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**WOMEN IN
AGRICULTURAL CO-OPERATIVES**

by

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Prepared for the
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WOMEN IN AGRICULTURAL CO-OPERATIVES

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INTRODUCTION

The aim of this paper is to examine the current situation with regard to the participation of women in agricultural co-operatives, and to promote further understanding of the factors affecting the extent of women's participation in such co-operatives in terms of both actual membership, and contribution to decision-making within the organisation. The paper focuses on women in rural areas who undertake some sort of farming or closely-related activity, whether or not in association with a husband. Women in both developed and developing countries are discussed in this paper, although more attention is paid in certain sections of the report to the situation of women in developing countries. It also aims to put forward recommendations with regard to improving the participation of women in agricultural co-operatives in the future, with specific suggestions for action by co-operatives, development agencies and government departments.

The paper is structured in the following way; Chapter One presents information concerning the extent of women's participation in agricultural co-operatives in those countries where data has been collected. Although this highlights the fact that in many countries statistics are not kept with regard to women's membership of agricultural co-operatives, it does begin to show how in those countries which have adopted some sort of policy with regard to women's participation in agricultural co-operatives (whether politically motivated or not), the extent of such participation has increased as compared to those countries which lack a clear-cut policy and where women's agricultural work still remains very much separate from the activities of the agricultural co-operatives already established within the country.

Chapter Two poses the question of why should the fact of women's low membership of agricultural co-operatives in certain countries be of concern to those involved in the co-operative movement, and attempts to answer this question by looking in detail at the various benefits to be derived from greater involvement by women in existing agricultural co-operatives, as well as in new co-operatives set up by women's groups themselves. This chapter shows that benefits are to be gained at all stages, from the individual woman herself through the

farm family, and the co-operative itself, to the "national community". This chapter also usefully serves to illustrate what women aim to achieve through membership of an agricultural co-operative, thus giving an indication of potential improvements to relevant policies.

Chapter Three examines the problems that need to be overcome in order to allow women to substantially increase their membership of agricultural co-operatives in the future. The chapter focuses on general problems which have been shown to have a bearing on women's low rate of membership, although their relative importance of course, varies from country to country, and between developed countries and developing countries. Within this chapter a sub-section is devoted to the topic of handicraft production by women members of some agricultural co-operatives.

In Chapter Four, the focus of the paper moves from the previous 'general' approach to a more detailed and specific examination. This is achieved by presenting a series of carefully chosen case studies. The case studies have been selected with a two-fold purpose in mind; first to illustrate in more detail the type of farming activities that women can develop through membership of an agricultural co-operative and the contribution that organised groups of women can make to agricultural production in a country; second, to identify some of the specific problems experienced by agricultural co-operatives with a predominately women's membership, thus highlighting some lessons to be learnt.

Chapter Five is divided into two sections: first a summary of the findings presented in the paper, and second, a list is made of the conditions required to bring about a more extensive and effective women's membership in agricultural co-operatives, in both developed and developing countries.

Finally, Chapter Six, provides practical suggestions for action which can be taken by co-operatives, development agencies and/or government departments respectively, in order to promote women's participation in agricultural co-operatives.

CHAPTER ONE

CURRENT EXTENT OF WOMEN'S PARTICIPATION IN AGRICULTURAL CO-OPERATIVES

In the current literature on the topic of 'women and co-operatives' numerous examples are given of women's involvement in consumer co-operatives, credit unions, and handicraft co-operatives; by contrast examples of women's involvement in agricultural co-operatives are much less frequent, and this fact is apparent in the literature covering both developed and less developed countries. One would expect women's involvement in agricultural co-operatives within a particular country to mirror involvement by the female population in the actual agricultural production process in that country; this however is not the case, since in certain developing countries women often undertake a considerable share in farming activities, and yet their participation in agricultural co-operatives is remarkably low. In other countries, where women do not play a large part in actually working the land (e.g. in some Muslim countries, and in developed countries where the agricultural labour force has been considerably reduced by mechanisation, and more recently, cut back due to over-production) many women still contribute a significant number of hours to activities associated with the farm as a production unit, e.g. tending livestock and poultry, book-keeping, assisting with harvest work. It is found that the work of rural women in these countries is also very much separate from the activities of the agricultural co-operatives.

So far there has been very little data collected concerning women's membership of agricultural co-operatives in the different countries of the world, and recourse has to be made to various books and documents concerning individual countries where mention is made of women's participation in agricultural co-operatives. However in respect of developing countries, Lamming (1983) has made a useful contribution in terms of assessing the extent of women's participation, and Meynell (1980) provides valuable information in respect of the situation pertaining in various European countries.

From looking at the literature available it is apparent that in those countries which have adopted some kind of policy with regard to women's participation in agricultural co-operatives the extent of such participation has increased as compared to those countries which

lack a clear-cut policy, and where women's agricultural work still remains very separate from the activities of the agricultural co-operatives already established within the country. In some countries, these policies are politically motivated, as for example in Vietnam, Cuba, and the European eastern bloc where co-operatives are instituted as part of the government's plans for agricultural production. Thus Lamming (1983) is able to state that in Vietnam some 7,000 women are presidents or vice presidents of local agricultural co-operatives. The fact that co-operatives in these countries provide special facilities for women in terms of nurseries and schools for children, canteens and laundrettes is important since rural women are thus freed from the time-consuming aspects of family life e.g. child minding and preparation of meals, and are able to participate in co-operative meetings. This is a notable feature of the Kibbutz system in Israel where women are able to play an equal role with men in the running of the various Kibbutz activities. However, Meynell (1980) highlights the fact that even in socialist countries, where the principle of sex equality has been advocated for far longer than in the West, the participation of rural women in the decision-making within co-operatives is still very low and out of proportion; only 8.3 percent of all board members of co-operatives in Poland were women (1977 figures), and overall membership of co-operatives in the rural areas of Poland is lower than in the urban areas. In Hungary, only 0.5 percent of the presidents of co-operatives are women.

A few other countries which do not have socialist governments, have adopted policies to encourage women's membership of agricultural co-operatives; for example in Lesotho, a policy was adopted in 1978 to mobilise rural women for village producer co-operatives and several successful primary co-operatives were developed in the agricultural and marketing sector, and also in the thrift and credit sector. Those groups and associations mobilised by the Bureau of Womens' Affairs in Lesotho are reported however as having greater participation by the women members themselves in the planning and running of their own enterprises, as compared to the other new societies set up under this policy where men have retained control of the committee and decision-making. In Malaysia, the Farmers' Organisation Authority have a Womens' Participation Unit which had started, by 1978, 513 projects, of which 169 were for agricultural production. It appears

that women in Malaysia prefer to have their own co-operatives however, and to date, their number and membership was small compared with those of the "agro-based co-operatives". In Japan, there has been a policy of promoting "agricultural co-operatives women's associations" which work with, but are independent of, the agricultural co-operatives. There are reported to be almost 4,000 of these associations with about 2½ million members. Rural women in Japan are taking increasing responsibility for farm management and whilst through membership of the associations women are able to receive training and other services from the co-operatives, they are effectively barred from having any say in the operation or control of the co-operatives.

In Austria, the apex body of all the agricultural co-operative organisations comprising credit, purchasing and marketing, dairy and processing - the Osterreichischer Raiffeisenverband - passed a resolution to encourage women to become board members of the co-operatives. However, it has been reported that there has been little response to this, except that some of the credit banks are now managed by women and some women have been elected as board members of marketing co-operatives because of their experience as consumers. In Finland, the co-operative dairies and their federation changed their by-laws in 1975, to allow the wife/husband of a member to vote in meetings of the co-operative. This means that if a farmer is a member of a dairy co-operative his wife and/or adult child may use the members vote. A few other agricultural co-operative organisations in European countries also have implemented joint membership by a husband and wife, but in the vast majority of agricultural co-operatives only one member of the household which is usually the male in his position as head of household, is allowed to become a member. If women are widowed, divorced or separated and are head of a farming household, then they will become a member in their own right.

It is useful to examine women's membership and participation in those countries where co-operatives are a significant sector within the economy but where no policy regarding women has been adopted. For example, in Italy, the Associazione Ravennate delle Co-operative Agricole carried out a survey which showed that just over 60 percent of its active members were women (out of a total membership of about 8,500). However, it was found that the majority of these women members only undertook general labouring work for the co-operative particularly in the viticulture activities of the co-operative.

Generally speaking, in the Associazione Ravennate delle Co-operative Agricole, and other co-operative organisations in Italy, representation by women at higher levels is not in proportion to their membership numbers. In Ireland, where dairy co-operatives play an important role in the farming sector, despite the fact that women are closely involved in the dairy production process, the Irish Co-operative Organisation Society reports that their member co-operatives are generally male dominated with less than 10% of women participating actively.

In Senegal, where co-operatives play an important part in the rural economy, one third of members of "Producer Groups" have been reported to be women, although no further information is available with regard to women's participation on committees or in decision-making.

In many other countries, where women in rural areas are responsible for many agricultural production tasks, it is clear that these activities are still undertaken to a large extent without any of the assistance a co-operative could provide such as supply of farm inputs, assistance with marketing of produce, and/or assistance in terms of loan of specialised equipment, all of which could substantially improve the lives of rural women. For example in Kenya where women undertake a major part of the domestic food production, membership of agricultural co-operatives is generally low. Similarly in Ghana, in the Northern Region, women are not integrated in the produce marketing co-operatives. In India where village women are often responsible for tending livestock and processing dairy produce, and where the majority of co-operatives are in the agricultural sector, women have only joined co-operatives in small numbers. The exception to this is the AMUL dairy co-operative where women's membership is significant. In both Indonesia and the Philippines, co-operative development schemes have been set up in the rural areas but as yet little progress has been made with increasing women's membership of agricultural co-operatives. In Ecuador, Peru, El Salvador, Bolivia and Guatemala, women are generally only workers for agricultural co-operatives, receiving only a wage, and not the full benefits which accrue to members. It should also be pointed out that in some cases, agricultural improvement programmes which are carried out using co-operatives as a method of delivery for improved farming inputs, new types of seeds, provision of irrigation, etc., may actually act to worsen the livelihood of women in rural areas in developing countries,

sometimes even removing a source of income. For example, within the Isoya Rural Development Project in Nigeria, women were excluded from marketing a new cash crop - yellow maize - as the marketing of this was ordered to be carried out by the men's co-operatives; as women in this part of Nigeria traditionally carried out the marketing of agricultural produce, a valuable source of income was lost.

