projects will also be increased with the impact of inflationary pressure considered at the time of estimation.

7. Project period

The project is a continuous one with the desired result is achieved.

8. Reporting

The project shall be monitored through reports by the women's committee of the cooperative to the national level cooperative organisation which in turn make a report to the government/department, if any, and to the cooperative training institutes.

Reporting shall be done after the project is accomplished for evaluation by the national level organisation and the cooperative training institute.

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REPORT OF GROUP 2

- | | |
|----------------------------|-------------|
| 1. Mrs. T. Slamet D | - Chairman |
| 2. Hjh Zaleha Bt Mohd Zain | - Secretary |
| 3. Mrs. Ashrafun Mosharraf | - Member |
| 4. Mrs. Yatni | - Member |
| 5. Mrs. Prabha Herath | - Member |
| 6. Mrs. Prakobsri P | - Member |
| 7. Mrs. Hariette Patmo | - Member |
| 8. Mrs. Safitri Thapa | - Member |

This Programme is set to up
to improve the socio economic status of women in rural areas,
through greater participation of women in cooperatives.

Objectives.

1. To encourage women to work in groups in order to achieve a common goal,
2. To encourage thrift and savings,
3. To enhance income generating activities,
4. To find markets for members products,
5. To organise member education programmes,
6. To do any other activities for the betterment of the members.

Area of Operation

A district with 5 villages, with 5 cooperatives organizations to benefit 200 women from 200 families.

This a village area with a lot of padi and coconuts.

Programme Activities

1. To put up rice-mill, to give women more time to attend to other activities,
2. To set up coir industry and other related products from coconut threes as an income generating activities.

Organisation and management

1. The District Women's Committee to work together with the Coop Development Department to organise and train the members in coop management.
2. Finance to come from members contributions as well as donations and fund raising programmes. Loans and aid can be arranged for specific projects and in this case to start the coir industry.
3. Skill training for members to be arranged by the National Women's Committee who will arrange for external interventions.
4. Marketing to be arranged by the coop with the help of related govt and non govt agencies.
5. Monitoring and evaluation must be done by women's committee at district and national levels.
6. The day to day management will be done by committees elected by members with paid or subsidised executives and workers.

Rationale

1. The above action programme is formulated as an example for any rural women's programme. The projects and activities to be chosen depends entirely on the products and raw materials available. Our aim is to make women more aware of group works and cooperative activities as a means of improving their socio-economic standards.

2. The introduction of the rice mill is aimed at reducing the workload of the women members, so that they can have time for other income generating activities. External aid is important here because of limited resources of funds available from the members. It can be either in the form of loan or grant depending on the economic situation of the members participating in the programme.

3. Technical aids are necessary for the introduction of new industry and in this case the coir industry and other related products from the coconut trees i.e., the coconut husks, coconut shells, coconut leaves, etc. This includes also finance, technical know-how and marketing. Feasibility studies and research will have to be done by the Women's Committee at all levels in collaboration with the govt., non-govt and international agencies especially ICA.

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MEMBERS LIST

1. Mrs. K. S. ... Chairman
2. Mrs. S. K. N. Rao Secretary
3. Mr. ... Member
4. Mrs. ... Member
5. Mrs. L. Avante "
6. Mrs. ... "

Introduction

Involvement of women in cooperative movement is of great significance as it would enable women and their families to improve the social economic states and there by their standard of living. One of the obstacles of women folk participate in cooperative, so far has been lack of literacy and awareness, women had not been able to participate in the activities of the cooperative.

By providing women with education, training and other skills which they require women can be able to make meaningful contribution to overall development of their country.

I. Objective.

To involve the women and family in income generating programme By involving women the cooperative and the member will be both benefited.

- a). Handicraft
- b). Poultry
- c). Agriculture
- d). Fishing
- e). Dairy product
- f). Gardening
- g). food preservation
- h). Sericulture, like weaving
- i). Tailoring - readymade garment

- j). Beautician
- k). Vendor, fish, vegetables & fruit
- l). Carpentry
- m). Bakery
- n). Canteen and restaurant
- o). Ancillary units to the main factory
- p). sub contracting in their trade

II. Target

The main target is villages or rural areas where in most of the country the Underdeveloped are to be found .

III. Action programme

We have to examine the activities in existing in different areas and provide training to improve existing skills, there by helping people to get more income.

Women in the village who are not engaged in any activities fulltime can be thought skills will help to supplement in their income.

Women should be educated in family planning, budgeting, nutrition and health care.

IV. Estimation :

Every district must have instruction and field workers to coordinate with different agencies to provide the knowledge and expertization in their own activities. In each district there must be an officer to supervise and guide the field workers in enabling the program continues progress.

At this stage the state cooperative Union or the government agencies would be responsible for the finance of the program... Main function of the cooperative Union would be supervise and coordinate the programs. Arrange for the production, procurement and supply of literature, teaching aid, refresh courses and workshop.

IV. Budget :

Salary for	
1 officer and 38 instructor	60.000 rupees per month
1 clerk and 1 typist	8.000 rupees
miscellaneous expenses	500 rupees

This is for a period of 1 year as the program of activities increase the cost will increase automatically.

Monitoring the activities and periodical evaluation should be done twice a year, which will enable the women committee to make change and improvement where necessary. It will also help to find joint resulting benefits to the target groups.

The national and international cooperative organization and other related agencies have an important role to play in supporting cooperative programme for women by organizing workshop, seminar, conference and exchange programme.

Finding support from donor country for project involving women and similar form of assistance to women cooperatives.

We must have women advisory committee at the International national, state, provincial and district level to guide, supervise and help the programme for the effective implementation.

199

**International
Co-operative Alliance** WOMEN'S COMMITTEE

**Women as Equal Partners
in
Third World Co-operative
Development**

A POLICY STATEMENT
OF THE
ICA WOMEN'S COMMITTEE

INTERNATIONAL CO-OPERATIVE ALLIANCE

15, route des Morillons, CH-1218 Le Grand-Saconnex/GENEVE, Suisse

WOMEN AS EQUAL PARTNERS
IN THIRD WORLD DEVELOPMENT

1. FOREWORD

In presenting this Policy Statement, the Women's Committee wishes to emphasize that it is not intended as a Development Policy for women which is distinct or separate from the ICA's Development Policy. The Committee wishes to draw attention to the fact that some Development Policies in the past have overlooked the needs of women and have thus had negative results on their situation.

The Women's Committee is also aware that the situation of women in co-operatives varies from region to region and from one country to another. Statements and lines of action should be reviewed and adapted to take into account the conditions, traditions and culture of each country.

The ICA's Women's Committee hopes that the following ideas will inspire policy actions and projects which will ensure that women's interests, as well as those of men, are promoted.

It is urged that this Policy Statement, which was drawn up after consultation with the Women's Officers in the ICA Regional Offices, be read in conjunction with the ICA's Policy for Co-operative Development. This was published in June 1983.

2. INTRODUCTION :

SETTING THE BACKGROUND OF WOMEN IN CO-OPERATIVE DEVELOPMENT

In this part of the paper we focus the attention of those who are involved in co-operative development to some of the problems which currently hinder workers' active participation in co-operatives.

As a pre-requisite of their active participation in co-operative development, they should be able to participate in all areas of their co-operatives. Moreover, they should be fully associated in the implementation of the development programmes which are designed for them.

Too often women are considered to be mere users of co-operative services, or passive observers of programmes which may radically change their living conditions.

2.1 Prejudices

In most countries there are formal and informal prejudices about what women can and cannot do. These sometimes prevent women from full participation in co-operative activities. They may not be employed for certain tasks or allowed to attend and speak at meetings where men are considered incapable of handling money.

When planning co-operative development we must be aware of these obstacles and try to overcome those which are based on prejudices.

2.2 Laws and rules

Laws, and even co-operative rules and by-laws, sometimes hinder women's membership in co-operative societies. For example membership in some agricultural co-operatives is restricted to owners, tenants or usufructuaries of land and these are invariably men and not women. But it is the women who work the fields. Rules like these reflect the fact that co-operative by-laws, copied from European countries, have not been adapted to the conditions existing in specific developing countries.

Religious rules and traditions may also impede women's participation in co-operatives.

2.3 Heavy workload and lack of time

Rural women in developing countries often work long hours. They may have a working day that starts at 5 in the morning and finishes at 9 or 10 at night. They also have the main responsibility for the well-being of the family. This includes providing water and fuel, often carried long distances and used for cooking, cleaning and washing. Women also bring up the children and take care of old relatives. They also help at weddings and funerals. Usually women grow the food needed by their families, this means hard labour in fields which are often situated far away from their villages.

Women in urban areas also often work long hours for low salaries in factories, offices and domestic service far away from their homes.

The working day for many women in developing countries leaves little time for active participation in co-operative activities.

