

**REPORT OF THE SURVEY ON THE INVOLVEMENT OF WOMEN  
IN COOPERATIVES IN THE PHILIPPINES**

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**Present Position and Future Role**

*N/100*  
By

**THE ICA STUDY TEAM**

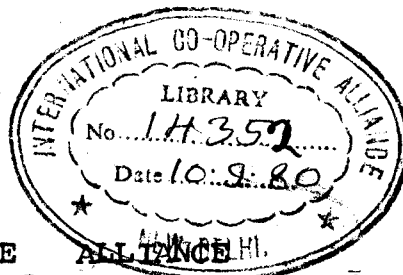
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## P R E F A C E

The United Nations proclaimed 1975 as International Women's Year, the objectives of which were, briefly : (a) to intensify action to promote equality between men and women, (b) to ensure the full integration of women in the total development effort, and (c) to recognise the important of women's increasing contribution to peace.

As part of its contribution to UN International Women's Year, the ICA Regional Office and Education Centre for South-East Asia (ICA ROEC) held a Regional Conference on "The Role of Women in Cooperative Development in Kuala Lumpur in July 1975, in collaboration with the Cooperative Union of Malaysia.

In pursuance of the Recommendation of the Conference that member organisations of the ICA in South-East Asia<sup>1)</sup> should conduct surveys in their respective countries to ascertain the present situation and role of women in cooperatives, with a view to formulating action programmes to increase and enhance women's participation to various forms of cooperative activity, a study was conducted in Sri Lanka in December 1976. A report on the findings and the recommendations of the Study Team has been published.<sup>2)</sup> Resulting out of the Study, a project for Women's Consumer Education and Information has been launched in Sri Lanka.<sup>3)</sup>

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- 1) The ICA ROEC has members in the following countries : Australia, Bangladesh, India, Indonesia, Iran, Japan, Rep. of Korea, Malaysia, Pakistan, Philippines, Singapore, Sri Lanka and Thailand.
  - 2) The Report is available (free of charge) with the ICA ROEC
  - 3) The project document is available (free of charge) with the ICA ROEC.

In May/June this year (8th May to 8th June 1979) a Survey (similar to the one in Sri Lanka) was conducted in the Philippines. The Survey Team consisted of : Mrs. Margaret D'Cruz, Education Officer (Women & Youth) ICA ROEC, Miss Josefina E. Gaerlan, Chairman of the Philippine National Federation of Women for Cooperatives (PNFWC) and Mrs. Consolacion G. Valmonte, Consultant to the PNFWC.

I would like to thank the members of the ICA Study Team for conducting the Survey and preparing this Report. In addition, I would like to thank the following persons and organisation for their support and valuable assistance rendered to the Survey Team:

- The members of the Philippine National Federation of Women for Cooperatives.

- The Director of the Bureau of Cooperatives Development (who is a Consultant to the PNFWC) and his staff.

- The Chairman of the Cooperative Consultative and Coordinating Committee of the Philippines.

- The General Manager and staff of the Philippine Wholesale Cooperative Society.

There were many other cooperators in the Philippines who were helpful to the ICA Survey Team. It would be impossible to thank them individually, but I am thankful to all of them for their assistance.

Much of the information contained in this report has been taken from "The New Cooperatives Development Programme" by Clem Terso, Director, BCOD, and from other material made available to the ICA Study Team of the BCOD.

The Report has already proved useful in providing us with data regarding women and cooperation in the Philippines, and has served as a basis for formulating the programme for the forthcoming Leadership Seminar for Women Cooperators proposed to be held in the Philippines in October this year.

New Delhi  
9.10.1979

J.M. Rana  
Director (Education)

## Objectives of the Survey

The objectives of the survey were:-

- (a) to ascertain the present position of women in cooperatives in the Philippines.
- (b) to suggest ways and means for increasing women's participation in cooperatives.

Due to limitations of time and distance only 10 out of 12 Regions in the Philippines could be covered. Visits were arranged to selected cooperatives in these Regions.