Finally it should be noted that in some countries the full extent of women's participation in agricultural-related activities is still undocumented, as for example in some Muslim countries where women's activities in rural areas are largely carried out within a compound and are therefore 'hidden'. Even in Europe, the role of farmer's wives is changing on many farms due to the need for alternative farm enterprises to be developed in the face of quotas and declining subsidies; often women are taking a much more important part in income generation through farm tourism, angora wool production, snail farms, etc., although some of these activities are already being organised along co-operative lines, many more have the potential to be so organised in the future.

Despite the limited data available, this chapter has shown that whilst national policies on promoting women's membership are constructive and helpful in terms of facilitating women's increased membership, the problem of women's lack of representation on committees and participation in the decision-making processes remains. In other countries the findings have shown that while it is known that women in many rural areas are responsible for substantial agricultural production tasks, these activities are still carried out to a large extent without any assistance from a co-operative.

CHAPTER TWO

BENEFITS FROM GREATER PARTICIPATION

Why should the fact of low participation by women in agricultural co-operatives in certain countries be of concern? The main reasons for this concern is that, in view of the crucial role that women play in agricultural activities in many countries (especially certain developing countries) there are great potential benefits to be derived from increasing women's involvement and participation in existing agricultural co-operatives as well as encouraging women to set up new co-operatives to assist in improving aspects of their farming activities.

These benefits can be described from three different perspectives;

- benefits to women as individuals and as members of rural households;
- benefits to existing agricultural co-operatives;
- benefits to national governments.

The relative importance of each of the benefits listed below will of course vary, according to the differing circumstances in which women in rural areas worldwide find themselves, and what their individual priorities are. The benefits that can accrue to existing agricultural co-operatives from involving women more actively in their affairs will also vary from co-operative to co-operative depending on what activities are undertaken and the particular aims and objectives of the current members. For national governments some of the benefits listed are more applicable to developing countries than to developed countries and vice versa, but the opportunity of strengthening rural economies through promoting the participation of women in agricultural co-operatives is a benefit that is common to all national governments.

Benefits to Women as Individuals and as Members of Rural Households

It is often stated that women need to be able to recognise definite benefits or advantages that will accrue to themselves and their families from a group undertaking of any sort, before committing themselves wholeheartedly. When the benefit or advantage is so recognised, women are quick to co-operate and usually successful in doing so. Indeed there are many examples in the literature of informal groups that have been and continue to be set up by women, both in developed and developing countries, usually for the purpose of undertaking a specific task. There would seem to be, however, a need for a wider dispersal of information concerning the benefits that women can derive from more formalised organised groups; in this case, both existing agricultural co-operatives and new co-operatives set up by farming women themselves. Some of these benefits are listed below.

- opportunity to earn an income, if not already doing so as for example, through sharing factors of production through joint cultivation of land, joint ownership of milch animals, joint ownership of items of equipment (production co-operative);
- opportunity to increase income through negotiating better prices, and a wider number of outlets for produce (marketing society) and through easier access to improved farm inputs leading to higher yields (supply co-operatives);
- opportunity to share with others the cost of transporting produce to market, hire of market stalls, and other items of equipment, thereby saving costs of overheads;
- opportunity to reduce prices of needed farm inputs through bulk purchases;
- opportunity to increase income through joint marketing of a common service; e.g. farm holidays, organic food supplies, egg production, supply of specialised seeds;

- opportunity to obtain loans and credit since a co-operative can more easily provide the collateral required to obtain credit from the organisations concerned;
- opportunity to obtain agriculture-associated skills, as co-operatives act as good points of contact with training bodies and other extension workers;
- opportunity for women to present a collective voice concerning their feelings on any matter to the relevant bodies, and to influence decision-making where appropriate;
- co-operatives can assist in reducing the isolation of women in rural areas; by bringing women together to perform an economic function, a co-operative will also provide an opportunity for social contact and exchange of news.

The importance of co-operatives to women in providing them with a way of obtaining an income is illustrated by the following quote:

'Among Latin American peasant women asked whether their lives had changed through participation in co-operatives, "almost all" replied that it had made a difference: "We have work and more money now." It was often difficult to move beyond this in the discussion, "because their poverty and need for employment and economic gain, however minimal, were what most concerned them".

For Asian women: "The main aim of co-operative activities is economic development and hence importance has to be given to income-generating activities Women can no longer meet the needs of their families on the income of the male member of the family only So the women feel it is very necessary for them to find out ways and means of supplementing this income".

A study on women's participation in Nigeria showed that the most important reason for women joining co-operatives was improved welfare and better living conditions (ie through higher incomes); about 40% of the respondents gave this as their prime aim. The provision of savings and thrift facilities was the main reason advanced by another 20%.

The attraction of savings-and-loan co-operatives, credit unions and similar organisations for rural women throughout the Third World may be taken as another indicator of farming women's interest in having their own access to and control over financial resources. In various cases, the aim of women in joining credit co-operatives has primarily been to obtain funds for their own occupational activities as well as for family purposes.' (Lamming, 1983, p.21).

The benefits of belonging to a co-operative which can provide technical assistance is also recognised by the women members of a secondary egg and poultry marketing society in Lesotho, where the women meet frequently to discuss their problems, and to receive help in terms of learning the technical skills required for commercial poultry. In Sweden, the apex body of the farmers' co-operatives has organised study circles in collaboration with an adult education association for their members and this is recognised as a great benefit to women on farms, many who live in fairly remote areas where few ordinary educational facilities are provided. It is noted that the study of book-keeping skills has been of most interest to the women involved. Where farming incomes are reasonably sufficient, it is likely that this sort of training provided by a co-operative will be of greater interest to women than the opportunity co-operatives may give in terms of income-generation.

A survey undertaken in Nigeria reported that the women interviewed stated that their status had improved in the community after joining the co-operative and, as members more opportunities were provided for them to participate in decision-making. This rise in status is likely to be associated in part with the fact that women have also succeeded in increasing their incomes through the co-operative and therefore are able to invest in education for their children, become less dependent on their husbands' income, and able to contribute to costs of house-building, etc.

Benefits to Existing Agricultural Co-operatives

The benefits that can accrue to existing agricultural co-operatives from involving women from farming families more actively in their affairs, both by increased membership of women, and by increased participation by those women members, will vary according to each co-operative's specific activities and services. Existing

agricultural co-operatives should see the wives of their male members and all other women within rural households, of whom most are involved in some farming-related activity, as an extremely valuable resource which has hitherto been untapped. One only has to remember that 'people' are a co-operative's best and most valuable resource, to realise the benefits to be gained from getting women in rural areas out of the confines of their farms and into co-operatives. Some of these benefits include the following:

- the opportunity of gaining additional supplies of particular crops, and supplies of different types of crops/produce, for the purpose of expanding the scope of the co-operative's activities. For example, many women in rural households in developed countries have the potential to produce small amounts of crops which command a premium price e.g. organic vegetables, herbs, wild flower seeds, the production of which is also cost-effective in terms of their own labour input - it would be to the mutual advantage of a co-operative and the women producers to co-operate in, say, the marketing of such new crops;
- for co-operatives involved in any sort of food processing and packing, women co-operative members, as a group, can provide valuable knowledge concerning probable consumer reactions to different products and packaging. As fees asked for by commercial market research companies tend to be high, a co-operative could achieve financial savings by making use of women's experience in family food shopping;
- Likewise, for co-operatives involved in the marketing of foodstuffs, women members would be able to advise on how women perceive various different retailing outlets, and which they prefer in terms of ease of shopping;
- the opportunity of utilising women members in the production of items or services needed jointly by the members of the co-operative, as for example, making of fishing nets, or repair of fishing nets, for a fishery co-operative, production of hessian bags for storing produce, quality control and grading of produce.

- the opportunity for the co-operative to substantially improve member relation activities by using organised groups of women members in the dissemination of information from the co-operative and the feeding back of information to the co-operative's board of directors from farming households.
- by opening their doors to women to become members in their own right, the co-operative could substantially enlarge its capital funds through the women's share contributions.
- by incorporating women's farming produce as well as men's agricultural production under the marketing umbrella of the co-operative, the role of private traders in the locality of the co-operative can be further undermined.