2.4 Lack of means

Employed women are mostly found in the lower income groups. Women working in the home have very limited possibilities to earn money. Whatever financial means they have must first be used for the family: e.g. school fees and materials, clothes for the children. This lack of means limits the opportunities women have of becoming members of co-operatives where membership fees have to be paid. It also reduces their opportunities for using co-operative services, buying seeds, fertilizers, pesticides, farm tools, food and household items, using credit and savings co-operatives, obtaining capital for small investments to improve agricultural output or for starting other income generating projects. Moreover, the migration of men to the cities and to other countries often means that women are left behind with inadequate resources for themselves, their children and their parents.

2.5 Lack of influence

As a consequence of their not having representation on the bodies where decisions are taken because of the obstacles listed above, women have inadequate influence on co-operative activities.

Because men and women live in different spheres of society and have different views and experiences, it is important, for the future of the co-operative movement, that these are taken into account.

2.6 Lack of training

Knowledge is necessary to enable people to take an active part in the management of co-operatives. Women in developing countries often lack the basic education which is necessary for further training. Special training programmes should be devised for illiterate persons - both men and women. Women may, however, be prevented from participating in education and training activities for other reasons such as not being allowed to travel, stay overnight in hotels, or not being able to leave children. These obstacles can be overcome if programmes are carefully planned in order to suit the situation of women.

Education and training will give women the knowledge and skills they will require if they are to participate fully in co-operative development at local, national, regional and international levels.

**BASIC POLICY PREMISES FOR THE INVOLVEMENT OF WOMEN
IN CO-OPERATIVE DEVELOPMENT**

Modern constitutions may provide for adult suffrage and equality before the law but may have little immediate effect on the substance of social relations, especially where social stratification persists. The obvious example is the position of women in many of the developing countries (and even in countries claiming to be advanced). Women may be enfranchised in the political sense, but continue indefinitely, because of immemorial social custom, to suffer economic, educational and other disabilities which condemn them to an all too passive role in the progress of their nation towards modern standards of welfare and enlightenment. The Co-operative Movement can become one of the instruments of women's liberation from ignorance, poverty, drudgery and social inferiority. It can reinforce its own action by harnessing their energies and idealism to its constructive efforts.

W.P. Watkins
ICA Congress Bournemouth 1963

What of the place and role of women in co-operatives ?

- Co-operatives in which the talents and capabilities of women are given full play will enjoy great advantages in the future.
- In certain parts of the world, there is evidence that some types of co-operatives, housing for example, make very rapid progress under the influence and leadership of women.
- Participation in all aspects of Co-operation should be on equal terms as between women and men. A special and separate role for women should be continued only where cultural and religious traditions dictate it,

A.F. Laidlaw
ICA Congress Moscow 1980

Women in co-operative development - is there still a problem ?

It must be asked if in the 20 years since the ICA's Congress at Bournemouth, the co-operative movement has really become an instrument for women's

liberation from ignorance, poverty, drudgery and social inferiority. Is their participation, in all aspects of co-operation, really on equal terms with men?

The ICA document on development policy does provide for participation on equal terms. Yet, because of "immemorial social customs", as well as cultural and religious traditions, women are still condemned too frequently to an all too passive role in co-operative development. Therefore, while the ICA adopts an overall policy, the Women's Committee considers that it is its duty to call upon the co-operative development policy makers and experts, to consider the consequences their actions may have on women in development target groups.

- Both the enormous literature and the comprehensive research data which stemmed from the UN Decade for Women show the harmful results which development projects can have on women's situation if they are devised without due consideration to their direct or indirect effects. "Women in the Third World too often have to accept development processes that are implemented by and oriented towards men".

The question must be asked: Has the international co-operative movement a better record to report? Have development projects in the past been scrutinised from the point of view of women as well as of men?

1 Towards a more participative approach

The Women's Committee of the ICA strongly recommends that full consideration be given in future development programmes to the following basic statements.

- 1.1 Development is a process which must derive its form and content above all from the people themselves and this applies to women as well as to men.

It is the women in developing countries who should themselves decide the changes they want and the form that these should take. This again, should be foremost in co-operative development policy.

- 1.2 Support should be given to women's groups and organizations which are striving to promote women's economic independence and particularly those which give them a say in the development process at local, national and international levels.

In most developing countries, groups of women, often based on traditional economic association, are striving towards better living conditions. The

Women's Committee feels that because such groups can express actual needs, they should be closely associated in the elaboration of development plans. It recommends that these groups be identified and considered as bases for genuine co-operative development.

- 1.3 Channels of information and communication should be established between women in the developing countries. This should be considered as an important aspect of development policy.

It has been observed that co-operatives in developing countries sometimes have better knowledge of co-operative achievements in industrialised countries than they do of those in other developing countries. Such a situation tends to erroneously imply that there is a single model for co-operative development.

The Women's Committee suggests that ICA Regional Offices should be asked to facilitate exchanges of information and experience. Such exchanges have been started for men. They should now be extended to women; though the Women's Committee looks for integration of both men and women in co-operative activities, it believes that specific dispositions may temporarily be needed for women.

- 4 Plans for any co-operative project should first be scrutinised to determine how they are likely to affect women's work and how they can strengthen their economic and social positions.

The Women's Committee proposes to establish a set of criteria by which co-operative development projects should be scrutinised before they are implemented. It would still be important, however, to have some kind of objective as a means of assessing actual results after the completion of a project.

The Women's Committee believes that these criteria should be applied to all projects and not only to those specifically intended for women.

Resources should be made available in development budgets to check whether the participation of women and men in co-operative development has been on equal terms.

**FIELDS FOR APPLICATIONS OF THE POLICY PREMISES FOR
WOMEN IN CO-OPERATIVE DEVELOPMENT**

There are aspects of the ICA's Development Policy which, because they are of direct interest to women, the Women's Committee wishes to emphasize.

Food and agriculture

A.F. Laidlaw appealed for co-operatives to feed the world's hungry. In support of the ICA's Policy Statement, the Women's Committee wishes to emphasize that women in most developing countries, still bear the main responsibility for producing food for their families. Yet they have few means to increase production or for lightening their work with good land, agricultural extension services, new seeds, fertilisers, appropriate tools and animal driven equipment.

Frequently they also lack information about what is produced by other women's groups, or for what kind of production there is a local market. They may continue to produce foods for which there no longer is a market. Women may also lack adequate information about the better use of water, fuel, and local food products.

Employment and industry

Underlining the ICA's Policy Paper, the Women's Committee wishes to emphasize women's need for income generating activities so as to better their economic positions.

Too often women constitute an easy source of cheap labour for routine work, because they lack knowledge and opportunity to rise above the lowest paid jobs. The democratic structures of co-operatives allow women to move into more flexible and creative work. But a problem is that when organized in the form of handicraft co-operatives, women usually keep to traditional productions for which there may be narrow-market possibilities.

The international co-operative movement, by providing information, training and contact with new markets, could help to find satisfactory solutions.

It is likely that new technologies will be increasingly introduced. Where this happens, co-operative development experts should take care to ensure that women can use new tools. They may be able to do so if the new tools are somehow related to the traditional tools and methods which women have used.

1.3 Savings and credit

The Women's Committee fully subscribes to the ICA Policy Paper on this question. Yet, it wishes to draw attention to the fact that in some African countries, a woman cannot obtain a loan unless her husband guarantees it, even though she can provide the necessary security.

But traditionally, women may gather in small saving groups for family projects. The Women's Committee suggests that where they do, these practices should be analysed so as to ensure that the introduction of more elaborate schemes does not damage existing activities.

It should be born in mind that credit facilities in the developing countries tend to be more frequently used by civil servants, than by the farmers. Frequently women are deprived of the benefit of their savings.

1.4 Training and education

The necessity for appropriate training and education for women can be readily seen. The ICA Policy Paper emphasizes the importance of co-operative education and training programmes for members and Committee members at field level.

The Women's Committee however wishes to emphasize the importance of adopting educational methods which maintain and strengthen solidarity between women. Training should be related to activities which are performed by women on the basis of what they are, what they know and the objective of their newly acquired knowledge.

CONCLUSIONS

This Policy Document seeks a new approach for women in co-operative development. In Third World countries, they must be allowed to influence their own development in the co-operative field.

To ensure that women participate at all stages of development projects, the Women's Committee recommends that the ICA adopts a checklist of basic criteria. This should be applied to any development project to see how it affects the position of women.

In addition, the Women's Committee ~~recommends~~ recommends the following :

Because conditions, customs and traditions vary from country to country, and even from one part of a country to another, a thorough study of local conditions should be carried out when planning all co-operative development projects.

A study of laws and by-laws for co-operative societies should be carried out to determine whether these prevent women's full membership in co-operative societies thus limiting their means of influencing co-operative development. The study should also suggest ways of removing or offsetting these obstacles.

In agricultural co-operative development programmes emphasis should be laid on the improvement of food crops. Better seeds, tools and other implements for the food production are needed to improve the standard of nutrition in the family. They would also lighten women's workload and enable them to spend more time on education, training and co-operative activities.

Many donor agencies have special funds for women's projects. These funds should be utilized for projects for women in the co-operative sector.

A model on how to write applications by women for development aid and how to involve governmental institutions, etc. should be issued as a guide by the ICA Secretariat.

