

REGIONAL SEMINAR ON

Enhancing Women's
Participation In
Cooperative
Activities

REPORT & PAPERS



International Cooperative Alliance

Regional Seminar on

Enhancing Women's Participation in Cooperative Activities

Report and Papers

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INTERNATIONAL COOPERATIVE ALLIANCE

Regional Office & Education Centre for South-East Asia

Bonow House, 43 Friends Colony,

New Delhi 110 065.

INTERNATIONAL COOPERATIVE ALLIANCE

Headquarters :
11 Upper Grosvenor Street
London W1X 9PA. (England.)

Regional Office & Education Centre for South-East Asia
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Foreword

“Women in Cooperatives”—the subject is not one which received special emphasis over the many decades of cooperative development in most of the countries of the Region. However, instances where women became members of the cooperatives, took up leadership positions and guided the destinies of cooperatives are not totally absent. In some areas of economic activity, like handicrafts, small scale cottage industries, thrift and loan, better living etc., many movements had cooperatives organised and developed exclusively for women, but it can be generally said that when the cooperative movement within a country as a whole is considered, the role of women in cooperatives has not been that significant. Many of the background papers presented by the participants from the various countries refer to this—the chief reasons being the socio-cultural constraints, the low level of literacy among women, and the traditional role they are required to play in the confines of the home as housewife and mother.

The latter half of the 20th century, however, showed an increasing focus on women, their relative status vis-a-vis the men, and the need to pay special attention to the role of women in the development effort. It was natural that these efforts would eventually get world attention. Consequent to the UN declaration of the International Year for Women, the cooperatives too began to pay special attention to this aspect. Details of these efforts so far as the ICA is concerned, are enumerated in the paper presented by Ms. Irene Romp.

The Regional Office of the ICA in collaboration with the Cooperative Union of Malaysia organised in July 1975 a Regional Conference on “The Role of Women in Cooperative Development”. This conference was attended by 75 participants and observers including observers from the FAO, ILO and UNICEF. This conference can be said to be the first of the activities for the increasing emphasis on women in cooperatives. The conference deliberated on a wide range of issues

pertaining to women vis-a-vis the cooperatives, and chalked out a strategy to get women more involved in cooperatives at all levels. The conclusions and recommendations and action programmes that emerged from this conference are included under Appendix I.

The progress achieved since 1975 are enumerated in detail in the overview by Mrs. Margaret D'Cruz and also in the background papers that have been included. Due to limitations of space, I regret very much that I have not been able to include all the background papers presented at the seminar—and even where these are included, only excerpts, after considerable editing have been included. I do hope the contributors will bear with me in this.

One of the developments from this 1975 conference, was the decision made by the Consumer Guilds in Sweden in collaboration with the Swedish Cooperative Centre, to support a Women's Project, as would help the women to play a more effective and meaningful role in cooperatives. These efforts resulted in the "Consumer Education and Information Project specially for Women" being implemented in Sri Lanka in a joint collaboration effort of the Swedish Consumer Guilds, the Swedish Cooperative Centre, the Swedish International Development Authority and the National Cooperative Council in Sri Lanka (NCC) supported by the Ministry of Cooperatives and the Department of Cooperative Development, with the ICA ROEC, New Delhi, performing a coordinating and advisory role. This project was started around 1978-79 and had been in operation for about 20 months at the time the Regional Seminar was held. In fact, the Regional Seminar on "Enhancing Women's Participation in Cooperative Activities" was specially organised with a focus on the project to enable representatives from other South and South-East Asian countries to have a look at the Project and see how far the experiences gathered from the project could be made use of by them in their own situations. Details of the project appear in the form of 4 papers presented by the Project Director, Ms. Jayantha Tennekoon, at the Seminar and included in this volume. From the progress made by the project in Sri Lanka, it can be said that the model used by the project has been found to be an effective means of communication, and of motivating women towards increasing

involvement in the cooperatives. Though the National Co-operative Council of Sri Lanka and the Project had been very cautious in extending project activities to new societies, the spill over effect has been considerable with societies neighbouring project societies, using the project methodologies to involve their own women towards greater participation. By the end of the second year of operation of the project, by which time 15 multipurpose cooperative societies had been directly involved in the programmes, and, decisions had been made to include 14 more in the third year, requests for inclusion in the programmes had been made by over 50 Multipurpose Cooperative Societies (MPCSs) to the NCC.