Benefits to National Governments:

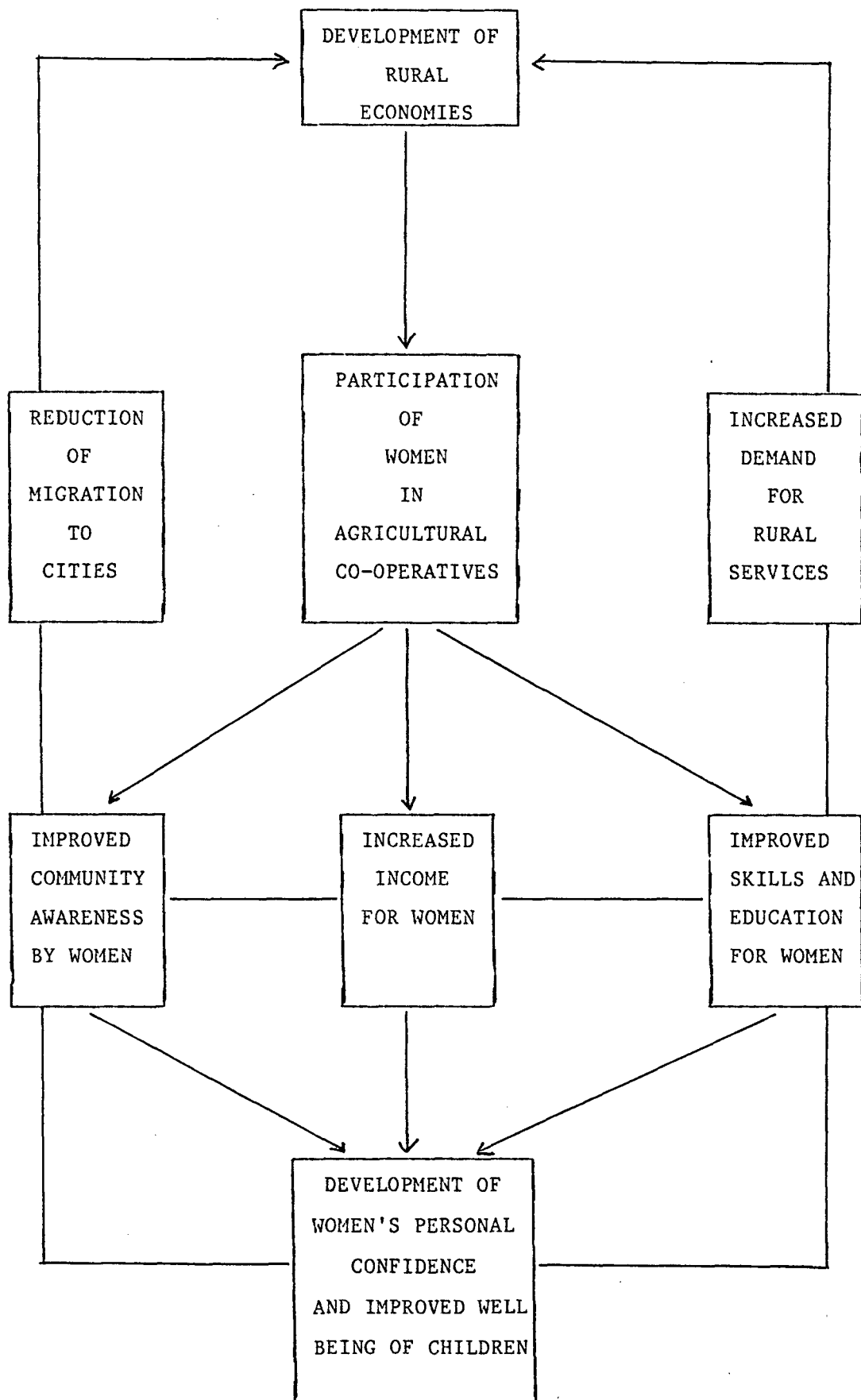
For many national governments, the most important benefit of involving more women in organised groups is that it is more cost effective to arrange provision of services to women in groups than to individual women. Some of those services which can be provided to women as members of agricultural co-operatives are described below:

- co-operatives set up by women themselves in rural areas often undertake improved food production, sometimes on communal land, thus leading to higher yields and an increased supply of food within the country; women growing their own foodstuffs are also able to provide a more nutritious diet for their children.
- agricultural co-operatives have assisted women to improve their dairy production, thus leading to an increase in domestic milk supplies and other dairy products availability.
- groups of farming women who are organised in agricultural co-operatives can more easily be consulted than individual farming women, with regard to their occupational needs, and during the planning and implementing of development programmes which may affect women's farming activities.

- established farm supply agricultural co-operatives can assist by supplying appropriate seeds and fertilizers in small quantities for women farmers; in many cases, commercial concerns would not find it cost-effective to distribute farm inputs in such small quantities and therefore women can be disadvantaged in their attempts to improve production.
- women who show ability in management and organisational skills within agricultural co-operatives can be further developed through leadership training, thus helping to increase the numbers of trained women vis-a-vis trained men available to provide extension services to women farmers.
- by providing opportunities for women in rural areas to earn an income, and by acting as a forum for women to meet each other, agricultural co-operatives can assist in reducing migration to urban areas and the consequent de-population of rural areas.
- agricultural co-operatives are an appropriate institution through which the provision of credit and marketing assistance can be made available to women farmers who wish to expand and/or improve their agricultural production.
- training and extension can more easily be provided to farming women who are organised in groups, than to individual women.

The diagram overleaf illustrates the link between improving women's participation in agricultural co-operatives and development of rural economies.

THE LINK BETWEEN IMPROVING WOMEN'S PARTICIPATION IN AGRICULTURAL
CO-OPERATIVES AND DEVELOPMENT OF RURAL ECONOMIES



CHAPTER THREE

CURRENT CONSTRAINTS TO WOMEN'S PARTICIPATION

What are the problems that need to be overcome in order to see women taking a much more prominent place as actively-participating members of agricultural co-operatives in the future? This chapter focuses on general problems which have been shown to have a bearing on women's low rate of membership, although their relative importance varies from country to country and between developed countries and developing countries

A fair amount of attention in the past has been devoted to legal problems particularly those associated with land and property laws inhibiting women's membership of agricultural co-operatives. The fact of women's existing workload and lack of spare time for any co-operative activity has also been widely debated as a causal factor, as has the fact that women in many rural areas of developing countries receive inadequate schooling and vocational training. Traditional attitudes concerning the type of work appropriate for women and women's role within the family and the community have also been argued as a major constraining factor affecting women's participation in agricultural co-operatives. Each of these factors are discussed below.

However, even if as a result of special efforts, those concerned were successful in getting governments to change laws in respect of property ownership, and in providing comprehensive training for women in co-operative matters, it is suggested that the current situation of women's low membership is unlikely to change greatly if the activities and services offered by the co-operatives are not relevant to the type of work undertaken by women in rural areas, whether farmers' wives or as farmers in their own right. Therefore the first constraint to be discussed in this chapter is the inappropriateness of many existing agricultural co-operatives to meet women's needs.

Inappropriateness of many existing agricultural co-operatives to meet women's needs

The inappropriateness of many agricultural co-operatives to women's needs could be said to be the greatest problem, and one that is now beginning to be explored in full. In developing countries many agricultural co-operative development schemes have been based on the setting up of specialised marketing co-operatives to deal with the main cash crops of the country. Production of cash crops is often the domain of the male in his position as 'head of household'. Although women are often involved in assisting their husbands with cash crop production, for example, at weeding and harvesting time, a considerable amount of their other time is spent on growing food for domestic purposes, and/or tending livestock or poultry any surplus production being sold locally. When women are members of specialised marketing co-operatives it is usually found that they are of divorced or separated status and therefore take on the role of "head of household".

The existing agricultural co-operatives have not been geared to assist women in their small-scale production of food-stuffs, by supplying the appropriate seed, fertiliser, fodder, tools, and other equipment. This fact of agricultural co-operatives' activities and services not being relevant to rural women's needs is also apparent in some developed countries, as for example in parts of Scotland, where community co-operatives have been set up separately from the agricultural co-operatives. Obviously, the specific services that could be included by a co-operative as part of its overall activities, to benefit women involved in agriculture in any particular area, will vary according to the type of farming tasks they undertake, but there is clearly great scope for involving many more women than at present in agricultural co-operatives by broadening the range of activities and services provided.

The structure of many existing agricultural co-operatives in developing countries are also complex and unfamiliar to rural women with little or no education. These types of co-operatives require members to be literate, to keep accounts and records and to have management skills, especially when on the committee, to deal with other bodies e.g. banks, government departments, etc. As most of these co-operatives have a majority of male farmers as members,

meetings are usually timed for the convenience of the male office holders and committee members rather than at a time suitable for women with children. Some co-operatives have a high membership fee and this is a problem for women in rural areas of developing countries who may only possess small amount of cash at any one time. All these aspects mean mitigation against the involvement of women. Even if there is provision in co-operative byelaws to ensure minimum representation by women members this will not necessarily be an effective solution if women find the co-operative rules, regulations and procedures difficult to understand, and conducted at a place and time not convenient to their homes.

Legal problems, particularly Land and Property Laws

Membership of agricultural co-operatives in both developed and developing countries is often only open to persons with land or property titles. This requirement for membership is in some cases partly a reflection of the co-operative's activities, as for example marketing of cash crops where the farmers concerned have had to show legal ownership of land as collateral for obtaining a package of seeds, fertilizers and other extension assistance. However, in other cases, agricultural co-operatives may use land or property rights as a requirement for membership when there is no legal obligation to do so, and this has clearly had a negative affect on women's membership since laws concerning ownership of land and property in many countries are often unfavourable to women. A women's ability to obtain rights to land and property varies a great deal from country to country, according to a whole host of factors including the position of a women's family within the broader structure of class division, whether marriage is matrilineal or patrilineal, whether kinship and inheritance rights are matrilineal or patrilineal, and also the decision-making powers held by women within these systems. However generally speaking whatever the legal system, women still do experience difficulties in terms of obtaining land and property and their holdings may often be smaller and/or of lower quality.

Thus, in some countries even if a woman undertakes all the farming activity in the absence of a husband who is at work elsewhere, she may not be allowed to join a co-operative to receive assistance in supply of farm inputs and marketing if she has no legal right to the land

farmed, and is not seen as the 'head of household'. It is apparent from this land title requirement that many agricultural co-operatives have been content that only one member of the household should actually join the co-operative, and that the services of the co-operative accrue to the rest of the household through this one member, who is usually male. Unfortunately this has not always happened as for example where women undertake joint activities with a husband on the same plot of land, the wife's share of control over crops produced can be affected since only the husband can receive payment from the co-operative, and the women's share of the proceeds may not necessarily be passed back to her. Information about other services of the co-operative may also not be transferred back to the women members of the household by the male co-operative member. The fact of not admitting farming women as members in their own right, is also a contributing factor to agricultural co-operatives failing to offer services appropriate to women's needs. The fact that ownership of land may be needed as collateral in obtaining a loan has also restricted co-operatives' ability to lend to women wishing to improve their farming activities.