The ICA Secretariat, the Regional offices and the Auxiliary Committees are resources which should be used to further the development of co-operatives and to improve the role of women within them. Men and women must be allowed equal opportunities in co-operatives.

WOMEN AND CO-OPERATIVE DEVELOPMENT : A CHECKLIST

Checklist of basic criteria for the scrutiny of proposals for co-operative technical assistance projects to see how these will affect the position of women.

All project proposals should of course be scrutinised before approval on points such as :

- which is the target group?
- what are the problems of the target group?
- to what degree will these problems be solved by technical assistance?
- will the members of the target group be involved in the planning and implementation of the project?

To find out the consequences that project activities will have on women in the target group, it is necessary to look at particular points. For example it is particularly important to ensure that a project does not have any negative effects on the situation of women or more positively, that their position will be improved so that the gap between men and women is reduced.

We must :

- a) ensure that the role of women is duly recognized;
- b) determine what positive or negative consequences a proposed project might have for women in the target group, and try to find ways to offset negative consequences.

In order to do this, it is necessary to know what role women play in the community. What are their responsibilities and which decisions they may influence. A list of the distribution of tasks between men, women and children will be helpful in this connection.

The following points should also be considered when checking project proposals :

- 1) - How do the project activities affect the economic situation of women?
 - Will their role in the family economy deteriorate? (This can happen for example when cash crops are introduced, since usually men work with cash crops and control the cash received. Projects may result in women losing a source of income).
 - Will their position in the family economy improve? (This can be the case if

women can take advantage of a new source of income through project activities).

- What kinds of measures are taken to offset negative effects, if any?

- How will the project affect the social position of women in the community?
- Will it be improved? (e.g. by making sure that women are given full information about project objectives and activities to enable them to give their views; or by alleviating their workload to give them more time for participation in community affairs, education and training activities).
- Will it be aggravated? (e.g. by traditional women's tasks being transferred to men through introduction of new technology; or by taking away responsibilities which women previously had).

- How does the project affect the women's workload?
- Will it be lightened? (e.g. by providing better access to clean water, fuel; better tools and inputs for working in the fields; utensils and tools to facilitate household work and income generating activities).
- Will it be made heavier? (e.g. by adding new tasks or by forcing the women to cultivate fields for food production further away from their homes; by making them carry water, fuel and food longer distances; perhaps adding to their responsibilities because men will be engaged elsewhere).

-) - Will the proposed project have any impact on the food intake or health?
- Will women continue only to have access to less nutritional food, or smaller quantities of food? (Cash crop introduction or better marketing facilities may have such effects, as then products may be sold instead of consumed by the family, and the cash received is mostly kept by the men and not spent for the family's consumption).
- Will women through project activities be able to improve health prospects? (e.g. through better knowledge on nutrition and how to make better use of available food items, or even access to more nutritious food).

-) - How will women be involved in the project activities?
- In what capacity and at what level? (e.g. how will women be able to influence the planning and implementation of the project? Will they be present in the decision making bodies?).

-) - Will women be able to participate in the project activities on equal terms with men?

- (Do religion, education, tradition, social structures prevent full participation of women in the area? Are they allowed to work outside their homes; to meet other men than near relatives; are they subjected to sex taboos, e.g. tasks women are not allowed to do or tasks only women are allowed to do?).
- 7) - How is the choice of technology made?
 - (What rôle have the women in the target group had in deciding this? How will the technical devices affect the possibilities for women to participate? Do traditional roles prevent women from using these tools? Does the economic situation prevent women from obtaining the tools?).
- 8) - What measures have been taken to ensure that women are able to participate fully in the education, training and extension activities defined in the project?
 - (e.g. will place and time for meetings be suitable? Are adequate accommodation, travel and babysitting facilities provided? Will specific dispositions compensate for illiteracy or lack of other basic education?).
- 9) - Will the education programmes in the project give women the knowledge they need to ensure them access to the whole co-operative structure?
 - (e.g. will they be able to compete on equal terms with men for positions in societies and unions? Will the education programmes allow women to acquire the know-how needed to use the new technology, to do accounting work etc.?).
- 10) - Will the project staff (expatriate and local) be in a position to work with the women in the target group?
 - Will women be employed in the project? In what capacity?
 - (Women officers may be necessary if the women in the target group are to be allowed to participate).

INTERNATIONAL COOPERATIVE ALLIANCE

Headquarters :
Route des Morillons 15
CH 1218, Le Grand Seconnex,
Geneva, Switzerland

Regional Office & Education Centre for South - East Asia,
Bonow House, 43 Friends Colony (East), New Delhi-110065,
India.

REPORT ONSTUDY OF WOMEN'S INVOLVEMENT IN COOPERATIVES IN INDONESIACONTENTS

	<u>Page No.</u>
1. INTRODUCTION	1
2. COUNTRY BACKGROUND	2
3. THE COOPERATIVE MOVEMENT IN INDONESIA	3
4. DEWAN KOPERASI INDONESIA (DEKOPIN)	4
5. COORDINATING BODY OF WOMEN COOPERATORS OF DEKOPIN	6
6. THE GOVERNMENT STRUCTURE FOR COOPERATIVES	7
7. COOPERATIVE DEVELOPMENT IN THE RURAL AREAS	9
8. VISITS	11
9. ENHANCEMENT OF WOMEN'S PARTICIPATION IN COOPERATIVES	22
10. CONCLUSIONS AND RECOMMENDATIONS	23

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INTRODUCTION

From 6th to 23rd November 1984, a Study Team comprising :

- Ms. Margaret D' Cruz : Education Officer (W&Y), ICA ROEC, New Delhi.
- Ms. T.Slamet D. : Chairperson, DEKOPIN's Coordinating Body of Women Cooperators, Jakarta.
- Ms. K. Siswoko : Member, DEKOPIN's Coordinating Body of Women Cooperators & Board Member of DEKOPIN.

undertook a study on the Involvement of Women in selected cooperatives in West and East Java. The report on the Study, and their findings, conclusions and recommendations are attached.

The study team is grateful to the DEKOPIN, the Ministry of Cooperation and their provincial and regional offices, the Minister for Social Affairs, the State Minister of Women Affairs, the office-bearers and members of the societies visited and the many other cooperators who assisted them with their study.

New Delhi
8th January 1985

Margaret D' Cruz

COUNTRY BACKGROUND

Indonesia, covering a total land area of 2,034,255 sq.kilometers consists of the following main islands : (1) Sumatra, (2) Java, (3) Madure, (4) sulawesi (Celebis), (5) Kalimantan(Borneo), (6) Musa Tenggara (lesser Sundas), (7) Maluku (moluccas), (8) Irian Jaya (the western belt of New Guinea) and some 3,000 smaller islands and islets. It extends about 3,200 miles east to west. The country has 27 provinces.

Weather conditions vary greatly over this spread of islands but generally there are two seasons, a dry season from May to September and a wet one from October to April. Temperatures are high throughout the year.

The population of Indonesia is 156 million (the 1985 estimate is 170 million). Muslims form 90% of the total population, with Christians, Buddhists, Hindus and other minorities making up the balance 10%. The male/female ratio is 49:51. The literacy rate is high over 80%.

Indonesia is a sovereign independent Republic. The People's Consultative Assembly is the supreme power. It has 920 members and it sits at least once in every 5 years. The House of People's Representatives has 460 members, 360 of whom are elected and 100 of whom are nominated by the President upon recommendation for a term of 5 years. The Constitution of the country is based on the "PANCASILA", the 5 principles for peaceful/^{co-}existence which stem from religious and social beliefs.

The main agricultural produce consists of rice, copra, sugar cane, rubber, palm oil and tea.

Source : Barclays : Statesman Year Book 1984-85 &
Statesman Year Book 1984-85.

THE COOPERATIVE MOVEMENT IN INDONESIA

In 1895, during the Dutch colonial period - the first Relief and saving Bank was set up in an effort to help people to free themselves from chronic debt to money-lenders. In 1898, this Bank developed into the Relief Saving and Agricultural Credit Bank and its membership was expanded to include farmers. This was followed by the setting up of several similar banks in other regions. However, at that time there was no integrated working system for cooperatives.

Around 1908 Consumers Cooperatives started to be promoted. The first regulations on cooperatives in Indonesia was issued in 1915, by the Dutch Colonial Government, who saw cooperatives as constituting a dangerous threat to the colonial government. This and other following regulations severely restricted the growth and development of the cooperative movement.

During the Japanese occupation (1942-45), the situation of cooperatives worsened. The Japanese rule came to an end with the Proclamation of Indonesia's Independence on August 17, 1945 and in 1946 the Government of Indonesia established a Cooperative Office. This led to the development of the Cooperative Movement. From the early 70's cooperatives started to develop and progress.

Since the majority of the Indonesian people live in the villages, Government's concentration is more on promoting village Unit Cooperatives (KUD's). Various steps were taken towards this end, including the appointment of a Junior Minister for Cooperatives to assist the Minister for Trade and Cooperatives in pursuing, coordinating and implementing the cooperative programmes and policies. Later, these two functions were separated and there are now separate Ministers - one for Cooperatives and one for Trade.