At this Regional Seminar there emerged two streams of thought in regard to the way in which women could be involved in cooperatives. There was one school which emphasized the need for the setting up of cooperative societies of all types exclusively for women, if women were to play a meaningful role. It was argued that in the socio-cultural situations in some countries, and granting the fact of a high level of illiteracy among women, this was the best way to encourage women to come forward. The other school of thought which had majority backing was of the view that there was a need for women to get involved in the mainstream of economic activity, and that they should come forward alongside with men and play a more effective role. This, however, would not prevent the setting up of exclusively women's cooperatives where such were necessary, but this school felt that to go on an exclusive basis would mean that they would be sidetracked. The Sri Lanka Project works on the basis of involving women in the mainstream of economic activity and hence focusses attention on the MPCSs which form the backbone of the cooperative movement in the country. The experiences of the project show clearly that the involvement of women in this way is both possible and desirable and that it helps not only the women, but helps to give a new strength and cohesiveness to the particular cooperative society and also to the movement.

It is the view of the present writer, that the focus on women has been most timely and opportune and it certainly acts as a starting point of revitalisation to a movement which was drifting in the doldrums. Those associated with the history of coope-

GROUP IV : In what ways can a cooperative society help in improving the living standards of the community? How can women use this field of activity to ensure their greater and more effective participation in the cooperatives?

The reports of the various groups and the final conclusions and recommendations are covered elsewhere in the text.

The participants visited eight MPCs included in the project (five from phase I and three from phase II) and also participated in the monthly workshop conducted by the Project for about 80 women leaders from the 15 project societies. The workshops were held over a week-end at the School of Cooperation, Polgolla. The Workshop was followed by a "field day" at the Peradeniya Botanical Gardens organised by the Project and the Women leaders for the participants of the Seminar.

The following societies, in and around Kandy were visited by groups of participants, to see for themselves the activities undertaken by the women's committees at the field level and to witness training programmes. Many of the societies had organised also an exhibition of the products from the income generating activities initiated by the Project.

- (1) Mahanuwera MPCs
- (2) Wattegama MPCs
- (3) Teldeniya MPCs
- (4) Kundasale MPCs
- (5) Harispattuwa North MPCs

Elaborate arrangements had been made by the respective societies to hold discussions with the Boards of Directors, their staff and the women's committees, and also to visit homes, home gardens, poultry yards etc. where women's committees had been directly involved.

Two societies in phase II of the project situated at Polonnuruwa about 80 miles away from Kandy were visited by the entire group. The two societies are (1) Pallugasdamane MPCs, (2) Hingurakgoda MPCs.

Here too the directors of the boards, their staff and the women's committees had made elaborate arrangements to receive the visitors and to hold discussions with the women leaders and other members of the society. One of the discus-

sion sessions was presided over by the Government Agent of the Polonnurawa district, who was so impressed with the event that he even entertained those present to an excellent rendering of a very popular song from "Maname" a very popular stylised drama.

On the way to Kandy from Colombo, the participants visited the Bulathkahnipitiya MPCs—a rural MPCs, about 50 miles away from Colombo. This was a society recently included in project activities—but the enthusiasm of the women's committees, the Directors and staff of the society had been such that within a short period of about 6 months, considerable progress had been made and the women leaders were able to set up an exhibition which was representative of the activities of the women in the field. The exhibition included preparations from soya and other low cost food preparations of high nutritive value; products of income generating activities, like paper and cloth flower making, sewing cane-ware etc., some aspects of the savings campaigns and also some exhibits about home improvement, health care etc. There was no doubt that the women's programme had a remarkable impact on the society.

We are indeed deeply grateful to the members of the Board, their staff and the members of the women's committees of these societies for all the courtesies shown and the lavish hospitality extended to the seminar participants.