Women's workload

Often women are in the pernicious situation of being so severely handicapped by their own lack of spare time that they cannot make use of the opportunities available to make their lives easier and to increase their incomes through agricultural co-operatives. This is particularly true of rural women in many developing countries where often they work 16-17 hours every day. As well as carrying out farming activities (often without any labour-saving implements) these women will be responsible for collecting and carrying fuel, fodder and water (often from long distances), child care, washing of clothes, food processing and preservation, and care of livestock. Whilst the situation in developed countries is not nearly so drastic since labour-saving equipment is more easily available, the problem for some women of having to be simultaneously mother, homemaker and wage-earner often results in only a few hours spare time each week for any other activity.

Lack of education and training

The poor education and in some cases illiteracy amongst women in some developing countries act as a formidable obstacle to involving women in co-operatives as they may not sufficiently be able to understand the co-operative's procedures. For example, before joining even the simplest co-operative, a potential member will need to read the rules and regulations pertaining to that membership and sign a document agreeing to abide by such rules.

The provision of training on co-operative and agricultural matters often does not reach farming women, for a variety of reasons. In developed countries it may be that women are not made aware of the existence of such training or that the training is arranged at venues many miles away and the question of transport becomes a problem. In developing countries, lack of spare time is an important factor, in view of the 16-17 hour day that many women in rural villages work; even if the training is only a day's duration there is often a problem of travel and accommodation. In many cases trainers are male and it may be taboo for women to come into contact with males outside the family. If training is provided for women, so often it is mainly childcare, nutrition, hygiene etc; the training on co-operative management and new farming techniques remain very much directed to, and organised for, male farmers. Consequently, many women in rural areas remain unaware of the benefits that they could derive from participating in agricultural co-operatives. It has also been noted that it is the women with high education that come forward to sit on co-operative committees and Board of Directors. The lack of training for women in confidence-building and leadership skills has thus not encouraged greater participation.

Traditional Attitudes

In every country there are deep-rooted norms about women's and men's roles, and arising from this, the type of work undertaken by women and men respectively. These norms together may adversely affect women's freedom of choice in terms of joining a co-operative and actively participating in its meetings. For example, in some societies, women's work may be confined to a great extent to the home, as for example, work undertaken by women of high caste status in India, whilst in some Muslim countries for example, Saudi Arabia, women and

men who work outside the home are strictly segregated and therefore participation at meetings of a mixed co-operative would be taboo. In the developed world, the traditional view is still held by some men that 'a women's place is in the home' and thus some farmer's wives may find it difficult to devote time specially for co-operative meetings. The fact that women's contribution to agricultural production has for so many years been ignored by development agencies (which have been to a large extent, male dominated), and therefore not been given due recognition, is also an important indication of such attitudes. Although changes are being made to incorporate women's needs in current development plans, traditional views held by male farmers of women's agricultural activities being somehow secondary to men's may still need to be overcome in some countries.

In most cases, men will be fully aware of the potential financial benefits to be gained from co-operation, and may not be willing to share these benefits with women in the community. Some agricultural co-operatives have supported men's traditional attitudes by requiring women to obtain their husband's consent prior to being allowed to become a member, and also, prior to being allowed to receive credit or a loan. Of course some rural women themselves are not exempt from voicing traditional views about what their roles are within the family and the community, and in some situations it has to be recognised that women may not be interested in pursuing participation in a co-operative. However in other situations this apparent indifference held by particular women may be a way of hiding a lack of confidence which is required to establish contact with an unfamiliar organisation.

Traditional attitudes to women's work can be seen as a contributing factor to the cases where agricultural co-operatives, most notably in developing countries, faced with the need to involve women in the activities of the co-operative, have encouraged handicraft production by women as an income-earning activity. Although in some cases handicrafts can provide a reliable and sufficient income, and women may like the link it provides to their own cultural heritage, in many cases handicraft production results in very small monetary returns for extremely long hours of work. Many handicrafts undertaken by women are those which are associated with the home in some way,

embroidery, weaving, knitting, basketry, mat making, pottery, etc, and whilst they may supply local needs, to yield a higher price, much more sophisticated marketing, often for an export market, is necessary, for which an agricultural co-operative may not have the specialist expertise. High income yielding crafts such as metal engraving, bronze casting, glass blowing, jewelry, etc are usually dominated by men. Only if such distinctions (and/or the marketing handicap) can be overcome can handicrafts be seen by existing agricultural co-operatives as a viable income-generating activity for women members. It should be recognised however that handicraft co-operatives which are successful and profitable, will have the potential to expand their activities to include assistance to their members in terms of food production and processing, as for example, joint purchase of a corn grinder, and this indirect form of agricultural co-operation is not likely to be counter to men's traditional attitudes.

The problems of traditional attitudes concerning women's involvement in agricultural co-operatives may also manifest itself in a tendency for full support of women's own initiatives not to be forthcoming from the relevant higher bodies and/or government departments. For example, women's informal self-help groups have in some countries not been aided to become independent co-operatives because it was felt by the authorities that women should be integrated into mixed-sex co-operatives. By not encouraging registration as a co-operative, women's groups have conveniently been deemed not eligible for agricultural credit and other forms of assistance. Other women's co-operatives which have managed to become formally registered have subsequently experienced difficulties in receiving technical assistance and co-operative training from the responsible bodies.

CHAPTER FOUR

FINDINGS FROM SELECTED CASE STUDIES

Introduction

The aim of presenting the following series of case studies is two-fold. First there is the aim of illustrating in more detail the type of activities that women can participate in through membership of an agricultural co-operative and the contribution that organised groups of women can make to agricultural production in a country, and second, there is the aim of identifying some of the specific problems that agricultural co-operatives with a predominantly women's membership experience. It is intended that through identification of some of these problems, pointers to specific recommendations for future assistance to womens' agricultural co-operatives will be facilitated. The case studies have been drawn from experiences within developing countries, as it is felt that in these countries there exists the greatest potential for assisting women involved in agricultural production through co-operatives. It should also be noted that some of the case studies are concerned with pre-co-operatives and other self-help groups rather than groups which have reached the stage of formal registration. It was felt that as these groups displayed the characteristics of a co-operative, valuable lessons could be derived from examination of their experience. The choice of case studies has been dictated by the fact that some agricultural co-operative initiatives for and by women have been documented whilst others have not. (There is also the tendency for only the successful examples to be documented). However it is pleasing to note that more and more examples are being documented of women in rural areas grouping together and formulating their own solutions to their needs. It is extremely important that the experiences of these self-help groups and co-operatives continue to be documented and that editors of books and journals covering rural development continue to allocate sufficient space for detailed examination.

CHIKUNI FRUIT AND VEGETABLE PRODUCERS' CO-OPERATIVE SOCIETY, ZAMBIA

This is a co-operative in a prosperous farming area of Zambia, which is assisting women engaged in subsistence agriculture to improve their productivity. The co-operative originated as the Chikuni Nutrition Group in 1970 becoming formally registered in 1979. The main activities of the co-operative are vegetable production and marketing, jam and marmalade making and vegetable drying. The members grow fruit and vegetables on their own pieces of land in their villages. They sell their produce to the Co-operative Society which in turn resells it to the local boarding school, local college, and hospital and villagers in and around Chikuni. The Co-operative Society owns a van by which produce is collected and distributed. The surplus fruit is made into jam and marmalade and surplus vegetables are dried. These activities take place at the Co-operative Society's factory situated at the Chikuni Mission. The factory is run by a manager. It employs six school-leavers who process the fruit and vegetables. Membership is restricted to subsistence and small-scale farmers in order to encourage the poorest to produce a surplus for sale. Large-scale farmers do not qualify for membership. Membership is open to both men and women and at present there are about 70 members, 55 of whom are women. However, one of the conditions for membership is land ownership. The Co-operative Society has its own extension officer, seconded by the Ministry of Co-operatives. The Society sells seeds and other inputs required, packaged in small enough quantities to enable the members with less cash to meet the cost. The Society works closely with the local Credit Union so that lending facilities are available.

The fact that land ownership is required for membership, appears not to be an insurmountable problem for women members. Although women in Zambia do not normally own land, when they do possess such rights it has usually been obtained through their husbands who still retains rights concerning use of land, as for example, decisions regarding type of crop, and distribution of surplus. Around Chikuni however, the majority of women co-operative members have successfully managed to obtain land, independently of their husbands, from relatives or through village officials, thereby gaining absolute control over it.

The major problem faced by the Co-operative is that there are no women on the Executive Committee, apart from the woman extension officer, all the decisions being taken by the men. From the time when the Nutrition Group was formally changed to a co-operative, men have outnumbered women in the running of the organisation. Another problem is the high membership fee (100 Kwacha). Whilst this has assured a measure of financial security for the co-operative, it has excluded some women from becoming full members, particularly those who currently participate through their husbands' membership.

The main lesson to be learnt from this case study is that training is required for the women members of this agricultural co-operative on how to be a committee member, and in confidence-building. Greater availability of cash loans for rural women would also seem to be a lesson, insofar as limited access to cash is hindering membership of the co-operative.

Source: Milimo, M.C. (1985) "Chikuni Fruit and Vegetable Producers' Co-operative Society, Zambia - a case study," in Rural-Development-and Women: Lessons from the Field, Volume I, Ed. Shimwaay; Muntemba, pp 21-36, ILO, Geneva.

IRRIGATED GARDENING BY FARMERS' GROUPS, MOLEPOLOLE, BOTSWANA

In Botswana, the development of irrigated gardens and group organisations to work them, has been given government encouragement. The largest and most successful garden group in Botswana is found in Molepolole, a village 50 km. west of Gaborone.