As a result of sustained efforts on the part of the Indonesian Government to promote, develop and expand the cooperative movement, the number of village cooperatives and cooperative members increased greatly and other types of cooperatives were established.

DEWAN KOPERASI INDONESIA (DEKOPIN)

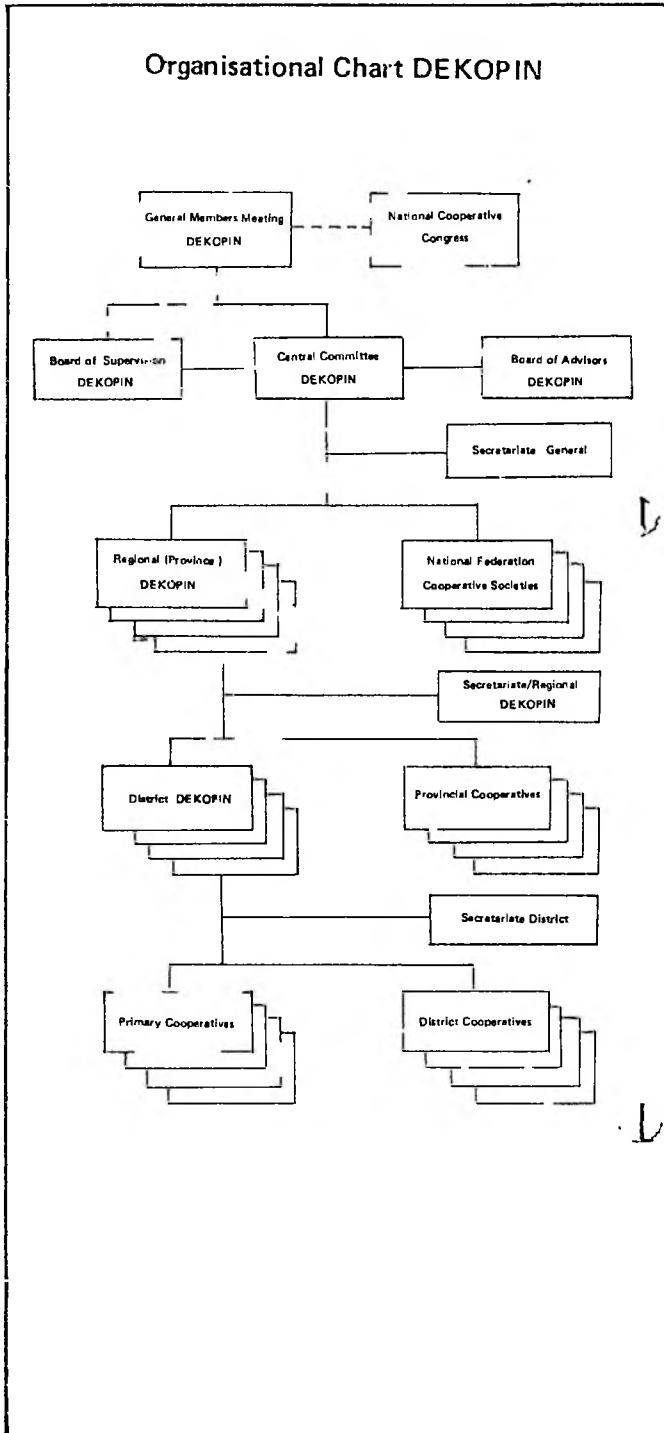
Dewan Koperasi Indonesia (DEKOPIN) as it is also called - is the Indonesian Cooperative Council. It was established in July 1947. Its head office is located in Jakarta and its branch offices in the capital cities of the various provinces and districts. DEKOPIN is the apex cooperative organisation in the country, and its area of operation covers the whole of Indonesia. Hence it is the highest organ representing the Cooperative Movement both nationally and internationally. DEKOPIN works as a partner with the Government of Indonesia to achieve the national ideal of improving public welfare. The objectives of DEKOPIN are to strive for the attainment of the common ideals and interest of the cooperatives in Indonesia and to strive for the cooperatives in Indonesia to become one of the main pillars within the economic constitution of the nation.

The functions of DEKOPIN are : (a) to develop the cooperative movement in the fields of organisation, business and management, (b) to act as the spokesman for the cooperative movement of Indonesia, (c) to serve as a consultative centre on matters concerning cooperative trade, marketing and legal assistance, and (d) to take all such action as will lead to the progress and development of the cooperative movement in Indonesia, including coordination and collaboration with private agencies, state owned enterprises and others.

The membership of DEKOPIN comprises two categories of members :

- i. Ordinary Members ie. Registered cooperatives, and
- ii. Extra-ordinary members - institutions which are not cooperative organisations, but which provide counselling to cooperatives.

Source : Material supplied by DEKOPIN.



COORDINATING BODY OF WOMEN COOPERATORS OF DEKOPIN

The above body is the National Women's Committee of DEKOPIN. Its office is located in the DEKOPIN office in Jakarta. This body was set up on 29th February 1980 with the objective of involving women in cooperatives so as to encourage them to participate actively in achieving the objectives formulated by the DEKOPIN.

As the Coordinating Body of Women Cooperators (CBWC) is an integral part of DEKOPIN, it is structured on the same pattern and functions at national, provincial and district levels. Its programme, which is in keeping with the policies and programmes of DEKOPIN, is supervised by the DEKOPIN.

The main work of the CBWC is to assist the DEKOPIN in promoting the participation of women in the Cooperative Movement in Indonesia, at all levels, by developing and promoting cooperation between cooperatives, between cooperatives and the government and private organisations including women's organisations, assisting women cooperators with funds and legal advice, and providing them with information and education, training, etc. to equip them to play a meaningful role in cooperatives.

The CBWC at national level is composed of a Chairman, Vice-Chairman, two Secretaries, a Treasurer and 5 members - each of whom are in charge of specialised activity such as : organisation, education, legal matters, research and development, and public relations. Three members of the National level Women's Coordinating Body are elected to the Board of DEKOPIN at the national Congress for a 5 year term. Members of the CBWC include women cooperators, informal women leaders, women employees of the Department of Cooperatives, members of other women's organisations in the country. The total number is around 20.

The Women's Committee at national level - in consultation with DEKOPIN - prepares a 5 year work programme. This plan of work is made available to the Women's Committee at provincial and district level, and is implemented by them with suitable adaptations.

The Coordinating Body of Women Cooperators is financed at all levels by the DEKOPIN.

The CBWC is of recent origin and works under many limitations. It faces many problems such as the one of communication and personal contacts with its provincial and district level bodies. So far it has been able to hold one educational course in Jakarta for members of the provincial level committees but for reasons of economy it has been decided that the courses should be held in the provinces concerned, and the National CBWC will be directly involved. Again, because of economic constraints, it will only be possible to cover 2 provinces per year at present. As the national CBWC grows in strength, it will be able to fulfil more of the tasks it has set itself to do and thereby cater to the educational and other needs of women cooperators all over the country.

GOVERNMENT STRUCTURE FOR COOPERATIVES

There is also a government machinery for dealing with cooperatives and this consists of the following :

The Ministry of Cooperatives, which is headed by a Minister for Cooperation. He is assisted by a Secretary-General for Cooperatives, and an Inspector General of Cooperatives.

Within the Ministry there are two Departments, namely, the Department of Cooperation (Development) and the Department of Cooperation (Business). Each of these Departments is headed by a Director General. In addition, there is a Director of Research and Development.

An extract from the Guidelines of the State policy concerning the Role of Women in Nation Building states that :

- (a) Overall development requires maximum participation of both men and women in all fields. Women shall have the same rights, duties and opportunities as men to participate in all development activities.
- (b) The role of women in development should grow in harmony with their role and responsibilities in raising and developing healthy and prosperous families, including guiding the younger generation.
- (c) The role and responsibilities of women in development will become more stabilised through the improvement of their knowledge and skills in various fields suited to their needs and capabilities.
- (d) In the framework of encouraging the participation of women in development, it would be necessary to further develop their activities in promoting family welfare through the PKK (family welfare promotion).

The Government conducts and encourages integrated programmes aimed at involving women in better living activities through their various departments such as those dealing with internal affairs, health, education, social affairs, cooperatives, trade, industry, agricultural and family planning. There are two woman Ministers in Indonesia. One is the Minister of Social Affairs. The other one is the State Minister for Women Affairs. It is the State Minister for Women Affairs who coordinates work in fields involving women's participation in development including in cooperatives - with the activities of other concerned Ministries and Departments.

There are three main women organisations in Indonesia :

- (1) The "KOWANI" (the National Council of Women) which has 55 member-organisations.
- (2) The "DHARMA WANITA" (the Organisation of Wives of Civil Servants).
- (3) The "DHARMA PERTIWI" (the Organisation of Wives of the Armed Forces).

These organisations operate cooperatives involving women within the framework of their own organisations, whereas others lend their support to such cooperatives organised by others.

COOPERATIVE DEVELOPMENT IN THE RURAL AREAS.