At this Regional Seminar, there was increasing interest shown by all participants on the Japanese Cooperatives. The resource papers presented in respect of both the urban consumer cooperatives and the agricultural cooperatives were well received. I have, in addition to the papers, included additional material especially about the 'Han' group activities as information about the Japanese experiences are generally sought after by many in the region. (Appendix II)

The experiences of the project shown that women generally are very interested in consumer policy and consumer protection programmes. This was reflected equally effectively by the participants themselves. I have, therefore, included in this volume some details about the ICA's own declaration on Consumer Protection, the Consumer Policy Programme, prepared by the Consumer Committee of the ICA and also some detail from the ILO's Study Guide on Consumer Protection and UN Secretary

General's report on Institutional Arrangements in this field. I do hope that the additional information provided will prove useful to those working in this field. (Appendices III, IV and V)

What of the Seminar and its usefulness to the cooperative movements of the region? This is one aspect which has to be looked into by the concerned movements and we are happy to report that at the time of writing we have received three requests from three of the member countries represented at the seminar for assistance in initiating projects in this field. We are hopeful that these projects will get operative in the near future. Overall, it can be said that the Regional Seminar with a focus on the project in Sri Lanka was useful and meaningful and it is hoped that the exposure of the participants from the several member countries to the experiences of Sri Lanka will help them to formulate their own action programmes, in keeping with their own levels of development and socio-cultural requirements.

Working with a group of women leaders from various disciplines with a focus on the increasing involvement of women in cooperative was both a trying and a rewarding experience. I am deeply thankful to the participants for the excellent support given and for the enthusiasm displayed by them in all aspects of the programme, even when the programme meant walking over hills and valleys and slippery narrow bunds of paddy fields. However difficult the access and the terrain, I am sure, the warm welcome from the women leaders and society officials that awaited them and the warm hospitality extended by the simple village member would have provided the participant with added determination to increase their own efforts in an area of genuine need. In the difficult tasks that devolved on me as Course Director, I was ably assisted by my colleagues, in the ROEC—Mrs. Margaret D'Cruz, Education Officer (Women & Youth) and Mr. Prem Kumar, my Personal Assistant, and I am deeply thankful to them for their support. The Seminar had the benefit of very practical and useful papers from a very experienced panel of resource persons and some of them got involved with us throughout the programme. Their contribution to the success of the seminar is acknowledged with sincere thanks.

The National Cooperative Council of Sri Lanka and the Women's Consumer Education Project were responsible for

practically all the arrangements in regard to the Seminar. As the Seminar was located in Kandy, much of the burden fell on the Project Director and her staff.

Special mention must be made of the Project Director Ms. Jayantha Tennekoon and the staff of the Consumer Education Project, who were stretched to the fullest in ensuring that the entire programme, both in the Seminar hall and at the field level worked out well. It was the excellent collaboration that the project had from the MPCs at the field level, that made it possible for us to have a meaningful study visit programme and also to involve our participants in the workshops and training programmes of the project. We extend our thanks and our deep appreciation to the Project staff and the NCC for the collaboration and support provided.

The Minister for Food and Cooperatives, the Hon. S.B. Herat, who inaugurated the Seminar, as always, lent us his fullest support and we had also the excellent collaboration of his Ministry staff and that of the Commissioner of Cooperative Development and his staff. We had continuing support, as always, from the Principal and staff of the School of Cooperation, Polgolla. I would like to express our sincere thanks to all of them for the courtesies shown.

The Seminar was held in the warm and friendly atmosphere of the Rochdale Hall of the Kandy MPCs—we are deeply grateful to the President, the General Manager and his staff for the excellent support they gave us in the conduct of the seminar.

As mentioned at the beginning, the subject area of enhancing women's involvement in cooperatives is new and is growing in importance and emphasis. Useful material in respect of experiences in the various countries is difficult to come by. It is our hope that by the publication of the proceedings of the Regional Seminar, we can provide those interested with at least some useful material and experiences which would help them to evolve their own strategies relevant to this field. We do hope that this volume will prove helpful.

In conclusion, I would like to thank my colleagues at the ROEC for their efforts in bringing out this volume.

R.B. RAJAGURU

New Delhi

ICA Regional Director for South-East Asia

**Working
Papers**

IRENE ROMP*

The ICA Women's Committee— Aims and Activities

Introduction

The Women's Committee of the International Co-operative Alliance or ICA Women's Committee as everybody calls it, is an *auxiliary* of the ICA. It has 70 representatives from 36 countries, including ten developing countries. Forty-seven different organisations are represented, covering consumers', agricultural, industrial and insurance co-operatives.