Although the plots were, at the time of allocation, offered openly to both men and women, the majority (29 of a total of 33) were taken up by women due to the fact that men are either taken up with cattle herding and production of forage, or are in paid work in the village or town. Improved production of vegetable crops such as cabbages, onions, beets, spinach, carrots, tomatoes and lettuce is carried out on the irrigated plots which are 280 sq. metres each, the irrigation being provided from a village dam. The gardeners have been constituted as a Farmers' Group, under Ministry of Agriculture regulations, and each gardener pays 2 pula per year in dues. An elected Growers' Committee meets each week and a general meeting is also scheduled once a week. The individual gardener completely controls his/her plot. The value of group formation lies in the fact that the women gardeners have an organisation structure which secures and protects their land and negotiates with external structures for technical assistance, marketing arrangements, etc. Two extension officers assisting the Group are women. The women member of the Group and other household members provide the necessary labour, and they are able to sell surplus produce to local shops in Molepolole. Most of the women participating in the irrigated gardening have no access to cash income or sizeable cattle holdings, and most do not have husbands. Although they may have rights to a cleared field they do not own cattle or have enough cash to hire cattle in order to plough it.

The Ministry of Agriculture now promotes similar schemes at suitable sites in other parts of the country, planning individual plots of 500 sq. metres. Each of the Ministry's three active sites (Mogobane, Manyana, and Mankgodi) have only 10 to 15 gardeners, the majority of these being poor women. Molepolole's larger membership of 33 has meant smaller plots for each woman member and thus less income. There is great interest amongst the members of the possibility of expanding

the site and thus giving each member a larger plot; and ability to increase their income which has been estimated at 240 - 500 pula per plot per year.

However, individual entrepreneurs are noticing the commercial potential of small-scale horticulture on irrigated land, and already two sites near to the gardens have been claimed by individuals. The Ministry of Agriculture's Horticultural Unit will not develop these sites for group production before a Farmers' Group has been formed; however to form a group 10 - 15 villagers are needed, each able to pay 10 pula each. 10 pula is a large amount of cash for most women.

Again, the main lesson from this case study is the great need for rural women to have availability of cash loans. It is also a lesson for agencies assisting any type of production group, to recognise this problem of access to cash as experienced by potential womens' groups.

Source: Duggan, W. (1985) "Irrigated Gardens, Molepole, Botswana", in Rural Development and Women: Lessons from the Field, Vol I, Ed. Shimwaayi Muntamba, pp 7 - 20, ILO, Geneva.

LESOTHO POULTRY CO-OPERATIVE SOCIETY

The success of the Lesotho Poultry Co-operative Society in providing benefits to women can be attributed in part to the fact that poultry-keeping is traditionally the responsibility of women in Lesotho. 75 percent of the members of this co-operative are women and all branches are managed by women. The Lesotho Poultry Co-operative Society Ltd., is a secondary society with its headquarters in Maseru and it provides services for the eight primary societies throughout Lesotho. The primary societies have a total membership of 1,550 with assets of 330,000 maloti and a turnover of 322,000 maloti. The secondary society accounts have shown a turnover in excess of 1 million maloti. The service provided is essentially marketing and the secondary society buys from its members and sells eggs and poultry to individuals, schools, hotels and institutions in the Maseru area. As a secondary society it accepts surplus production from its member organisations in the districts and redistributes throughout Lesotho to ensure even coverage and continuity of supply throughout Lesotho. This is achieved with a small staff and two vehicles in Maseru where they have an office, store and two cold rooms. Eggs are graded and sold according to size. The primary egg circles provide valuable opportunities for poorer members of the rural population to have a small income and participate in a nationally organised marketing scheme with advice on production and grading of produce. These co-operatives are some of the most self-sufficient societies in Lesotho with little or no external aid or advisers. The co-operatives are however dependent on supplies of poultry food and day-old chicks from South Africa.

Production of eggs and broilers takes place in individual homes. There are three categories of producers:

1. The high producers, who produce over 3,000 dozens of eggs in a month. There are only four of these producers and two are these women farmers.
2. Medium size producers, with chickens giving between 1,000 and 3,000 dozen eggs a month. The majority of women fall under this category.

3. The low producers, with chicken producing below 1,000 dozen eggs a month. A dozen of large eggs fetches \$1.15 and that of extra large makes \$1.17. This means that a woman who falls under the category of medium producer would be able to get more than \$1,150 a month. This amount includes the cost of production.

The Lesotho Poultry Co-operative Society did experience marketing problems in the past since a lot of eggs were imported from South Africa cheaply. This was killing their market. The leadership had to take action and convinced the Lesotho government that their organisation would supply eggs and that the government should stop importing eggs from South Africa as it was killing their market. The leaders of the society were successfully able to convince the government and importation of eggs from South Africa was stopped.

According to members of the society, women have greatly benefited from this society. Many women have managed, through participating in this co-operative to build houses, send their children to better schools, and invest into other businesses. However, in terms of problems experienced in the running of the co-operative, more training is required in management techniques for the staff of the societies. Arrangements for transport of the eggs and poultry has also been observed as a problem and could also be improved through specialised training in routing and scheduling of vehicles.

Sources: Meghji, Z, and R, & Kwayu, C.,(1985) The Woman Co-operator and Development: Experiences from Eastern, Central and Southern Africa, Maarifa Publishers, Nairobi.

COPAC (1984) Co-operative Informaion Note: Kingdom of Lesotho, COPAC, Rome.

WOMEN'S MULTIPURPOSE CO-OPERATIVES, YORUBALAND, NIGERIA

This case study highlights the problems that existing co-operative regulations, developed by the government for cocoa marketing farmers, of whom almost all are male, pose for the development of women's co-operatives in cocoa growing areas of Nigeria. Within the Isoya Rural Development Project women were excluded from marketing a new cash crop - yellow maize - (this being carried out by the men's co-operatives) and thus the women lost a source of income. As multipurpose co-operatives were currently favoured in terms of government assistance, two groups of women organised themselves spontaneously. The first group, established in 1976, was set up according to the requirements for government registration; these were:

- minimum membership of fifty persons
- the deposit of a minimum share payment of 10 Naira per person in the bank
- the organisation of a regular monthly savings scheme
- the undertaking of a group project
- the holding of regular meetings
- keeping records including various account books

For the second group it was decided that they should be allowed to adapt the regulations to suit their own situation since the first group had experienced difficulties in trying to reach the requirements. Although the two groups did have inherent differences and did undertake different group projects - a mechanical maize sheller, (first group) and a group maize and cassava farm, (second group) - it is still notable that the second co-operative was more successful in terms of cohesion and financial growth than the first group. The second group had only 29 members which was almost all the women in one village, and therefore a cohesive group. The first group initially had 100 members scattered over villages in an 8 square mile area, and therefore meetings were more difficult to arrange. Most of the women had very little cash available and many women dropped out of the first group because they could not find the share money required in full. By contrast, a deposit of only 5 Naira was required by the second group which meant that all the women could pay and be active participants. Members of the first group struggled with the regular

monthly savings; women in the second group were allowed to vary their savings with a view to paying an average amount monthly. Consequently many more loans were made by the second group to their women members. The ability of the second group to make more loans was also due in part to the fact that they did not have to leave the share money collected in the bank as an unutilised resource as did the first group. However, both groups found it very difficult to keep the elaborate accounts which were one of the requirements. Savings receipts were given in the form of stamps, so that each member could be able to participate in record-keeping, even if she was illiterate. The lesson to be learnt from this case study is that there are benefits to be derived from introducing flexibility into the requirements for co-operative registration in terms of encouraging a more successful women's self-help groups, and also in making more widely-known methods of accounting and book-keeping which can be used by illiterate women.

However it should be noted that project staff spent about three days per month with each of the groups, but even after 18 months, neither co-operative was ready for registration. Although this may be a reflection of a situation whereby there were few benefits in reality to be gained by the women's groups being formally registered as co-operatives, it does highlight the fact that there is a need for simple methods of assisting women in the initial stages of co-operative formation, methods that can ideally be used fairly widely with different groups, and not necessarily only by experienced project staff.

Source: Ladipo, P. (1981) "Developing Women's Co-operatives: An experiment in Rural Nigeria" in African Women in the Development Process, Ed. Niki Nelson, Frank Cass, London pp.123-136

WOMEN'S DAIRY CO-OPERATIVES - CASE STUDIES FROM INDIA

Chad Women's Dairy Co-operative

This co-operative is situated in one of the most arid, and consequently, one of the poorest districts of Tamil Nadu State. However, the district has a renowned hospital with a Community Health and Development Department (CHAD). This Department soon identified the major cause of ill health; poverty and the associated lack of gainful employment, especially among young women. The majority of households in the village of the case study owned only small amounts of land (less than 2 acres) and most of the landless families did not own any milch animals. Since this was thus a low milk-yield area, the village did not receive any encouragement to develop dairying from the Tamil Nadu Dairy Development Corporation. CHAD was approached by the village women who were anxious for employment and income generation. A dairy co-operative was registered in mid 1982, and with loans, under the Government's Integrated Rural Development Programme, about 30 women formerly without animals, obtained milch animals.

Some women members have waited for two years to obtain a loan via the co-operative to buy a milch animal. About 60 litres of milk is collected both in the morning and in the evening, the co-operative purchasing the milk at a standard price. There are now 85 village women who are members. It should be noted that these women would have been barred from joining a registered milk co-operative, if there had been one in the village, since these co-operatives have a rule that each potential member has to own cattle and to supply milk continuously for 90 days before they can become members of the co-operative.

The most significant problem experienced by this co-operative was the fact that since all the women were illiterate, one of the male members was appointed Secretary. Apart from the fact that this man was found to be appropriating the surplus of the co-operative, the society office became dominated by male callers, and thus women were intimidated in their attempts to participate in the affairs of the co-operative. As a result of this, membership rules were changed so that only women could join, and an educated woman from a nearby village became a paid Secretary. It should be pointed out however, that many months of discussions were required before the men of the village sanctioned this change in membership rules.