The Government of Indonesia, under its Five-Year Plan, will continue to focus attention on cooperative development in the rural areas, through the promotion of Rural Village Unit Cooperatives or KUDs. Cooperatives will also be gradually promoted in other areas in accordance with priorities in respective fields. Several Ministries and other government agencies are involved in this venture, together with DEKOPIN.

The number of cooperative societies in the country has increased from 17,625 in 1979-80 to 24,791 in 1983-84. There has been a corresponding increase in membership from 7.615 million members in 1979-80 to 13.612 million members in 1983-84.

As far as cooperatives in the rural areas is concerned, out of the 17,625 cooperatives in 1979-80, 4,532 were KUDs which number has increased to 6,327 in 1983-84.

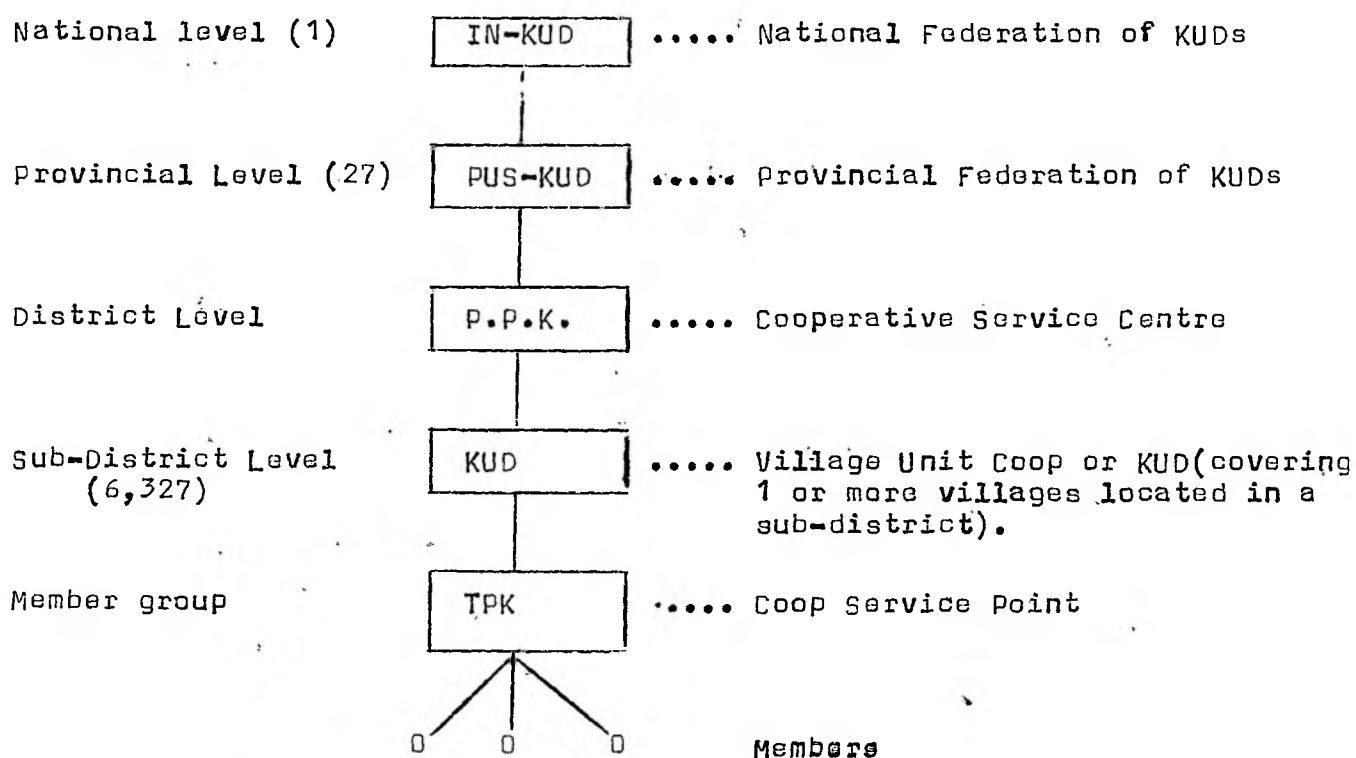
Concerning cooperatives in the urban areas, even though no special government assistance has been given, progress has been encouraging, as can be seen from the members and types of cooperatives which have been set up in the towns:-

540	:	Multipurpose cooperatives (mostly consumer needs and savings and loans),
274	:	Market-vendors cooperatives,
272	:	Handicraft and small industry cooperatives,
22	:	People's sailing vessels transportation coops,
53	:	Land transportation coops. ⁽¹⁾

During the 5 Year development period (under the 4th Five-Year Plan) 6,000 cooperative service points (TPK) have been established to provide services to KUD members spread over several villages. Services consist of channelling production inputs or collecting agricultural produce for marketing. The TPK also acts as an agency for providing information and extension services.

(1) source : "Cooperative Developments in Indonesia - 1979-1983" by DEKOPIN (presented at ICA Regional Council Meeting in Bangkok, November 1984).

For the same purpose 145 cooperative service centres (PPK) have been established at district level to act as channels of the KUD (primary cooperatives) with its secondary organisation (PUSKUD), the headquarters of which is located at provincial level.



Membership of the KUDs has increased rapidly during the last 5 years as follows :

1979-80 - out of a total of 7,615,000 cooperatives in the country, 3,965 were KUDs.

1983-84 - out of a total of 13,612,000 cooperatives, 9,539 were KUDs.

The activities of the KUDs consist of :

- (a) supply of inputs to farmers for raising agricultural produce;
- (b) marketing of agricultural produce such as rice, corn, soyabean, green beans, cloves, rubber, pepper, sugar-cane, tobacco, etc.;
- (c) channelling loans to farmers.

Source : "Cooperative Developments in Indonesia - 1979-1983", DEKOPIN.

VISITSWest Java

The number of KUDs in the Province of West Java were 1,082. There were 4,216 primary cooperatives and 67 secondary cooperatives - including the PUSKUD (Secondary Village Cooperative Unit).

There were 88 Women's Cooperatives with approximately 8,800 members.

The PUSKUD is financed by contributions from its members - who comprise all the village cooperative units (KUDs) in West Java. It also receives funds from Government for financing small traders and farmers. The activities of the PUSKUD are the same as that of the KUDs.

The main difficulties faced are : limited capital, tough competition with the private sector, and lack of professional personnel.

(Information supplied by Provincial Cooperative Office of DEKOPIN in West Java (Bandung) and PUSKUD office, Bandung).

JASA WANITA - Primary Women's Cooperative Society

The society was established on 5th July 1931 to help women belonging to poor families, e.g. wives of labourers, to stay out of the clutches of private money-lenders who loaned them money at high rate of interest. The society was registered and based its activities on the principles of thrift, economic independence, and a spirit of mutual help and understanding.

The society, which started in a very small way - with 9 members and a share capital of Rup.450/- prospered over the years and today it has 628 members. Its financial position is as follows :

Share capital	:	Rup.1,186,000
Compulsory savings	:	31,052,915
Optional deposits	:	4,512,230

It has received Government awards for social work and nation-building as well as certificates and other tokens for distinguished

1 US\$: Rup.1,000/-

services from the Army and from the Governor and other officials of West Java. It was also judged the best cooperative in Bandung Municipality in 1981, the best women's cooperative in 1982 and again in 1983 and the third best cooperative in West Java in 1983.

The society owns the building in which it is housed.

The society has extended loans to its members amounting to Rup.57,381,250. It has a Death Benefit Fund under which it has paid out Rup.565,640.

The Board consists of a President, Secretary, Treasurer and one Member who is Chairman of the Verification Committee.

The society conducts programmes to motivate its members to be thrifty, to save, and to raise their children to be good and loyal citizens.

The society's main activity is savings and loans. However, it also has some social programmes such as visiting orphanages and homes for the aged. It does not face any serious problems in the way of collecting loan instalments, although there are sometimes delays in securing the instalments.

KOPERASI PERSATUAN WANITA SUMEDANG - Primary Women's Cooperative

The above society was established on 10th March 1951. It has 288 women members, 50 per cent of whom are younger women. The society's finances are constituted as follows :

Admission fee	:	Rup.1,000 per person
Share capital	:	Rup.2,000 per person
Compulsory deposits	:	Rup.1,000 per person per month
Death Benefit Fund Contribution	:	Rup. 100 per person per month

The society's activities consist of savings and loan. Loans range from Rup.5,000 to Rup.50,000 and the interest rate is 4 per cent per month. The society runs a consumer shop. It also provides loans to small traders and small farmers. Capital for this activity is provided by the Government upto a total of Rup.11,500,000 with an interest rate of 1 per cent per month.

Social activities include : visits and donations to orphanages and old people's homes as well as to victims of natural disasters. The society runs a kindergarten school and provides vocational training for its members. Board members are trained in the Cooperative Education Centre in Jakarta.

There are sometimes problems faced in the collection of loan repayments and when this occurs the Board Members assist in persuading defaulting members to repay their loan instalments.