The first question often asked is "Why is there special provision for women in the ICA? Does the International Co-operative Movement discriminate against women?" The answer, of course, is "No". Since its creation in 1895, the ICA has, in its constitution, never discriminated between sexes. However, that does not mean that within the Movement men and women are entirely equal, and that is because co-operatives are people's movements; they reflect the situation and attitudes of society as a whole. Moreover, it has traditionally been considered that women have a special and distinctive role to play in Co-operative affairs and that special encouragement should be given to facilitate their participation.

The ICA has various other auxiliary committees; they deal with trading; production—agricultural and artisanal; banking and credit; assurance, housing, as well as consumer policy. It is to a great extent through these auxiliaries, which represent the different *sectors* of co-operative activity that the ICA seeks to attain its objects. How does the Women's Committee fit into this set-up? After all, women do not represent a "sector" of co-operative activity. So why is there a special auxiliary for women within the ICA structure?

In order to understand that, it is necessary to give a brief

*Secretary, ICA Women's Committee, ICA, London

history of the ICA Women's Committee.

The ICA first paid particular attention to women, when in 1964, in response to a Congress Resolution, a Women's Department was established within the ICA Secretariat and an international advisory body to deal specifically with women's questions was formed. This body, called the "Women Co-operators Advisory Council" or WCAC, met for the first time in London in 1965. This does not mean that there was no international activity by women co-operators before that date. In fact, before 1964 there had been an International Co-operative Women's Guild, which had operated autonomously. This Guild, after having been in existence for 46 years, agreed to give up its work in favour of a women's co-operative activity carried out under the auspices of the International Co-operative Alliance.

The first meeting of the WCAC in 1965 was attended by only 13 members from the same number of countries, mainly European. At this meeting, the "terms of reference" were approved, which were to guide the Council's work for the next few years. The main aim was to promote the participation of women in all co-operative activity and on all levels.

Within the democratic structure of the ICA there is a Central Committee whose representatives are nominated by the various member organisations around the world. It normally meets once a year and among its many tasks is the duty to interpret the policy and carry out the programme of the ICA, established by Congress.

The Council soon realised the lack of women representatives on the Central Committee, despite its constant efforts to draw the attention of national movements to the contribution women can make at local and national level, which should also be reflected in the various committees at international level. For this reason, in 1967, it requested the ICA authorities to invite a representation of the Council to the Central Committee meetings. The same year, the Central Committee resolved "that an observer from the WCAC should attend its future meetings", but the desire to admit women cannot have been that overwhelming; only 51 Central Committee members were in favour while 35 were against—and that in times as recent as 1967! The Council was also told that the right to speak would be at the

invitation of the ICA President.

In 1970, the Central Committee approved the attendance of Chairmen and Secretaries of all auxiliary committees, working parties and advisory councils at its meetings-

In 1971, the WCAC presented a report to the Central Committee, entitled "The Situation and Role of Women in Co-operative Movement". This report, based on an international survey among co-operative movements in membership with the ICA, showed among other things that the women's representation on the ICA Committees had obviously not improved very much over the years and after a long debate the Central Committee, through the initiative of one or two well-meaning co-operators, agreed that the Women Co-operators' Advisory Council be given a seat with the right to speak and vote on the Central Committee. This was a step forward—at least now there was someone voicing the women's interest in this very important ICA Committee. That particular meeting also recommended that the Council should work on a new constitution which would eventually convert the "advisory" status into an "auxiliary" one and give women more scope within the ICA.

Having reported these events in such brief terms, it must all sound as having been very easy and straight forward, but it was not! Nothing was achieved without the constant campaigning by women co-operators and the lobbying of male co-operators who were sympathetic towards the cause of women.

The Council immediately set to work, but three more years were to pass before the 1974 Central Committee finally accepted a new Constitution which changed the Women Co-operators' Advisory Council into an auxiliary called the "ICA Women's Committee". This seemed to be just in time for the UN International Women's Year which perhaps helped to speed up the final acceptance.

The Constitution of the Women's Committee

Under Article 3 we find the following:

The Committee, which is an integral part of the ICA, shall promote the aims and objects of the ICA as laid down in its Rules but directing its efforts mainly towards women and for women. This means:

1. Promoting the interest of women in every aspect of co-operative activity;
2. Encouraging women into active participation, on equal terms with men in the policy-making and management of all co-operatives;
3. Urging co-operatives to provide more efficient services and facilities and to use their influence within the community to secure collective and social services particularly designed to benefit women;
4. Contributing to the achievement of unity of action by co-operators throughout the world;
5. Strengthening the efforts of women in the promotion of lasting peace and security.