A total of 95 societies of various types were covered by the Survey, i.e. 10 Regions. Out of these, 44 were credit societies, 31 consumers, 8 Samahang Nayan and 12 other types of cooperatives.

## Methodology

Two types of questionnaires (combined with personal interviews) were used. One questionnaire was used to gather data pertaining to societies in which women are involved. This questionnaire was meant to gather data on the percentage of female membership, percentage of female Board Members and female employees as well as educational activities arranged by the societies for members, staff and Board Members.

A second questionnaire was used to collect data from individual women members regarding the types of training they had undergone, and what further training they would like to have in cooperative and/or related subjects.

Apart from visits to societies, special meetings were arranged for the survey team with women members representing different types of cooperatives in various parts of the country. In this way the Survey Team were able to cover a larger number of societies - and have exchanges with more women cooperators - than would otherwise have been possible.

### Philippines in Brief

The Philippines is an archipelago of some 7107 islands, with a total land area of approximately 300,780 sq. kms. The country is divided into 3 main island groups: Luzon in the North, Visayas - the central part - and Mindanao in the South. The country is again sub-divided into 12 Regions comprising 72 Provinces.

The Philippines lies in the tropical zone and has two distinct seasons, one wet and the other dry. The average rainfall is about 90.27 inches.

As of August 1976 the total population (of 10 years and over) was 31,376,000 of which females numbered 15,943,000 or 50.81%. In the labour force out of a total of 16,245,000 persons, females numbered 5,736,000 or 35.30%. Out of a total of 15,427,000 persons who were fully or partially employed, women numbered 5,405,000 or 35.03%. The totally unemployed numbered 818,000 of which males constituted 487,000 and females 331,000 or 40.46%.

The literacy rate rose from 60% in 1948 to 83% in 1970.

### General Impressions on the Status of Filipino Women

In comparison with other Asian countries, Filipino women are still to enjoy privileges that other women have to fight for or more conveniently resign themselves to. In the field of education, Filipino women supposedly attain equal if not more education than men. Women's participation in generally labelled male disciplines such as law, medicine and the physical sciences is considered a common event. Newspaper articles that feature such lines as "more working women in RP", "women invading more and more fields", "more women join engineering fields", as well as periodic awards given to outstanding women, serve to build the perception that Filipinas have continually increased and improved their participation in the labour force. In the political area, women are thought to participate actively in elections not only as voters but also as candidates for election in local and national posts.

In the domestic scene, husband-wife interaction appears to be shared. Women who are able to successfully combine domestic roles with work outside the home do not seem to be a rarity. That the wife is the traditional holder of the family purse has never been questioned.

### Women in Rural Areas<sup>S</sup>

There are almost twice as many rural women (63.66%) than urban women (36.34%).

Around three-quarters of rural women regard their role in society as that of housekeepers. They spend at least 29 days a month and at least eight hours a day on their main activity which is housekeeping. In addition, they take on the subsistence part of farm work as unpaid family workers. They usually have no time left for recreation nor the opportunities to interact with outside issues.

### Problems of rural women<sup>S</sup>

1. Traditional attitudes of male dominance, lack of recognition of women's potential, and unequal opportunities for men and women.
2. Low educational background : irrelevance of curricula; attitude of parents towards the education of girls; difficulty in combining school, agricultural and household work.
3. Lack of training opportunities; modernisation programmes are usually directed to men.
4. Early marriage
5. Poor economic conditions
6. Lack of social services
7. Lack of comprehensive rural planning

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<sup>S</sup>A Profile of Filipino Women by Isabel Rojas Aleta, Teresita L.Silva, Christine P. Eleazar : Pages 7, 195, 198 & 199.