Women's Unit of Village Cooperatives "MELATI MEKAR" - Pilot Project of the PAWKSS (Counselling for Increasing Women's Role in Family Welfare).

The project was started in 1980 and covers 10 villages. The number of women involved is 1,100. The activities in which they are involved are : savings and loan, production of garments, operating kindergartens owned by the society and other income-generating activities like growing of vegetables and maintaining of fish ponds.

The main problems faced are : lack of adequate capital, lack of business and vocational skills.

The women are receiving education and training through the provincial office of the Department of Cooperation in West Java.

EAST JAVA

East Java is the most populated province of Indonesia having 30 million people. The land area is 48,000 sq.kilometers which means that the density of population is approximately 600 persons per sq.km.

The total number of cooperatives is 3,508 and consists of 750 KUDs and 2,758 non-KUDs.

Total membership in all cooperatives is 2,684,400 and the overall financial position is as follows :

Savings	:	Rup.27,859,413,810
Reserves	:	Rup.12,400,950,949
Net surplus	:	Rup.12,765,726,499

There are 56 Women's Cooperatives having a total membership as follows :

Regular members	:	40.711
Prospective members	:	2.629

The overall financial position of the Women's cooperatives is as follows :

Share capital	:	Rup.200,915,905
Compulsory deposits	:	444,472,090.50
Optional deposits	:	196,039,587.57

Setia Bakti Wanita : Primary Women's Cooperative Society

This society was established in 1978 and has a membership of 3,000 women. The individual share capital is Rup.20,000 per person; compulsory saving is Rup.1,000 per person per month. Total savings stand at Rup.450,000,000.

In 1984 there was a "special Saving" which was collected by contributions of Rup.6,000 from each member; this amount was collected only once in 1984 from individual members.

The society's volume of business was Rup.504,000,000 and the net surplus Rup.3,500,000 (position as of 1983). The activities carried out by the society are :

1. Savings and loan
2. Loans to small traders - out of its own funds
3. Running a small consumers' shop
4. Operating a catering service
5. Providing free vocational training
6. Visits to day-care centres for the aged
7. Social get-together for members.

The main problem faced is difficulties in collecting repayment instalments.

"Waspada" Primary Women's Cooperative

This society was started in 1964 and has a membership of 400 women.

The individual share capital is Rup.10,000. Compulsory savings : Rup.500 per person per month. Voluntary savings amounted to Rup.2000,000. The net surplus was Rup.570,000.

The main activity is savings and loans. Social activities are also carried out, as under :

- (a) Providing nutritional food to infants and children below 5 years of age - once a month;
- (b) Incidental assistance to orphanages.

The main problems faced are : lack of adequate funds and difficulties in collecting loan repayments.

"PUSKOWANJATI" - Secondary Women's Cooperative

This secondary women's cooperative society was established in 1967. Its members are 22 women's primary cooperatives located in East Java.

Puskowanjati's main task is to coordinate, develop and promote the activities of its members. This it does through the following :

1. Giving guidance on organisation and activities;
2. Carrying on thrift and loan activities; - puskowanjati provides capital to its members by way of loans,
3. Provides member education and training in managerial skills,
4. Helps to set up women's cooperatives - especially in areas where none exist.

One of the most successful achievements of the Puskowanjati is the introduction of the "Mutual Responsibility System". Under this system members are formed into group ranging from 15 to 30 persons, all of whom live in close proximity to one another. Each group meets at least once a month; they elect their own leader. The members discuss matters - especially problems - relating to their society, and express their opinions and give suggestions for improving the working of their society, for instance, when a new application for membership is received, the group belonging to the area in which the applicant lives, decides whether the application should be accepted or not. The Group members are known to each other, and they discuss whether the new applicant is of good character and other related factors. They then inform the society of their decision. If all agrees, the person concerned is admitted as a member.

Again, if a member of the Group defaults in repaying her loan instalments, the Group will try to influence her to pay up, but if all attempts fail, the whole Group take responsibility for repaying the unpaid amount.

This system is called the "Mutual Responsibility System", and was instituted by the Chairman of the Society. It has been adopted by several member-societies of Puskowanjati.

Puskowanjati has, between 1981 and 1984, provided education and training in various fields to women from its member societies :

- (a) In-house consultancy (to all primaries),
- (b) Leadership training,
- (c) Basic management,
- (d) Cooperative Planning and Development,
- (e) Financial management,
- (f) Feasibility study.

The Chairman of Puskowanjati also meets the Group leaders from the different societies at regular intervals, and they keep her informed of their group discussions.

Setia Budi Wanita - Primary Women's Cooperative

This society was established in 1977. Upto 1980 it had a membership of 4,000 but from 1981 onwards the membership dropped to half, i.e. 2,000. Now in 1984, the membership has again started increasing, and by the end of October 1984 it had reached 2,500.

The drop in membership was due to corruption on the part of the paid management staff. As a result, the society suffered reverses, and many of the members started to loose faith in it. Later on many members who had left the society started to come back, and this trend is continuing.

The individual share capital of the society is Rup.20,000. Compulsory deposit is Rup.1,500 per person per month. The society can get a loan from the secondary society "Puskowanjati" of upto Rup.72,000,000 at an interest rate of 1 per cent per month, and a loan of upto Rup.229,000,000 at an interest rate of between 1 and 1½ per cent.

At present the society only carries on savings and loan activity, and is making efforts to instil loyalty among its members so that they don't lose faith in their society.

The main problems faced are : a financial problem because of the corruption in the society in 1981; inability to secure the services of professional management and other personnel, and inadequate capital.

The society hopes that its financial position will become stable by next year, and it can then take up leadership training, and also restart some of its activities which had to be stopped in 1982.

DIAN Wanita - Primary Women's Cooperative

The above society was established in March 1980. It started with 38 members, and now has 1,127 members. In addition there are 253 associate members and 125 prospective members.

This society was formed to help young girls in the area - who live in a tourist town - and who have turned to prostitution as a means of livelihood, to rehabilitate themselves by learning trades which can make them economically independent.

The society has its own building, and here girls are trained in hair-styling, the art of make-up and related skills to enable them to work in - or operate a beauty saloon. They also learn garment making, flower-making, rug-making, etc. and the society provides them with the materials they need. Society also has savings and loan activity.

About 649 women in the area - who are members of the society are helping approximately 500 young girls (also members) to rehabilitate themselves. The society has received donations and other assistance from dignitaries, the police, the army and others in the area to enable them to carry on their activities. Donations have also been received from the Provincial Government and the Provincial Cooperatives.

The society's finances are made up as follows :

Share capital	:	Rup. 5,941,000
Compulsory savings	:	3,973,500
Voluntary savings	:	3,585,950
Reserves	:	5,981,305
Net surplus	:	11,453,838
Volume of business	:	49,515,660
Donations	:	2,500,000

The society's activities include the following services :

1. Savings and loans,
2. Consumers' shop,
3. Catering service,
4. Production of ready-made garments,
5. Beauty saloon,
6. Building contractor,
7. Renting of utensils, etc.
8. Vocational, cultural and religious instruction.

Special Province Yogyakarta

In Yogyakarta there are 62 KUDs, 714 non-KUDs and 24 women's cooperatives

Details re KUDs

- Total membership : 147,177
- 61 are primaries and one is a secondary cooperative

Finances

- Savings	:	Rup. 380,929,809
- Volume of business	:	19,638,893,415
- Net surplus	:	236,625,445

Non-KUDs

- Total membership : 95,831
- 701 are primaries and 13 are secondary cooperatives,

Finances

-	Savings	:	Rup.4,274,158,580
-	Volume of business	:	6,881,574,458
-	Net surplus	:	1,074,729,396

Women's Cooperatives

-	Full or Regular Members	:	4,108
-	Prospective Members	:	725
	TOTAL	:	<u>4,833</u>

Total number of women members in cooperatives including the KUDs, is 35,714.

Primary Cooperative "ASOKA" (Women's Coop)
included in a 2-Year Government Pilot Project

This society is located in Margorejo, Yogyakarta. It was established in 1980 with a membership of 30 persons. By 1983 there were 265 members.

Finances

-	Share capital	:	Rup.1,164,100
-	Compulsory savings	:	452,850
-	Voluntary savings	:	127,600
-	Reserves	:	12,812,500
-	Volume of business	:	9,928,300
-	Net surplus	:	669,836

Activities

- Savings and loan
- Consumers' shop
- Exhibition and sale of goods produced by members - foodstuffs, garments, embroidered rugs, etc.
- Vocational training
- Loans to small traders.

Main problems faced are :

- Lack of accommodation
- Lack of business know-how
- Lack of marketing outlets
- Inadequate capital.

Special Province of Jakarta

The special Province of Jakarta has a population of 6.5 million (6½ million) people.