The second major problem would seem to be the lack of extension support from the Tamil Nadu Dairy Development Board and the District Milk Producers' Co-operative Union. As the co-operative members would benefit greatly from training in improved dairy practices, access to fodder nutrients as well as other sources of credit, this difficulty of integrating the small womens' group with the already existing dairying support organisations is regrettable.

Sewa's Women's Dairy Co-operative

Landless and cattle-less women in 15 villages in Ahmedabad district, Gujarat State, have been assisted in setting up their own dairy co-operatives, by SEWA (Self-Employed Womens' Association). (SEWA is an organisation set up in 1972 with the initial aim of helping the women working in the informal sector of Ahmedabad, organise themselves into associations, based on a particular trade, as for example pottery making, weaving, domestic labouring, etc. SEWA members, now number over 25,000 and each has access to credit, legal aid, marketing, health and day care facilities for children). There was much reservation by the bank concerning the ability of the women to manage the buffaloes and to repay the loans for their purchase and also resistance to training being provided by the relevant bodies to selected women in cattle care and breeding. The trainers concerned had no experience of training illiterate male villagers, not to mention illiterate women villagers. However, the collaboration which SEWA was able to set up with the National Dairy Development Board, the nationalised banks and the Integrated Rural Development Programme was very helpful.

Many of the problems experienced by SEWA-organised womens' dairy co-operatives were linked to the operations of the private milk traders who were generally men from the powerful families in the villages, and who felt threatened by the womens' dairy co-operatives. However, in this locality legislation was fortunately introduced stating that the two local dairies could only accept milk from existing dairy co-operatives, and thus the role of the private traders was effectively overpowered. Nevertheless SEWA members are now concerned that their co-operatives could be obliged to offer membership to all women in the 15 villages, thereby opening up the danger of allowing these co-operatives to be dominated by women from the rich and powerful households.

The main lesson to be learnt from this case study is that support needs to be given by the relevant bodies in the area concerned, to co-operatives set up by women, as they have just as much need, if not more need, for appropriate agricultural extension and co-operative training. The fact that women have been effectively excluded from other dairy co-operatives already existing acts as another example of the need for flexibility in terms of the choice of criteria by co-operatives for accepting members.

Source: Chen, M. et al (1986) Indian Women: A Study of their Role in the Dairy Movement, Shakti Books, New Delhi.

SELF-HELP WOMEN'S GROUPS IN FOOD PRODUCTION, JAMAISTRAN VALLEY,
HONDURAS

Three groups in the Jamastran Valley area of Honduras involving a total of 60 less privileged women have set up production groups - the Santa Rica group started a poultry farm and a vegetable garden, the San Juan Dominica group initiated bee-keeping, and the Santa Anna group decided to grow grain, vegetables and fruit trees. It is intended that these groups will eventually become self-sufficient co-operatives. Training was provided by an appropriate agency in order to teach the women how to work collectively and structure their groups properly. The women also received practical training in horticulture, bee-keeping and poultry husbandry. One of the first priorities of each group was to organise itself by selecting a chairman, secretary and treasurer. The women chosen were then trained in the necessary skills for these jobs. As production got underway, training was provided for all the group members on making decisions, keeping records, administration of the group, etc. However, some women displayed qualities of leadership within the groups, and these women received further training in organisation and administrative matters, thereby lending to a lessening of dependence on external advisers. Vegetable production has proved very profitable; the profit achieved in the first ten months meant that each woman received money equivalent to the monthly salary of a man in the Valley. Similarly egg production has exceeded expectations, giving an amount to each member equivalent to double a man's salary in the Valley. 80 percent of the honey production is sold thereby adding a useful additional source of food to the Valley supplies.

These womens' groups were assisted by an external development agency, and it is possible that the groups would not have been so successful without motivational-type training in which the benefits of co-operatives were shown. However it could be said that women are generally not slow in understanding the benefits of working together for indeed, most women in rural areas already co-operate informally to undertake specific tasks. One of the main difficulties faced by these particular groups in Honduras initially was that the women found it difficult to work together in an organised way, and for them to share responsibilities.

One of the lessons to be learnt from this is that perhaps the majority of attention within initial training programmes should perhaps be paid to furthering women's understanding of the relationship between on the one hand, the activities undertaken by each member of the group for the co-operative, and on the other hand, the distribution of the product which arises as a result of the members co-operation with each other. As there can be variations in the exact form of this relationship, there is clearly scope for allowing the women concerned to decide upon the nature of the link that would best suit their joint circumstances; for example, allocation of food produced on a communal plot could be divided equally amongst all the members, each member having put in the same number of hours; a proportional amount according to the number of hours worked on the plot by each woman; or sequentially on a rotation basis each member having worked on the plot in her available free time.

Only by getting women to actively plan and make decisions from the beginning regarding their self-help groups, will strong and successful co-operatives eventually result.

Source: Food and Agriculture Organisation (undated), Self-help Women's Groups in Food Production, Tape/slide programme.

WOMENS' ASSOCIATIONS IN THE RURAL AREAS OF CAMEROON

These associations have been set up by women in a predominately cocoa-growing area of the Southern district of Cameroon and in area where men have had exclusive control over the community land. Three of the associations are described below:

Women's Association of Minlaba

Minlaba is about 65 km. from Yaounde in the middle of the forest belt in south Cameroon in a remote area which is not easily accessible, specially during the rainy season. The Association was set up by the President of the Women's Organisation of the National Union of Cameroon and her son. The founder's charisma and the agricultural and organisational experience of her son played an essential part in the establishment of the Association. The Association's aim was to set up a tontine (a version of a revolving loan fund based on savings collected from each member), and to organise work in communal fields. The Association was successful in obtaining use of a ten hectare plot for a period of twelve years although this was in great opposition to the men of the village. The group has succeeded in introducing improved ground-nut farming (through seed selection and preservation) which has resulted in higher crop yields. The results were achieved first of all on the communal plot, with the women members gradually introducing the new methods on their own individual plots. In 1982 the Association made a net profit of 8 million CFAF, which if divided between the 66 members, is an amount for each member equivalent to what an ordinary farmer would earn in a year.

Women's Association of Nyom II

This Association is the closest to Yaounde, the capital, and it has a mixed membership. There is great pressure on the land available and already much land has been sold to speculators in real estate. Although the Association had been set up as a women's group, by 1978 it had a membership of 350 including about 50 men. A few of the activities of the Association are: the tontine which represents the contribution paid each month to members of the Association. This

amount is discretionary beyond the obligatory amount of 1,000 CFAF; various forms of mutual assistance, for example building of huts; communal agricultural work on privately owned fields whereby work is organised on a cyclical basis, each member in turn receiving help from the others according to a specific programme; and sharing of agricultural work on land owned by the community. This form of organisation of work offers several advantages, particularly in agricultural production. Firstly, in the context of long-term land use patterns it makes it possible to extend the period during which land is left fallow; secondly, it reduces the workload of each of the members; and lastly, it increases yields, improves production and raises the income of members largely through the introduction of new agricultural methods such as closer spacing, fertilization, sucker selection, etc.

The Association has encountered a variety of problems. Although it had originally been set up for women, it was forced to admit men into its membership, following the expansion of its activities, because men could give access to land which was required and they could assist with heavy farming tasks. It was also felt the development agencies in the area would be more likely to provide extension help to a mixed group. Problems did arise in connection with the executive role that the men had to play. Deprived as they were of their 'natural' authority, they were reluctant to comply with the rules of the Association. For the sake of harmony within the Association, the president appointed a man as secretary and admitted another onto the governing committee.

However, further problems arose because of some male members' dishonesty. Indeed, after completing the prescribed period of three months as members, some of the men applied for loans and left the Association without refunding the money. Since the Association has no official status, it has no legal remedy against such behaviour; the confidence of women members has obviously been undermined by such conduct on the part of their male colleagues.

Women's Association of Akak

This Association has been set up in similar circumstances to Minlaba. At present, the Association which has 61 members is still considering the principle of mixed membership. Indeed, attracted by its many

successes, the men would like to join the Association but are strongly opposed by the women who want to remain in control. No real opposition was met in connection with land to be converted into communal fields. Although the men used to keep for themselves the lands closest to the village, women successfully asserted their right to use them as well. To that end, they sent a delegation to the authorities to submit their decision to occupy lands which were close to the village. As a result of their determination, they were given approval. As regards the marketing of their products, arrangements are currently underway for the establishment of a co-operative which would secure marketing outlets, protect the women against trade uncertainties and provide them with basic needs. The co-operative will also help its members obtain loans by acting as guarantor with the authorities.

The main lesson to be learnt from this case study is that women's self-help groups can be enormously successful in ending women's isolation and helping them improve their agricultural production through team work and savings schemes. By co-operating, the women have also managed to obtain access to community land which would have been impossible for an individual woman to do. However some of the associations are still badly organised because of the diversity of their programmes and activities and the dispersion of their members. In this respect, it would be desirable to set up homogeneous groups whose members would share the same concerns, the same aspirations and be available at the same time to work on the same cultivation programmes.

There would also seem to be a need for the associations to obtain official recognition (possibly through some kind of registration procedure) so that they can then take advantage of support from the relevant authorities.

Source: Balla, E. (1985) Rural Women's Associations in the Cameroons, in Rural Development and Women: Lessons from the Field, Ed. Shimwaayi Muntemba, Vol. II, ILO pp 131 - 145.

KUBANG PASU TIMUR WOMEN'S MULTIPURPOSE CO-OPERATIVE, KEDAH STATE,
MALAYSIA

The co-operative operates in a rural setting of small scattered villages, whose inhabitants are mainly dependent on paddy farming and/or rubber-tapping for their livelihood. A high proportion of paddy farmers and rubber-tappers work in husband-and-wife teams. Women can own land although statistics on the ownership of land in the area showed that their holdings were smaller than the men's. The landholdings of the majority of both men and women are small. Approximately 70 percent of the holdings are under 1.5 acres. Literacy is low.