So far as methods are concerned, it is laid down that the Committee shall seek to attain its objectives particularly by:

1. Advising the ICA authorities on matters in which women have a contribution to make, developing close working relations, including joint programmes with other ICA bodies (auxiliary committees, working parties, etc.). In accordance with the Rules of the ICA, Article 27, the Women's Committee has a representative on the Central Committee;
2. Organising educational and research activities appertaining to women co-operators through appropriate means, e.g. small working parties on which experts can be co-opted; also ensuring the wide circulation and exchange of information on women co-operators' activities by use of all media;
3. Establishing contacts with women co-operators, and where available, women's co-operative organisations in all countries;
4. Urging upon member organisations that it is in the interest of the whole Co-operative Movement to include women in all educational and training programmes, both cultural and technical, and to provide facilities for their specific needs where deemed necessary; furthermore, calling on all co-operators to insist in their societies that the principle of equality in pay and opportunities for men and women

- should be adopted; designing recruitment policies which encourage suitably qualified women to apply for any post;
5. Collaborating with the United Nations and its specialised agencies and other international non-governmental organisations as appropriate.

Activities of the Women's Committee

The Committee has met annually since its inception, when it was still known as the WCAC. At these meetings, views and experience as to women's participation in co-operatives in different countries are exchanged and plans are made for women's programmes in the context of the ICA's programme. At times the Committee holds discussions on specific themes, such as "The Educational Needs of Women in Developing Countries" and "Equality for Women in Co-operatives—Legislation and Reality", to give two recent examples. With the latter, for instance, it was seen that while the state and/or co-operative legislation did not actually spell out discrimination against women, some unwritten and customary laws in developing countries certainly did affect women's rights and therefore often their full participation in co-operatives. The Women's Committee will, therefore, ask the ICA to request in-depth research to be carried out, possibly at UN level, in selected countries of the world. This means, in effect, a combined examination of legislation and customary laws and how they affect women's participation in co-operatives and other social institutions, which, of course, reflect the status of women in society in general.

The Committee also has a small working group dealing with women in agriculture. For some years now this group has been studying rural conditions as they apply to women. In 1970 this group organised an European Symposium on "The Contribution of the Co-operative Movement to the Integration of Rural Families into Modern Society".

Women's Conference

Every four years, in connection with the ICA Congress, the Committee organises a Women's Conference which is normally attended by about 120 women co-operators from countries in

membership with the ICA, not just those in membership with the Women's Committee. This year happens to be Congress year and the theme of Women's Conference taking place on 10th and 11th October in Moscow, USSR, will be "Women and Work in Co-operatives", which will embrace various types of co-operative activity in which women are involved. Past themes have included such topics as "Problems of Food Resources and Energy—The Co-operative Answer" and "The Role of Women in Co-operative Policy-Making and Management".

These conferences provide a platform not only for a truly international exchange of experience among women, but they also enable the women co-operators to make many useful contacts and have discussions with delegates to other pre-Congress events. This gives women co-operators a chance to show that they are serious so far as their participation and involvement in the development process of co-operatives and their countries are concerned, and to demonstrate their ability to contribute to this process.

Collaboration with other Auxiliaries and Working Parties of the ICA

As women are interested in all co-operative activity, the Committee is always looking for ways of practical collaboration with other ICA auxiliaries and working parties and thus emphasise women's interest in working as full and equal partners in all spheres of Co-operative activity.

The following are some examples of recent collaboration :

Housing : In 1979, largely on the initiative of the Women's Committee, a seminar on "The Role of the Family in Housing Co-operatives" took place in Sweden, which was jointly organised by the Housing Committee and the Women's Committee of the ICA. One of the aims of the seminar was to focus attention on the need to use all human resources available in housing co-operatives, which included the encouragement of women as equal partners in the enterprise at administrative and management levels, besides assisting with social welfare. For probably the first time in ICA history, a "mixed" event was attended by more women than men. We hope that this was not just a token to us but will be followed by housing co-operatives around the

world appointing women to the ICA Housing Committee, which up to now has counted mostly men among its representatives, despite the fact that in a life time women probably spend more time in the dwellings which have very often not been designed to their advantage.