The total number of cooperatives in this province is 1.112 consisting of :

146	Multipurpose cooperatives
97	Market traders cooperatives
35	Industrial and handicraft cooperatives
20	Agricultural cooperatives
128	Cooperatives among labors
11	Transportation cooperatives
548	Civil servants and Army cooperatives
32	Women cooperatives
4	Youth cooperatives
82	Cooperative Banks
9	Other kind of cooperatives

The total membership is	:	<u>217.514</u>
The number of women members is	:	<u>9.115</u>

Primary Coop 'Manggarai'

This cooperative was established at 10th June 1974. It has 400 members (all women). The coop has one manager and two employees.

The financial position is as follows :

-	Share capital	:	Rup.1,000 per person
-	Obligatory saving	:	Rup. 300 per person
-	Capital for giving loans to small traders	:	Rup.10,000,000
-	Volume of business of the shop	:	Rup.1,700,000 per month
-	Interest rate for loans	:	4%/month

The activities carried on by the society are :

1. Saving and loan
2. Consumers shop
3. Credit (loans) for small traders.

The main problem is difficulties in collecting repayment instalments but most of them can be solved after some time.

"PERIP"

This is an organisation formed by the retired army personnel and their families, and they have taken up a coop project entitled "Increasing the family income of the low income groups through cooperatives."

The project proposal was approved by the Socio-Economic Division of perip in 1983 and will cover five districts, namely, Central, North, South, East and West Jakarta.

The aims and objectives of the project are in keeping with the guidelines of the state policy concerning the role of women in nation-building, wherein it is stated that overall development requires maximum participation by both men and women in all fields. The guidelines also point out that the role of women in development should be in harmony with their role in raising a healthy and prosperous family, and this role will become more stabilised by improving their knowledge and skills in various fields according to their needs and capabilities.

The target groups under this project are members of PERIP belonging to the low income bracket, e.g. small traders, those having a small home industry, small fishermen, etc. resident in Jakarta (to begin with).

To help get this pilot project started, PERIP is providing finances for the time being and has given a sum of Rup.2,500,000 (approximately US\$2,500).

Volunteers of PERIP meet incidental costs themselves for meetings, transportation, surveys, etc.

The main activities at present are undertaken by the Board of directors and consist of :

1. Providing information to members about this project;
2. selecting the members who fulfil the requirements for joining the project;
3. Giving loans to the selected members upto Rup.50,000. The loan has to be repaid in monthly instalments over a period of 10 months and the interest rate is 2% per month.

4. Members have to save a minimum of Rup.1500/- per month towards share capital - should they decide at any time to join the cooperative.

The Board of PERIP is assisted by selected groups of members in each district.

Evaluation is done once in 3 months and once in 6 months a written report is submitted to the Executive Board.

The main problem faced is inadequate funds for extending the project to cover more people in other areas also, to provide education and training in skills, help members with marketing their products, etc.

ENHANCEMENT OF WOMEN'S PARTICIPATION IN COOPERATIVES*

Many seminars, workshops and training programmes have been conducted for women under the 5-Year National Development Plans from 1975 onwards, and efforts are still continuing to bring more women in all 27 provinces of the country into the cooperative fold so that they can contribute meaningfully in cooperative developments, thereby helping to bring about better socio-economic conditions for all. Cooperative education and training programmes were conducted by the Department of Cooperatives and other concerned Ministries and coordinated by the Office of the Minister for Women's Affairs. The Dharma Wanita (members of whom are the wives of civil servants), Kowani and Dharma Pertiwi also participated in some of these programmes.

During the Third Five Year Plan 81 women's groups in 66 sub-districts of 59 regions were covered by cooperative education and training programmes. These included groups which had formed pre-cooperatives, women's cooperatives and women's units in the KUDs. This is a relatively small number compared to the total number of women's economic productive groups which it is envisaged will lead to cooperatives which will eventually cover approximately 2000 women's groups in 1410 sub-districts in the 27 provinces of the country.

* Source : Department of Cooperatives, Jakarta, Indonesia.

In the 4th Five Year Plan the Cooperative project under the Ministry of Women's Affairs will continue its task to increase its activities in accordance with the enlargement of cross-sectoral programmes. It is hoped that at the end of the first year of the 4th Five Year Plan (1984-85) another 54 women's groups in 27 sub-districts will be reached. In the second year of the plan the activities will be increased through the Integrated Cooperative Promotion Programme.

It is hoped that at the end of the 4th plan 3600 people will have been trained on cooperatives at base level and 1170 on improving productivity of women cooperatives.

CONCLUSIONS AND RECOMMENDATIONS

The Government of Indonesia strongly supports the Cooperative Movement, and has invited the DEKOPIN to work in partnership with it to promote; expand and develop cooperatives in the country. We will examine here the existing infrastructure for strengthening the role of women in cooperatives.

Government action

The Government realises that both men and women have their own special contributions to make towards fulfilment of the development plans of the country. As far as the involvement of women in cooperatives is concerned, several steps have been taken to this end.

At the commencement of the 3rd Five Year Development Plan (1979-80/1983-84), the Office of a Junior Minister for the enhancement of the role of women in development (including in the field of cooperatives) was established. In March 1983 this Office was converted into a Ministry which is now headed by the State Minister for Women Affairs. In addition to its own work aimed at enhancing the role of women in development, this Ministry also has the function of coordinating and integrating programmes of other concerned Ministries which provide guidance to women in various fields, to help them to improve living standards through income-generating and related activities.

Cross sectoral coordination by the Ministry of State for the role of women is reflected in the Integrated Project of "Guidance on the Role of Women in Creating a Healthy and Prosperous Family."

Eight Ministries - including the Ministry of Cooperatives - are involved in the Integrated Project, and women are organised into groups for economic and other welfare activities - with the aim of motivating them to form themselves into cooperatives - or to join existing cooperatives.

The general objective of the project is to increase the knowledge and skills of women, and change their mental attitude to motivate them to work for increased family incomes through cooperatives.

To achieve this general objective, the project has the following specific objectives :-

1. To create women cadres in cooperatives - so as to increase their role in cooperatives;
2. To increase skills among women - particularly those in the rural areas - so that they can work more productively to increase family incomes;
3. To promote women's cooperatives - or any other cooperatives - where particular units can be managed by women.
4. To promote the active participation of women in all types of cooperatives, particularly within the KUDs or Village Unit Cooperatives;
5. To promote the activities of women cooperators in such fields as : family planning, nutrition, environment protection, agriculture, small industries, handicrafts, etc. all of which can enable them to improve the quality of life.

The target groups under the project on the Role of Women in Coops are : women's groups - particularly groups undertaking economic activities in the rural areas such as women farmer groups, groups engaged in producing handicrafts, groups interested in family planning, study groups interested in marketing etc.

The project activities consists of :

- i. Training of trainers working in the project (national level),
- ii. Training of extension workers - at local level,
- iii. Preparation of project needs,
- iv. Provision of consultation through visits,
- v. Extension work and counselling to women's groups.

Guidance to women - particularly rural women leaders and housewives - has now been extended to cover all 27 provinces of the country, and include women in pre-cooperatives, members of women's cooperatives and women groups in a KUD (Coop).

The main problems faced during the 5-Year period (1979-80/1983-84) were inadequate financing (which was mostly provided by the Government), lack of working accommodation, low incomes, lack of knowledge and skills of leaders and-members, low quality of goods produced, marketing problems, difficulties with cross sectoral guidance from different Departments and Communication problems because of the terrain of the country.

Another initiative taken by the Government is the Programme on Productivity of Women Workers, the aim of which is to increase productivity of women workers through integrated efforts to promote their welfare. This programme is managed by the Ministry of Manpower in coordination with the Ministries of Health, Industry, Education, Religious Affairs, the Ministry of Cooperatives and the Coordinating Board of Family Planning.

The programme covers 24 factories/undertakings spread over 13 provinces. Activities are related to programmes of the Ministry of Manpower in the fields of education, training and extension work in cooperatives.

For the cooperative content of the programme there is a special budget in the provincial offices of the concerned ministries.

DEKOPIN

The DEKOPIN set up its Coordinating Body of Women Cooperators in response to :

1. The recommendations of the Workshop on "Productivity of women in efforts to increase income for the family", (November 1979), and
2. One of the recommendations of the ICA RDEC's Regional Seminar held in Malaysia in 1975, calling upon National Cooperative Organisations to establish Women's Cooperative Committees at all levels, to formulate and implement programmes for enhancing women's participation in cooperatives.

The Coordinating Body of Women Cooperators of DEKOPIN (at national level) is responsible for planning and implementing the women's cooperative programme in the country, in keeping with DEKOPIN's policies and work programmes. This Body has to work under severe limitations of finance, staff, and the long distances to be covered between various points. Therefore, to get the utmost use of the resources available to them, the CBWC should :

1. Plan their activities within the existing infrastructure of the Ministry of Cooperatives, the Ministry for Women Affairs, the Ministry of Social Affairs, and the connected Ministries which are involved in implementing projects aimed at improving the social and economic status of rural women and their families,
2. Explore how the services provided to the members of KUDs can be used to promote women's cooperative activities within the KUDs,
3. Explore what types of education, training in skills and other services are being provided to women in the rural areas by the various Government agencies; a study of this type will reveal what needs to be done for women cooperators in particular,
4. Explore what help can be given to women cooperators by the various women's organisations,
5. Set up a Pilot project to execute member education for women cooperators.