The co-operative was initially started as an informal savings fund, but as some of the members began to realise the limitations of rubber-tapping and paddy farming in terms of improving village life, it decided to expand its activities. This move was also in part prompted by the advisor to the co-operative who was charismatic and built up the women's confidence.

Over the next 16 years, the co-operative added more than a dozen businesses and activities to its retail and savings functions. These included trading in rice, sand excavation, tailoring, cattle rearing, tobacco growing, poultry farming and food catering. Of these, some have been successful, other have failed. Even if failure was experienced, the women persisted in their efforts to look for profitable ventures throughout the years. Undoubtedly, help in the form of advice, technical expertise and subsidised inputs from advisors and government organisations have been invaluable to the co-operative's growth.

Financially, the co-operative has managed to show modest profits for almost all its years of operation. From the small sum of M\$3,000/- in the 1960s, the co-operative has grown to own 60 relong of land (approximately 40 acres) in the community, a shop and associated premises in the nearby town, a tractor, and a van. Clearly, the co-operative has increased the wealth-holding of women within the community.

The co-operative also offers credit facilities to its members. The co-operative's membership has been growing steadily and stood at 412 in January 1982. Approximately 40 percent of members are agricultural workers and about the same percentage are housewives. The number in professional and clerical occupations is small, reflecting the low level of literacy among women in the village community. Even among the committee members only three are able to read and write.

An interesting feature of this co-operative has been the extent to which it has succeeded in modifying procedures and getting around bureaucratic requirements to suit its level of operation and competence. For example, given the low level of education of most of its administrators, it has merely devised a 'money-in - money-out' system in place of a more complex accounting system. It leaves the final sorting out of profit and loss and balance sheets to an accountant who is 'loaned' to them once a year. Minutes are brief. On most occasions a literate representative from the Farmers' Association, capable of recording minutes, is invited to meetings.

One of the main problems experienced by the co-operative is the lack of more widespread decision-making within it. The co-operative is run by a committee of twelve women, but efforts to promote more active participation by the members, apart from voting at the Annual General Meeting, do not appear to have taken place. Organisers cite the women's lack of education and business knowledge as major obstacles to greater participation. There has been a notable lack of change in the leadership of the co-operative over the years, and also the co-operative's profitability and prestige has in the last five years led to an influx by relatively richer women members. These problems point to the important need for women's co-operatives which do achieve large membership numbers to provide, from their profits, full training for as many members as possible in their rights and responsibilities.

Source: Lin, T.Y. (1985) "The Kubang Pasu Timur Women's Multipurpose Co-operative, Kedah State, Malaysia", in Rural Development and Women: Lessons from the Field, Vol. I, Ed. Shimwaayi Munteba, pp 71 - 84, ILO, Geneva.

CHAPTER FIVE

SUMMARY

It is considered useful at this point to summarise the main findings of this report, so that full account may be made of them in the subsequent sections;

- a) Countries and apex bodies which have adapted some kind of policy with regard to women's participation in agricultural co-operatives (whether existing co-operatives or new co-operatives set up by women themselves) have increased the extent of such participation, as compared to those countries which do not have a clear-cut policy and where women's agricultural work still remains very separate from the activities of co-operatives. However existence of a policy promoting women's membership and participation appears not to necessarily result in a substantial increase in women's participation at higher levels of co-operative management.
- b) In many developing countries where women in the rural areas are responsible for a large number of tasks associated with agricultural production, it is clear that these activities are still undertaken to a large extent without any assistance from a co-operative. In some cases, co-operative development projects may have worsened the situation for women; taken away a source of income for women, or added to their workload.
- c) There are a great many benefits to be derived from increasing women's membership and participation in agricultural co-operatives. These benefits are apparent to women as individuals, to the co-operative organisations, and to governments. The most important benefit to women themselves is that co-operatives can often provide them with the means to earn an income.
- d) One of the main hindrances to women's participation in agricultural co-operatives is that many of the activities and services of these co-operatives are actually inappropriate to the needs of women in rural areas and to the type of farming activities which they undertake. As a result there are now a fair number of examples of women setting up their own

co-operatives for a predominately women's membership. These co-operatives undertake activities and provide services which are directly relevant to rural women's needs and also do not need to have such complex rules and procedures.

- e) Other factors constraining women joining and participating in agricultural co-operatives are legal problems, especially land and property laws, lack of time for off-farm activities, lack of education and training, and traditional attitudes held by both men and women, concerning women's work.

- f) The lack of access to land and/or livestock by women is a hindrance to their membership of agricultural co-operatives purely in terms of women often not having the means to produce surplus food stuffs, the production or marketing of which then falls under a co-operative's umbrella of activities. However it would appear that it is not a question of a country's legislation forbidding ownership and tenureship of land and/or cattle by women but rather the difficulty which women face in obtaining income with which to purchase or obtain tenure of land, and also the constraint of traditional attitudes in some countries deeming that women do not normally own land and/or livestock. However, as some of the case studies show, by grouping and co-operating together, women have actually been able to obtain use of land, and livestock.

- g) Women's lack of money, and the difficulty they face in obtaining loans and credit, are major problems, especially in developing countries. Of course, by organising themselves into a co-operative, and undertaking some sort of productive activity, women can obtain an income, but lack of money may stop many women being able to join a co-operative in the first place, especially where membership fees and/or share contributions are high and there is an obligatory savings scheme. In the light of this credit unions are often very successful amongst the poorer members of a community.

- h) Co-operatives developing activities by women which are traditionally their responsibility are more likely to be successful than those which are based on an activity which involves significantly changing the role of rural women. To an extent this is based on the fact that the men involved are more likely to sanction, and hopefully encourage, such co-operative activity. However, where women desire to make changes away from their traditional roles, by grouping together in a co-operatives, they are more likely to succeed, firstly by giving each other moral support whilst convincing men of the advantages and secondly, in obtaining assistance from outside agencies.
- i) As a result of this tendency for co-operatives to support women's traditional roles, many co-operatives have provided assistance to handicraft production by women. Although in some cases handicrafts can provide a reliable and sufficient income, and women may like the link it provides to their own cultural heritage, in many cases handicraft production results in very small monetary returns for extremely long hours of work.
- j) New co-operatives set up by women themselves for the purpose of undertaking some agricultural-related activity have often relied on the dynamism of a leader who effectively takes on the role of motivating the group to co-operate in the first place, and subsequently, keeping it together. However, there is sometimes a danger that the leader might co-opt the resources of the co-operative for herself or that more powerful/wealthy women will orient the co-operative's activities towards their needs rather than those of the poorest.
- k) New agricultural co-operatives set up predominantly by women often do not exclude male members, the reasons for which vary according to the situation. Where the male members are facing the same problems as the women (for example, they may also be poor and have little land or few livestock) it would appear that the risk of the women's benefits from the co-operative being damaged in any way is minimal. However, as the case studies show, there is often a very real danger that where men are members they can easily dominate the committee and for the women to lose control over the decision-making.

To conclude this section, a summary of the conditions which are required to bring about a more extensive and effective women's membership in agricultural co-operatives, in both developed and developing countries, is made.

- a) Full information should be acquired by the relevant agencies concerning the activities and occupational needs of women in rural areas.
- b) Existing agricultural co-operatives' should include greater attention to rural women's occupational needs, and should make changes in their membership criteria, rules and regulations, and in the activities and services that they offer, so as to actively encourage women's full membership and participation.
- c) Women in rural areas should be assisted by the relevant agencies in evolving their own solutions to their needs, whether or not these solutions involve co-operatives. Literacy programmes should be made available to all illiterate women so that information can be channeled to them.
- d) Women in rural areas should be knowledgeable about agricultural co-operatives of all types, and aware of the benefits that co-operative ways of working can bring.
- e) Women should be provided with co-operative membership training, as well as training in agricultural related matters, equal to that provided to men.
- f) Women in rural areas should have access, equal to men, and to their urban counterparts, to full schooling and health facilities, washing facilities, supply of water, fuel and labour-saving farm tools and domestic appliances.
- g) Women in rural areas should not be hindered by traditional attitudes held by men and nor should they be disadvantaged in their access to land for farming purposes.
- h) Women in rural areas should have access to loans and credit equal to that of men.

CHAPTER SIX

RECOMMENDATIONS AND PRACTICAL SUGGESTIONS FOR ACTION

Some of the recommendations and suggestions for action detailed below are applicable primarily to co-operative organisation, whilst others are addressed to support agencies of co-operative development (including government Co-operative Departments) and to authorities and institutions responsible for rural development policies.

Recommendation: Collection of Information

A frequently mentioned recommendation in much of the literature on the subject of 'women and development' is that much more information needs to be known and disseminated concerning agricultural-related activities undertaken by women, before any effective planning for women's development can take place. The word 'women' has become very common in much development planning but unfortunately it would appear that often women are viewed as a homogenous group, all with similar needs and aspirations. This is manifestly not true, and there is a definite need for a wider recognition of the fact that women as a group are composed of sub-groups of women whose lifestyles may vary greatly, according to a whole host of different factors such as occupation, class, place of residence, age, marital status, stage in child-bearing cycle, etc. Women of different lifestyles will also of course have very different views on what their priority needs are as individuals. The fact that women have tended to be viewed as a homogeneous group may have arisen in part from the difficulties of making contact with a large number of women, for the purpose of collecting information on their lives. This is particularly so in respect of women in rural areas whose homes are geographically dispersed, and especially so in certain developing countries where a poor infrastructure compounds the problem of communication. This sort of micro-level information collection can also be time-consuming and therefore expensive to carry out. The creation of "umbrella" groups of women within individual countries, for example, women's councils, or women's bureaux, has also tended to support the concept of women as a homogeneous group united in sisterhood for common goals.