## The New Cooperatives Development Programme

On April 14, 1973, Presidential Decree No. 175, entitled "Strengthening the Cooperative Movement" was signed by President Ferdinand E. Marcos as an initial effort to consolidate the different cooperative laws into one. It provides a sound basis for a truly systematic cooperative programme and to place the responsibility of initiating, promoting, organising, supervising and developing the cooperatives under one government agency so as to eliminate duplication of functions and at the same time maximise the productive output of the men and women who are engaged in the task of implementing the programme.

The new cooperative law sets the tone of cooperative development by deciding it a "policy of the state to foster the creation and growth of cooperatives as a means of increasing the income and purchasing power of the low-income sector of the population in order to attain a more equitable distribution of income and wealth". Based on this policy of the State, the new cooperatives development programme of the Philippines was launched.

### Premises of the Programme

The present cooperatives development programme stands on three basic premises :-

1. Cooperatives are a means of effecting income and wealth redistribution and as such they would be accorded special privileges by government.
2. Cooperatives should be built from the bottom up. This requires effecting attitudinal changes demanding a learning process which may be completed only after a sufficient span of time. The cooperatives shall be built from the grass roots level, particularly in the barrios, \$ and
3. Cooperatives shall be developed into a system by integrating the different types into a single national development scheme.

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\$ "Barrios" means villages.



The main thrust of the New Cooperatives Development Programme is on the Samahang Nayon (SN). These are Barrio Associations consisting of between 25 to 200 farmers residing and/or farming within the geographical limits of a village, and are formed for the purpose of improving the quality of life in the village.

Although initially launched in direct support of the Agrarian Reform Programme, the Samahang Nayon is being built as the rural foundation of the whole cooperatives development programme in the country. The SN do not engage in any business activity. It is their full-fledged<sup>\$</sup> cooperatives that undertake business functions for them.

No Samahang Nayon can be organised or registered until all the members have undergone pre-membership training. After the pre-membership training, the development of the SN starts during which the members undergo a series of training courses on management, technical agriculture and product specialisation. In addition, they have to comply with the conditions laid down in the Savings Programme in the Samahang Nayon, under which members must pledge to participate in the planned savings activities. The SN have two major funds; the Barrio Guarantee Fund and the Barrio Savings Fund.

As of December 31, 1978 the Samahang Nayon Programme was implemented in all 75 provinces in the country. There are 21,809 Samahang Nayon all over the country with a membership of 1,019,212 farmers as of December 31, 1978.

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<sup>\$</sup> Farmers are organised into Samahang Nayon, which are later grouped to form a Kilusang Bayan (full-fledged cooperative).

The two types of Kilu ang Bayan presently being set up are Area Marketing Cooperatives (which are organised on a provincial or multi-municipal level) and Cooperative Rural Banks. The former are meant to supply the farmer with agricultural inputs and help in marketing his supplies. The Rural Banks are established for the purpose of mobilising the small, scattered resources of the village people for productive purposes. In addition, cooperatives can be set up to meet the needs of the consumer, supply credit for productive purposes, and provide other services needed by the Samahang Nayon members.

In an effort to systematize the procurement of production inputs and supplies by the rural sector and the marketing of their products, the Cooperative Marketing System of the Philippines was organised in 1975 by the Area Marketing Cooperatives.

Existing credit and other cooperatives have fully endorsed the idea of forming a cooperative savings bank on the national level to cater to the financial requirements of cooperatives. The bank will eventually operate branches in cities and provinces.

The Samahang Nayon and some cooperatives have jointly contributed funds for the organisation of the following two bodies:-

The Cooperative Insurance System of the Philippines.

The Metro-Manila Consumer Complex (Super Palengke) was organised and initially funded by the Cooperative Marketing System of the Philippines with consumers cooperatives in the area being encouraged to buy shares of common stocks, and individuals to buy preferred shares of stocks.

The Cooperatives Development Programme seeks to bring about the integration of cooperatives by federating cooperatives at the higher level and providing necessary linkage between all types of cooperatives. This will eventually culminate in the organisation of a National Cooperative Union of the Philippines which will be the spokesman for the Movement. It is envisaged that the Union will take over some of the functions and activities which are currently being handled by the Government.