Agriculture : So far as the Agricultural Committee is concerned, the Women's Committee, mainly through its Agricultural Working Group, has always had good relations with this body. As far as possible we appoint observers to the meetings of that Committee and emphasise the problems of women in rural areas. Collaboration with this Committee is particularly important because agriculture is such an important sector of co-operative activity and we know that not only do farmers' wives work as hard in the agricultural enterprise as their husbands, but in many cases, especially in African countries, men work away from home, in industry, and the women are left with all the hard toiling, more often than not with very primitive implements.

In this connection I would mention the FAO World Conference on Agrarian Reform and Rural Development, which took place in Rome last year. As a follow-up, FAO is collaborating with International Non-Governmental Organisations (INGOs), such as the ICA, and looking for projects which it could finance under a programme entitled "People's Participation in Rural Development through Promotion of Self-Help Organisations". The members of the Women's Committee were informed about this programme at its March meeting in London and the representatives from the developing countries were asked to consider submitting proposals for income-generating projects under this scheme.

Consumer : So far as the Organisation for Co-operative Consumer Policy, usually referred to as ICA Consumer Committee, is concerned, it is hoped that at some future date we can arrange a joint programme along the lines of the collaboration we had with the Housing Committee. The Consumer Committee is the one auxiliary which can boast the largest number of women representatives (apart from the Women's Committee, of course), but considering that consumer policy affects women in the most direct way, we feel it would make sense if the Consumer Committee was made up at least

equally of men and women.

Libraries : There is within the ICA a Working Party for Co-operative Librarians and Documentation Officers and the Women's Committee has collaborated with this group in compiling a bibliography on "Women and the Co-operative Movement". This is one group which consists of slightly more women than men, but that is simply because for many years, at least in my part of the world, librarianship has been very much an occupation carried out by women.

Press : Lastly, I would like to mention the ICA Press Working Party. We are very pleased that this group will collaborate with us next year in a joint meeting to discuss "Women and the Co-operative Press". Many journalists seem to be favourably disposed towards women's emancipation, women's participation, etc., but the fact remains that women do not receive the press coverage due to them unless they themselves ask that their contribution be reported upon.

To sum up this section, by working with these Committees and Working Parties we aim:

- (a) to make organisations aware of women's interest and participation in *all* the different co-operative activities; and
- (b) hopefully, having started the dialogue, to encourage these organisations to nominate women to ICA auxiliary committees and as delegates to the various national, regional and international co-operative seminars and conferences which take place, whether they deal with consumers', agricultural, industrial, housing or any other type of co-operative activity.

Developing Countries

Although the posts of Education/Training Officers for Women have been firmly established in both our Regional Offices, i.e. Moshi and New Delhi, where excellent programmes are conducted for women, the Women's Committee continued to pay attention to the situation of women co-operators in developing countries, as you will have been able to gather throughout this paper.

However, we do endeavour to bring to our meetings and con-

ferences as many women co-operators from the Third World as possible. In this connection I would like to mention the Unesco grants, which over the last few years enabled many of our members from the Regions to attend the ICA Women's Committee meetings. Such grants, of course, are not very easy to come by as thousands of people apply for them and donor organisations only have limited funds. However, we shall certainly continue to apply for funds, wherever they are available, and this includes funds to organise programmes in developing countries.

Collaboration with UN Agencies

The preceding paragraph has already led us into the collaboration the Women's Committee has with these organisations. You probably know that the ICA enjoys consultative status with the Economic and Social Council of the UN. This entitles ICA to send observers to many of the meetings of the UN Agencies. Sometimes we are able to make a statement on matters of special concern to us as co-operators.

If any such event is dealing specifically with women, the ICA asks the Women's Committee to appoint a representative. Thus ICA was represented at the World Conference of the UN Decade for Women which took place in Copenhagen, Denmark, in July, by the Chairman of the Women's Committee and two other members. Our delegation also managed to present a statement on behalf of our organisation, which was accepted and will be included in the documentation of the Conference.

When it comes to UN events not specifically organised for women it is the ICA Women's Committee which asks the ICA to include women wherever possible in its delegations, simply because there is no aspect of life which does not affect women. In this way, for instance, we were successful in our request to include a woman co-operator in the ICA delegation to the FAO World Conference on Agrarian Reform and Rural Development. This again resulted in the ICA delegation highlighting the many problems which women face in rural areas.