Most agricultural co-operative bodies, from primary societies through to national apex bodies, are however in a favourable position to collect information concerning women in rural areas for the purposes of development planning. Existing lines of communication are already in existence between the co-operative and the farmers concerned, and various methods of dialogue can be implemented in order to ascertain the views of a wide cross section of women in rural areas who either know about the co-operative through their farmer-husbands or who use the co-operative's services in their own right. Whether co-operative organisations themselves carry out the information collection or whether an external body undertakes it on behalf of the co-operative will depend on the individual country situation, but what is important is that agricultural co-operative bodies should recognise that they are able to facilitate access to rural women's own views on their different needs. For co-operatives to take the initiative in this way will also help to strengthen links between women and agricultural co-operatives leading to increased membership and participation by rural women.

Suggestions for Action

- a) Interviews with wives of male members of agricultural co-operatives, using field workers.
- b) Discussion page and/or letters page on women's issues in agricultural co-operative newsletters/journals.
- c) Questionnaires on what services women would like to see the agricultural co-operative offer; this could be done via the post or via the newsletters/journals, or by field workers.
- d) Organisation of discussion meetings/workshops, for women at the local level, to encourage development of indigenous solutions to problems.
- e) If co-operative staff were unable to devote time for collection of information on women's views, secondment of relevant personnel from a women's organisation could be requested. This would have the advantage of being a

flexible arrangement insofar as the work could be carried out on a part-time or contract basis. Even better would be an exchange of personnel between co-operative apex bodies and women's organisations so as to allow for cross fertilization of ideas.

As a result of information collection via agricultural co-operatives on rural women's needs the actual services and activities which could be offered by existing agricultural co-operatives to the benefit of women would of course vary from country to country and between regions within countries. Similarly the support mechanisms that would be required to assist women set up their own agricultural co-operatives will vary from country to country. However the recommendations made below have application to both facilitating women's involvement in existing co-operatives and to assisting women in the formation and running of their own agricultural co-operatives.

Recommendation: Review of Criteria for Membership

It is recommended that agricultural co-operatives review their criteria for membership, and make changes to allow the introduction of more women as members, either jointly with their husband members or as members in their own right. Where women are assisted in setting up their own co-operatives, they should receive advice concerning adoption of specific membership criteria.

Suggestions for Action

- a) Remove possession of land ownership or tenancy as a criterion for membership where there is no legal obligation to do so.
- b) Introduce membership by farm household as for husband and wife jointly and allow both partners or all of the household members a vote at co-operative meetings.
- c) Introduce incentives appropriate to the local situation for new women members. Keep procedures (e.g. application forms, checking of references) as simple as possible so that women are not intimidated.

- d) Maintain flexibility in obligations of members so as not to inhibit participation of women farmers who may farm part-time, and who find it difficult to meet production targets on a regular basis over a long time period.
- e) Maintain flexibility in arrangements for leaving the co-operative, so that women of child-bearing age are not penalised in respect of temporarily dropping out of farming activity to have children.
- f) Publicise new arrangements for membership directly to women in farming households via radio, television and/or posters/newspapers; do not necessarily rely on disseminating this information through the male members. Where possible use existing women members to explain the benefits of co-operative membership to their female neighbours.
- g) For new co-operatives set up by farming women, advice should be given on the ideal size of membership in respect of the activities to be undertaken.

Recommendation: Review of Co-operative Procedures and Regulations

It is recommended that agricultural co-operatives review the procedures and regulations which they use as a basis of their operation, and for farming women setting up their own co-operatives, advice should be given in terms of drawing up the co-operative's by-laws so that they are not unduly cumbersome. Support should also be provided by the relevant authority in terms of providing new agricultural co-operatives set up by women with some sort of official status.

Suggestions for Action

- a) Maintain flexibility in obligations of members so as not to penalise women who necessarily have to combine farming with child care and may find strict obligations difficult to fulfil.

- b) If a wife supplies agricultural produce to a co-operative as well as her husband, make arrangements for separate payment if this is requested by the woman.

- c) Choice of times and places for co-operative meetings, receipt of farming produce, and supply of farm inputs should be decided in the light of what would be convenient to women on farms; for example, it may be difficult for a farming woman to visit a centralised depot to purchase seeds and fertilizers; a decentralised system might be far more effective.

- d) Advise women's pre-co-operatives and other self-help groups on simple methods of book-keeping and accounting. Various systems have been devised which even illiterate women can use; for example the "envelope" system and the "symbol" system; thus allowing women to directly participate in the affairs of their group. Stamps can also be used in the place of written receipts.

- e) Keep the procedures for savings schemes as flexible as possible and applications for loans simple. If it is easier, a co-operative with a large membership could divide into smaller groups of women thereby taking advantage of a smaller group's knowledge of the credit-worthiness of each member.

- f) Co-operative meetings should be structured to make sure that they are not so lengthy as to inhibit women attending, that child-care facilities are made available, and that the agenda takes full account of women's members participation in the co-operative. If appropriate a specific time could be set aside for a women's members-only question and answer session, with or without the male members in the committee room.

Recommendation: Orientation Campaigning Among Male Farmers

It is recommended that agricultural co-operatives, as part of their member education activities, inform their male farmer-members of the advantages to be gained in encouraging women from farming households to become members.

Suggestions for Action

- a) Use the variety of information-dissemination techniques that are available to illustrate the links between a healthier and wealthier family, on the one hand, and farming women's participation in agricultural co-operatives on the other hand.
- b) Encourage men to express their opinions concerning participation by their wives versus participation by their daughters in organisations outside the home. Even if they voice traditional attitudes concerning their wives, they may take a more liberal view regarding their daughters' need for income-generation and training.
- c) Special talks could be provided at schools and colleges to mixed groups of young men and women, concerning women's participation in agricultural co-operatives.

Recommendation: Review of Training and Education for Women Members of Agricultural Co-operatives

It is recommended that within any programme aimed at improving women's participation in agricultural co-operatives, a training component should be included for women from farming households. In cases where the need to obtain an income through the co-operative is not so important, provision of training courses actually by a co-operative can in itself be an attraction to potential women members.

Suggestions for Action

- a) Training to be provided to women on the principles and

practices of co-operation in its broadest sense, so as to fully inform women of the benefits to be derived from more formalised methods of co-operation (for example, access to credit), building on their traditions and knowledge of informal arrangements of self-help, where appropriate.

- b) Training to be provided to women in confidence building and leadership skills, improving women's own opinions of their individual capabilities, and the resources that they jointly hold themselves which can be used to improve their livelihoods. It is unfortunately true that many women refrain from becoming committee members and/or sitting on a co-operative's Board of Directors due to lack of confidence.
- c) Training to be provided to women in the roles, duties and obligations, of co-operative members, whether ordinary members or office holders. This sort of training is particularly important insofar as women are frequently in a disadvantaged position vis-a-vis men in their knowledge of the duties of office holders within a co-operative and therefore are reluctant to put forward their names at election times. Also, women's own groups can be open to exploitation by women from richer homes, for example, and without knowledge of their role as a member, the ordinary members can lose their control over their society.
- d) Training to be provided specifically to women on improved agricultural techniques. This is very important insofar as women in rural areas have not received such training in equal proportion to men in the past. Such training is also much easier to provide to rural women when they are organised in groups.
- e) Training to be provided to women setting up agricultural co-operatives on the use of banks, and other finance institutions, and liaison with other external agencies.

Recommendation: Review of Training Methods and Venues

It is recommended that training programmes aimed at encouraging women's involvement in agricultural co-operatives are carried out by trainers, preferably women who are skilled in the use of specialised training methods.

Suggestions for Action

- a) Training for women who are illiterate or have little education to be carried out in conjunction with functional literacy classes.
- b) Innovative training techniques such as drama, role playing, singing, puppets, posters, and models to be used as much as possible. All pictorial material to feature women as well as men.
- c) Training to be participative so that decision-making and formulation of solutions by the women participants themselves, to their occupational needs, is an integral part of the training.
- d) Training to be provided at venues which are convenient to women's homes, and also be conducted at times convenient to women.

Recommendation: Review of Availability of Loans and Credit for Women

It is recommended that special efforts are made by the relevant financial organisations to implement procedures that will allow easier access by women in rural areas to loans and credit.

Suggestions for Action

- a) A certain amount of loan funds to be targeted specifically for women farmers, so that they do not have to compete with men at times when money available for borrowing is scarce.

- b) Encourage formation of savings clubs and credit unions amongst women, in association with the other activities of the agricultural co-operative. These will encourage independence from traditional money lenders and banks.
- c) Allow a group guarantee of repayment when loans are borrowed by pre-co-operatives and other informal self-help groups composed of women members.
- d) Allow crop liens to be used as collateral, rather than insisting on evidence of land ownership.
- e) Encourage the formation of co-operative banks in rural areas which are so far lacking this facility.
- f) Utilise the expertise of organisations such as Women's World Banking, an organisation based in the Netherlands, which provides loan guarantees, and technical and management assistance, but allows the loans to be made by a local lender in the local currency.
- g) Where banks have already been set up, training to be provided to bank clerks on the types of loans (e.g. overall amount borrowed, length of repayment terms) that women favour in the locality and also inform them of women's credit-worthiness.

Recommendation: Improvement of Education, Health, Shelter, Water and Fuel Supply Facilities for Women in Rural Areas

The case studies in this paper amply illustrate admirable efforts by women, some in very impoverished situations, to improve their lives through participation in agricultural co-operatives. However, there is still a desperate need for women in rural areas of many developing countries to receive proper facilities in terms of education, health care, shelter, and supply of water and fuel in order to substantially improve their livelihoods.

Suggestions for Action

- a) Lobby for additional government funding to be spent on providing essential services for inhabitants of rural areas.
- b) Lobby for funding to be spent on research, development and local manufacture of labour-saving equipment to benefit rural women.
- c) Allow representatives of rural women's groups to have seats on the appropriate committees of authorities/agencies involved in formulating rural development policies.

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