The Cooperatives Development Programme was launched by the Government to fill a critical need for reforms in the social and economic structure. The Ministry of Local Government and Community Development through the Bureau of Cooperative Development, in collaboration with the private sector, is responsible for implementing the programme.

### Women and Cooperation

Participation of women in the nation wide cooperatives development programme is minimal since they only act as substitutes in the absence of their husbands.

There is scarcity of organisations directly involved in improving the condition of rural women. This shows the need for national programmes to be properly coordinated and filtered down to the community level where they are most needed. Although attendance at meetings is predominantly women, there is still a need for the greater involvement of rural women in decision making and leadership in barangays, social and other political activities. Non-participation of rural women in these activities may be due to lack of time and interest and perhaps some feelings of inadequacy of being able to play an active role.

The Philippines National Federation of Women for Cooperatives (PNFWC) was established in pursuance of the Recommendation of the ICA Regional Conference on "The Role of Women in Cooperative Development" (Kuala Lumpur, July 21-28, 1975) that :

"The National Cooperative Organisations should establish women's cooperative committees to formulate policies and programmes for enhancing women's participation in cooperative societies. Similar Committees should be established in all cooperative organisations, at the secondary and primary levels".

The PNFWC was established with the full support of the Bureau of Cooperatives Development (BCOD) in the Ministry of Local Government and Community Development, and the Director of the BCOD is a consultant to the Federation.

The PNFWC started to operate in 1978. At present there are, besides the chairman and secretary, 202 members. New members are still being recruited, through the women themselves, from among the women cooperative member in the organisations in which they work. The present membership consists mostly of women who live in and around Metro Manila and who are working with cooperatives or related agencies. A number of women members come from the Bureau of Cooperatives Development and are concerned with various types of cooperatives, including rural cooperatives.

The Philippines National Federation of Women for Cooperatives is of fairly recent origin. The Federation has drawn up its constitution, and is now in the process of trying to build up chapters in the other Regions. It now has to chalk out a long-term programme in keeping with its objectives, search for women leaders and provide them with necessary training, work out plans for raising funds for implementing its work programme, obtain office premises and staff, and take up contacts with other cooperative and private agencies who will be connected with its work.

### Female Position in Cooperatives

The Survey reveals the following female position in the 31 consumer cooperatives covered:-

As members : The percentage of female membership in 2 consumer societies in Region VI was as high as 80.20%. In Regions IX & X - in each of which 2 societies were covered - it was as low as 26.73% and 21.41% respectively. In the other regions it was approximately half of the total membership.

As board members : There were 5 Presidents, 19 Board Secretaries and 45 other Board Members in all 31 societies.

As employees : There were 21 managers and 276 other workers in all 31 societies. Most of the "other workers" were sales clerks, accountants/cashiers/book-keepers and clerks.

The female position in the 44 Credit Cooperatives covered by the Survey was as follows:-

As members : In Region XI the female membership in all societies was 77.08%. Elsewhere the percentage of female members was slightly more than half, except in Regions IV and X where it was 34.16% and 40.30% (in 2 societies in each region) respectively.

As board members : In 44 societies there were a total of 10 female Presidents, 27 Board Secretaries and 98 other Board Members.

As employees : There were 17 women managers and 91 other female employees in all 44 societies. "Other employees" constitute mainly cashiers, accountants and clerks.

#### Female Position in Other Types of Cooperatives

Ten cooperatives (other than Consumers', Credit and Samahang Nayan) were covered. In a pharmaceutical marketing cooperative in Region V 88.88% of the members were females. There was a women President, 1 Board Secretary and 5 female Board Members. In addition, there was one female employee, who was a pharmacist.

In two housing societies (in Regions IV and XI) the percentage of female members was 63.04% in one and 48.77% in the other, although there was only 1 women Board Secretary and 2 Board Managers in both societies together. One society had 3 female managers. There were no other female employees.