This is just one example, which shows how the Committee is constantly making an effort to have the role of women stressed at all possible events.

At the same time we also invite the UN organisations, and

other international organisations, to our meetings and conferences. This enables their representatives to get first-hand information about co-operatives and the role women can and do play in these and in the development process of their countries generally. Another important way of pointing this out to the appropriate agencies is through the exchange of documentation, which is done quite regularly.

There are many more examples of collaboration with the UN system which could be given, but I would like to close this section of my paper with a reference to the International Year of the Child. As you know, UNICEF was in charge of this "year" and had asked the world not to organise a series of large-scale conferences, but to try and highlight this year with practical schemes, which would benefit women and children, especially in rural areas of developing countries. This is how the idea for the "Buy a Bucket of Water" campaign was born in the Women's Committee; a scheme which was designed to do just what UNICEF had in mind and thus ICA received great encouragement from that organisation. Over a quarter of a million Pounds Sterling was collected in a world-wide campaign and wells have been sunk in South-East Asia, East and West Africa and Latin America. The final results of this campaign will be made available at the forthcoming ICA Congress.

The Future

What of the future? Do we still need a Women's Committee at the ICA in these modern times, when most Governments have given equal rights to women? The answer is "Yes". Good intention and practice are two different matters. This applies also to our International Movement. In the ICA Central Committee there is, constitutionally, access for both sexes through the normal channels of national delegations. In practice, however, women are seldom given the opportunity, even today. Out of the present 300 Central Committee members nominated by ICA member organisations only 9 are women! It is too embarrassing to work out the exact percentage.

The ICA Women's Committee, which is the only auxiliary working towards its own "self-destruction" will have achieved its aims when :

1. The Central Committee is made up more or less equally of men and women;
2. The ICA Executive, which has sixteen members, also includes women. As the Central Committee elects the Executive, no. 1 is of course a pre-requisite;
3. All the auxiliaries have a fair proportion of women members;
4. Some of the auxiliaries have women co-operators as chairman, especially perhaps the Consumers Committee;
5. Member organisations nominate women co-operators to all ICA conferences, seminars, etc., including Congress, without constantly being requested to do so by members of the Women's Committee.

A fair representation of women at the international co-operative level must surely mean a fair representation of women at national and local level around the world.

Until that day comes, we must and will go on promoting ideas, schemes and programmes which we hope will ultimately change the attitude of complacency, which accepts that, in the nature of things, men occupy the overwhelming majority of high offices.

To be meaningful, women's participation must be reflected at all levels—from the primary co-operative to the international body.

M.D.' CRUZ*

Review of Women's Cooperative Activities in the Region

In this Seminar our main concern is to find out how we can enhance women's participation in cooperatives in the countries of the Region. Some countries, such as Japan for example, have useful experiences to offer and women cooperators elsewhere can learn much from Japanese women. The Women's Cooperative Consumer Information and Education Project here in Sri Lanka can provide valuable guidelines to women in other countries on how to initiate similar projects. Many countries would have useful experiences which they can share with others, and I hope that through such exchanges, combined with the discussions we have here, our study visits and observations, we will reach conclusions which will enable every country represented here to chalk out a meaningful action programme which can be implemented and which will enable women cooperators in the Region to work towards improving living conditions for the communities in which they live.

In 1962 the ICA ROEC, with the support of UNESCO, held its first Regional Seminar in New Delhi, India, on the "Role of Cooperation in the Emancipation of Women". At that time the ICA ROEC had in its membership about 8 countries in the Region, and except for Japan, women were not involved to any great extent in cooperatives in the other countries. The Seminar highlighted the need for improving the socio-economic conditions of women through cooperative action, and sought to bring about an awareness on the part of the Cooperative Movements in the Region, the Government Departments of Cooperation and women's voluntary organisations of the vital necessity for involving women in cooperatives.

As a follow-up of the Seminar the ICA ROEC sponsored a study tour in the Region, which was undertaken by a Pakistani

*Education Officer, (Women & Youth), ICA ROEC, New Delhi

woman cooperator, who held discussions with concerned officials and women's organisations in the different countries on the subject of involving women actively in cooperatives. Her findings, conclusions and recommendations were circulated around the Region, and comments and suggestions for follow-up action were invited. However, the response was very poor—in most cases only acknowledgements were received. There did not appear to be any great interest in the involvement of women in cooperatives either on the part of the Cooperative Movements in the Region, or on the part of the women themselves.