The study team felt that there is an urgent need for cooperative information, education and training in cooperative management and for training of trainers.

Due to limited financial resources, inadequate staff and the long distances involved, the national-level Coordinating Body of Women Cooperators should make greater use of their branches at the provincial and district levels who should work with the provincial offices of Dekopin, the various Government provincial offices and the provincial offices of the various women's organisations such as Dharma Wanita, Dharma pebiwi and BKOW (Provincial Women Organisation), and others concerned with women's involvement in cooperatives.

On the basis of the information available, the Coordinating Body of Women Cooperators should prepare a national plan of action for a country-wide integrated programme of cooperative education, cooperative training and training in skills and trainers training in combination with nutrition, health, home management and related topics which can help to bring about better standards of living for women, their families and the communities in which they live.

Such a project can be carried out in selected rural areas to begin with and on the experience gained be expanded to cover other areas.

The Coordinating Body of Women Cooperators should also draw on the expertise of other specialised agencies like the universities.

The involvement of women in cooperatives has been declared a priority area by the ICA. Below is an extract from "An ICA Policy for Cooperative Development".

"In a true cooperative democracy men and women participate on equal terms. ICA shall assist in the attainment of this objective by influencing public opinion and by supporting programmes that aim at raising the status of women, e.g. by means of literacy programmes, nutrition education, income generating projects for women, developing of thrift and loan societies. In all these fields cooperative has proved to be an effective instrument of change."

In view of the above, it is hoped that the ICA ROEC will continue to be associated with DEKOPIN in promoting the involvement of women in cooperatives in Indonesia.

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located in Sukabumi (district), West Java (Province).

1. The working area of KUD "MAKMUR" covers :

- a. Cisarua Village
- b. Karawang Village
- c. Sudajaya Girang Village
- d. Sarung teah Village.

2. Aims and objectives of KUD "MAKMUR"

- a. To encourage the members to save regularly.
- b. To give education to members.
- c. To help members acquire equipment for the manufacturing of goods and to acquire farming equipment.
- d. To find market outlets for goods manufactured and produced by members.
- e. To give assistance in obtaining funds for business activities of the members and for improving the quality of their products.

3. History of the society. //

During the period from 1976 until 1980 the society was managed by men but it did not function properly. At the same time, a group of women was ^{exercising} cooperative activities like savings and loan and other income generating activities. On January 10, 1980 this group of women was integrated in the village unit cooperative KUD "MAKMUR", and after the integration the society's board members consisted of the following persons (women) :

Chair person : Mrs Dewi Suwartika

Secretary person : Mrs. Wakyah

Treasurer person : Mrs. Siti A' yah

Under the leadership of Mrs Suwartika the society showed rapid improvement and the working area became eleven villages namely :

- | | |
|------------------|----------------|
| a. Cisarua | g. Warna Sari |
| b. Karawang | h. Subang Jaya |
| c. Sudajaya | i. Sukajaya |
| d. Sarung Teah | j. Sukaresmi |
| e. Karang Tengah | k. Sukakarya. |
| f. Dayeuh Luhur | |

The society has received a classification which means that the cooperative is a healthy one good organized and that the business is profitable.

It has received aid from the Indonesian Governments and the government of New Zealand in the form of Cooling Units of a capacity of 1500 litres and 5000 litres.

4. Membership.

Regular members	: 581 persons
Prospective members	: 283 persons
Associate members	: 2190 persons

5. Board members.

Chair person	: Dewi Suwartika
Secretary	: Tati Suwarti
Treasurer	: Siti Aisyah.

6. Managers/Employees.

Manager	: a. Ujang Effendi b. Nuning Suarningsih
Unit heads	: 5 persons
Employees	: 22 persons.

7. Supervisory Board

Chairman	: Moch. Wachyudin
Members	: Lili Mulyana Ayi Sutriaman.

8. Assets.

Office / equipment	: 2 units
S h o p	: 2 units
Transportation vehicles	: 2 units
Cooling equipment	: 2 units

9. Capital.

a. Own Capital.

- Share Capital (initial savings)	Rp. 581.000,-
- Compulsory savings	Rp. 2.458.000,-
- Reserves	Rp. 3.641.280,-
- Donations	Rp. 9.000.000,-
- Net Surplus (1983/1984)	Rp. 12.884.608,-
Total	Rp. 28.557.888,-

b. Outside Capital.

- Short term loans	Rp. 141.892.386,-
- Long term loans	Rp. 341.998.475,-
Total	Rp. 483.890.865,-

10. Bussiness Activities.

a. Savings and loan.

Loans extended (given) to 287 members
 Amount of loans Rp. 21.643.635,-

b. Loans for small farmers (BIMAS) :

Area covered 472 ha
 Farmers involved 434 persons
 Amount of Credit Rp. 19.408.250,-

✓ c. Total value of milk sold by 65 farmers Rp. 239.716.159,-

✓ d. Total value of Cattle food sold Rp. 45.625.590,-

11. Electricity service.

Activities : a. Collecting subscribtion money.
 b. Reparation of electricity failures.
 Total earnings from this sector Rp. 1.586.000,-

12. Consumer Shop.

Goods available in the shop are : rice, sugar, flour, cooking oil etc.

Capital operated : Rp. 6.968.125,-
 Volume of Bussiness : Rp. 31.016.270,-

THURSDAY MARCH 21, 1985

Muljomiseno:

Face any obstacle with frankness !

Former Trade Minister Drs.H. Rachmat Muljomiseno has expressed the hope that in facing various obstacles whether political social, economic and others, we should solve them with openness on the basis of consultation and consensus.

Int'l workshop for women cooperators

By Our Reporter

The Indonesian Cooperatives Council (DEKOPIN) is presently holding a regional workshop for women cooperators at Tiara Room, Kartika Plaza Hotel. The ten-day cooperatives workshop was officially opened Wednesday by Mrs.L.Soetanto, state minister for the role of women.

The delegates of the workshop are from India, Sri Lanka, Bangladesh, Malaysia, the Philippines, Thailand and Indonesia. The main speakers are R.B.Rajaguru, director of the International Cooperative Alliance (I.C.A)'s regional office in New Delhi and Mrs.Margaret D'Cruz, an ICA education officer who has visited and made an indepth study on Indonesian women cooperatives societies in Java.

Mrs.T.Slamet Danusudirdjo, chairman of Women's Cooperatives Meeting Forum (BKWK) revealed that it was in 1984 that the idea was put forward to hold a regional seminar

for women cooperators. Women are important assets who decisively influence the quality of life and strength of the economic and social foundations of society, she added

On the occasion, State Minister Mrs.L.Soetanto said that the enhancement of the role of women cooperators is to raise the quality of human resources in the development of cooperatives as a part of national development plans. "We, in Indonesia," he said, "are fully aware that cooperatives are relevant channels for income generating activities as well as for employment opportunities for women, which also implies the implementation of the mutual help system which is part of the Indonesian way of life."

During the workshop R.B. Rajaguru will explain on the methodology of intervention which is a helpful means to reach the people at the grassroots level who are semi-illiterate to understand more about cooperatives. This is meant to urge them to discard their ideas of the dependent syndrome. The International Cooperatives Alliance was established in London in 1895. (TOB).---

Muljomiseno said that in 1985 and the following years we all shall be facing a difficult time.

Muljomiseno who is also known as political observer and who once served as head of the Commission VII (Trade and Financial Affairs), here Tuesday explained that in this challenging moment we should maintain people's confidence and avoid things that are running against the community's desire.

"What we should observe are the opinions proposed by prominent figures, informal leaders and experts in certain fields as well as the mass media in seeking solutions. We must regard their ideas as positive inputs for the government," Muljomiseno added.

"Gone are the days for people or groups who cannot stand criticism and resort to "window dressing," Muljomiseno stressed.

Touching on the cooperatives which were entrusted for public services, the operations should be in line with article 33 of the UUD 1945 Constitution and conducted in accordance with Law No. 12 Year 1967.

What is also important is that we should avoid any form of monopoly or oligopoly which are opposed to the cooperatives' principles.

"We need an honest approach and should be open to the people in discussing various issues, including politics, economy and finance, as well as social, security and order," Muljomiseno added.

— (Ant)



CERTIFICATE



This is to certify that

Ms.

has attended the "Regional Workshop for Women Cooperators" organised by the International Cooperative Alliance Regional Office & Education Centre for South – East Asia (ICA ROEC) in collaboration with the Dewan Koperasi Indonesia (DEKOPIN) and the National Coordinating Body for Women Cooperators (NCBWC) in Jakarta (Indonesia) from 19th to 29th March 1985.

R. B. RAJAGURU
REGIONAL DIRECTOR
ICA ROEC

SOEDARSONO HADISAPOETRO
PRESIDENT
DEKOPIN

T. SLAMET DANUSUDIRDJO
EXECUTIVE CHAIRPERSON
NCBWC

Jakarta
29th March 1985