In the other types of cooperatives covered (publishing, multipurpose and service cooperatives) women membership averaged 20%. There were 1 or 2 women Board Members. However, the publishing cooperative had 2 female Managers and 6 employees and of the 2 service cooperatives 1 had 5 women employees and the other 27.

Compare to the other societies, fewer women were involved in the Samahang Nayan. The total membership in the 7 Samahang Nayan covered in Region 6 was 250, of which women constituted 57 or 22.80%.

There were no female presidents. However, there were 2 female board secretaries, one woman board member and a female cashier.

A table showing the percentage of females as members, board members and employees in all types of societies in the different regions covered by the Survey is attached.

Total summary of female position in Cooperatives

Region	Members	Board Members	Employees
Regions I-II	49%	52.35%	72.17%
Region III - Reports Case from farmers' coop (Samahang Nayon) & fedns (rural bank & farmers cooperatives)	3.4%	50%	50%
Region IV	38.09%	19.35%	56.20%
Region V	44.41%	31.08%	50.17%
Region VI	44.79%	41.19%	51%
Region VII	53%	29.65%	83.33%
Region IX	31.22%	0%	59.4%
Region X	33%	8%	80%
Region XI	52%	41.14%	50.83%
Grand Total	41.01%	50.82%	59.15%

Findings and Conclusion

As in most of the other developing countries of the Region, where people are mainly dependent on agriculture, credit cooperatives were introduced by the governments - even in pre-independence days - to help free farmers from the usurious money lenders. In the Philippines the Credit Act came into force in 1915, and was aimed at enabling small farmers to establish rural credit cooperatives to meet their credit needs for productive purposes. Later, subsequent legislation was enacted and was also related to agricultural credit and marketing.

In 1957 the Non-Agricultural Cooperative Law was passed, and sought to promote the organisation of all types of non-agricultural cooperatives. Thus we see that credit cooperatives are the oldest form of cooperatives in the Philippines.

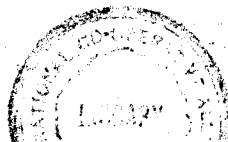
Even today the New Cooperatives Development Programme lays great stress on the need for enabling small farmers to provide themselves with credit for productive purposes, and facilities for marketing their agricultural produce. Equal stress is laid on the need for cooperative training for all categories of members, and for technical agricultural training to help increase and improve production. The New Cooperative Development Programme is, in fact, aimed at improving the living conditions of the rural people.

Despite all efforts, however, as revealed by the Survey, women are hardly involved so far in the Samahang Nayan. The reasons may be several. Samahang Nayan only started to be established in 1973, and are therefore only five years old. Another factor is that although the literacy rate for the country as a whole is very high, opportunities for higher education are less outside the larger towns and cities, although there is now a trend towards the universities opening branches in the smaller towns, wherever opportunities for education are limited, we always find more males in higher institutions of learning, and it followed naturally that the situation is the same with regard to employment, as more men are qualified for jobs than women.

In the Samahang Nayan it is the men who are the full-time farmers and who are given credit for productive purposes, technical agricultural training and assistance with the marketing of their produce. How then - and why - should women involve themselves in the Samahang Nayan? Yet we have to realise that if farm families, and farming communities are to prosper and contribute to the development of the country, women cannot be left out of the development plans in the rural areas. Women must therefore have a definite place in the cooperative sector in the rural areas.

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As far as credit cooperatives are concerned, these are usually formed by the employees of the different institutions. If the institution employs more men, the society will naturally have more male members and vice-versa.

As far as consumers' cooperatives are concerned, there is the Filipino Cooperative Wholesale Society Inc., which was established in 1952 primarily to provide goods and services to its members. In 1976 the Super Palengke (Cooperative Department Store) was established and now has two branches in strategic parts of Metro Manila.

The Survey reveals that females generally constitute approximately, half the membership in the consumers cooperatives. However, in institutional cooperatives where large numbers of women are employed by the institution concerned, we naturally find a greater number of women.

It is common to find that institutions having credit cooperatives also have consumers cooperatives, and very often the membership in both types of societies is common. The management of the institutions having such cooperatives is generally very helpful, hence, accommodation and other facilities are made available to the society, and the management personnel are also involved in the society. This was the usual pattern in the universities, hospitals and business houses covered by the survey.

There are more male than female Presidents, but quite a few societies have women board secretaries and other board members. As employees, women in credit societies are employed as accountants, cashiers, clerks and typists. In the consumer societies, in addition to holding such posts, quite a few women are employed as sales-clerk.

As far as training is concerned, out of 5,272 respondents, 100% females have attended pre-membership seminars.



Some of the consumers' cooperatives hold training in management, shop display, accounting and sales promotion. The credit cooperatives hold training in management, accounting, capital build-up, auditing, leadership, etc. Two Samahang Nayon had training in book-keeping, while one marketing cooperative had training in management, and one housing cooperative had an education seminar. Many societies have in-service training for their staff and training for their Board of Directors. All training is open to men and women.

Although 63.41% women (out of 5,272 women) have attended courses on family planning, 58.54% courses in health, 19.51% courses on budgeting, 24.38% on community development, 14.65% on good house-keeping and 7.32% in handicrafts, there is a definite need for more of training in cooperatives and related subjects. Also there is an urgent need for more of income generating projects especially for women in the rural areas - the wives of small farmers - so that they can supplement the family income.

### Recommendations

The Bureau of Cooperatives Development (BCOD) in the Ministry of Local Government and Community Development has the major responsibility for implementing the New Cooperatives Development Programme. This, it does in collaboration with other cooperative agencies and the private sector.

The Philippines National Federation of Women for Cooperatives was started with the full support and backing of the BCOD. The National Women's Federation is of fairly recent standing. If it has to give the right direction to its work, and lend its support to the efforts of the BCOD, it must of necessity continue to have close working ties with the BCOD. The recommendations contained in this report are therefore directed at the BCOD and the PNFWC, and are based on the findings of the Survey. We therefore recommend the following :-

#### 1. General

The BCOD should make available - especially to the newer

societies - information about its scope and functions and the responsibilities of its field officers so that the societies know whom to approach for advice and assistance with their various problems.

We found that when we talked with the office bearers and member of various cooperative societies they were confused on certain issues. In cases where there were less than the requisite number of members (250) they felt they could not apply for registration of their societies even though all the members had undergone pre-membership training. They did not know that upon special application they could have their societies registered if the reasons for having less than the stipulated membership are valid. For example, if a society in a particular institution has only 200 members, and the society is open only to the employees of that institution, there is no possibility of increasing the membership. Then again, cooperatives wishing to expand their activities or branch out into other forms of cooperative activity are unaware that there is a Cooperative Development Loan Fund for specific purposes. Hence, it is felt that the recommendation made under (1) will be very useful.

## 2. Member education

There is a need for sustained member education after the "pre-membership" training has been completed to enable members and office-bearers to run their societies efficiently and to enable them to cope independently with some of the day-to-day problems which come up. For example, some institutional cooperatives wanted to open membership to include both husbands and wives and adult working members in the family, but they were under the impression that only the husband as head of the household could be a member.

The office-bearers of some credit societies wanted to know what constitutes an "emergency loan", what should be the ceiling, and how should the repayment instalments be calculated. Others complained that they had great difficulty in collecting loan instalments from members against their loans. If the members belong

to an employees' credit union, the loan instalments are deducted at source, but if they belong to, say for example, a church credit union, and they do not voluntarily come and pay their loan instalments difficulties arise. Sometimes the husband does not inform his wife that he has borrowed from the credit union and once he takes his pay packet home she refuses to make payment, and vice-versa.

### Action Plan of the PNFWC

3. The Federation should chalk out a Plan of Action for a specific period, say one year. This should be done annually.
4. The Annual Action Plan should be in keeping with the objectives of the Federation, and specify targets. It should not be over-ambitious, but should take into consideration to limitations within which the Federation has to function. Hence, priority areas should be selected.

### Finances

5. Serious thought has to be given to the manner in which the Federation can raise funds for implementing its programme. At present the only sources are membership admission fees and member subscriptions. Other avenues must be explored to meet the necessity of having office premises, paid staff (however modest in the beginning), stationary, postage and other expenses to be incurred in the implementation of the Federation's work programme.

### Chapters

6. The PNFWC is in the process of trying to establish chapters in other parts of the country, and here it should seek the help of the staff of the local BCOD offices, and provide them with necessary guidelines for selecting the right type of women who will play a participative role rather than a passive one.
7. The minimum number of women required to constitute a chapter should be specified, as well as the fact that they must be members of cooperatives. As soon as a branch is formed members should be supplied with a copy of the Annual Action Programme and guidelines for its implementation. This will ensure coordination at all levels.

Committee

8. Every branch of the PNFWC should have committees, and each committee should be allotted specific tasks. This is already stated in the bye-laws and should be implemented.

9. It is important that there should be a special committee for public relations. This committee can work for expanding the membership, undertake promotional work, and take up contacts with other relevant cooperative and private agencies - including other women's agencies - with whom the PNFWC can coordinate and collaborate in implementing its work programme.

Consumers' Cooperatives

10. Consumers' cooperation is a vast field, and the Federation should chalk out a work programme for selected consumer societies in collaboration with the Board of Directors and the management of the stores. Information about the pricing policy of the stores and its mark-up prices vis-a-vis private stores, the importance and significance of patronising your consumer stores, nutrition and its relationship with the foodstuffs sold in the consumers stores can be taken up in discussion groups. There are many fields of action which can be explored in the field of consumer protection. In fact there is an urgent need for programme which forge close links between the society members and their consumer stores.

Credit Cooperatives

11. In the open type cooperatives (other than employees credit cooperatives) - especially the newer ones, training-cum-discussions should aim at bringing together members in the community so that they can meet and get acquainted with each other and form bonds of friendship and trust. Information should be given about the savings aspect of the society, its loaning policies and method of repayment of loans. Members should be aware of the benefits they derive from their society. Efforts should be made to enroll both husbands and wives as members, and both should be signatories of loan applications made by either party. In this way each will be aware of the commitment by the other to the society and repayment of loan dues will be easier.

In the course of the Survey we often heard that the husband or wife, as the case may be, objected if one party attended regular cooperative meetings or became involved in cooperative work. If both are members of cooperatives, there will be a greater measure of understanding on this issue and a possibility that both may become involved in cooperative work.

### Samahang Nayan

12. Investigations should be undertaken to find out how rural women can be beneficially involved in cooperative activities in different areas. Kitchen gardens, fish ponds, poultry raising and similar occupations can raise nutrition levels. Handicrafts and other producer-type cooperatives can help supplement family incomes. However, the latter will require advance feasibility studies if they are to be successful.

There is a network of government and other agencies involved in the villages and community development and related work. The PNFWC must study the local set-up so that it can coordinate its work with these agencies, as well as others which can make available credit, supplies of raw materials, training in skills, marketing, etc.

### Cooperative Training

13. There is need for much more of cooperative training. In many cases we found, during the Survey, that after pre-membership seminars members had not received any further training.

The PNFWC must select and train women leaders who will in turn train others. In addition they must take up continuous member activities programme at society level. Women's cooperative programmes should lead to enhance participation in their cooperatives, and in the case of low-income groups should be tied up with economic activities.

All Women's programmes should be combined with family planning health and hygiene, household budgeting, small savings and similar topics which, in combination with cooperatives, can help them to improve their living standards.

The Federation should approach the BCOU for suitable teaching materials. They should also explore the possibilities for cooperative training in and outside the country so that as many women cooperators as possible can avail of such opportunities.

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