In 1975, as a result of UN International Women's Year, world attention was focussed on women, their problems, and the obstacles to their progress. This brought about a change in attitude towards women on the part of Governments, International and other agencies—including the cooperatives, who realized that unless women, who constitute half the world's population, were drawn into the development efforts, progress could not be fully achieved and national development targets could not be fully met.

In support of UN International Women's Year, the ICA ROEC, together with one of its member-organisations in Malaysia, the Cooperative Union of Malaysia, held a Regional Conference in July 1975 in Kuala Lumpur, Malaysia. The theme of the Conference was the "Role of Women in Cooperative Development". The recommendations of the Conference lent future direction to the work of the ICA ROEC and the following action emerged:

Surveys :

to ascertain the present position of women, and their future role, surveys were undertaken—with ICA ROEC assistance in Sri Lanka and the Philippines.

The one in Sri Lanka resulted in the present Women's Consumer Project. The Survey in the Philippines was followed by a National Training Course for Women Leaders.

Women's Committees:

Japan and India already had women's committees at different levels, but

around 1975 such committees were set up in Bangladesh, Indonesia, Malaysia and Sri Lanka. The Philippines has a Steering Committee which is engaged in forming a National Women's Federation.

- National Courses:* National Courses—assisted by the ICA ROCE—were held in Sri Lanka, Malaysia, Bangladesh and the Philippines. In addition the member movements have held other training courses and programmes for women.
- Studies re Women:* Studies were conducted in Japan on the role played by women in the Consumers' and Agricultural Movements.
- Study Material:* Study material has been produced by the ICA ROCE on "Balanced Diet" and "Key to Household Economy—Household Budgeting".

The ICA ROEC will continue to give assistance to, and support the activities of its member-organisations in the field of women.

Women's Involvement in Cooperatives

Australia

Women work to increase membership and strengthen the consumers' cooperatives. They are encouraged and assisted by the consumers' movement.

Bangladesh

In 1971 to combat rising prices, scarcities of essential consumer goods and related consumer evils, about 400 women's cooperatives were formed in Dacca and other urban areas. Although these societies functioned mainly as distribution agents for consumer goods, they were multipurpose in character and later most of them branched out into the field of industrial cooperatives. By February 1978 the number of primary women's

cooperatives rose to about 1100. These primaries are affiliated to 32 Central Women's Societies which are, in turn, affiliated to the National Women's Cooperative Society Ltd.

The aim of the National Women's Cooperative Society Ltd. is to help women to better their social and economic status through participation in cooperative and allied fields, in keeping with the national government policy of the country. One of the most urgent tasks of the society is to assist women in the low income groups to earn supplementary incomes, and most of the women's societies are engaged in tailoring, embroidery, handicrafts, handloom weaving and similar producer-type cooperatives, as well as consumers' and thrift and savings activities combined with adult education and welfare activities.

India

The National Cooperative Union of India (NCUI) which is the apex cooperative organisation in the country, in 1964 undertook a Pilot Project the aim of which was to create consumer consciousness among women in Delhi, study the working of women's cooperatives in and around Delhi and suggest ways for improving their working. After the completion of the Project, the ICA ROEC was requested to assist in making an Assessment of the Project. Based on the Assessment, and a follow-up All India Seminar on Women and Cooperation which was held in Delhi in 1965, Women's Wings were set up in various Indian States within the framework of the State Cooperative Unions and the Women's Cooperative Education Programme came into being. In some States women are included in the general education scheme, whereas in others there are women staff who work with women's societies. Training is imparted to ordinary members and to office-bearers of the societies and is meant to develop leadership qualities so that women can initiate and promote new societies, and improve the working of existing ones.

During the period 1976-77, 320 courses were organised for women, in which 15,198 women participated. In addition, 274 meetings of one day's duration were also held.

The main types of cooperatives to which women are attracted are: industrial, thrift and credit and consumers. Of these, indus-

trial cooperatives number the most, and comprise cooperatives which undertake making ready-made garments, knitting embroidery, etc; small-scale industrial cooperatives which, with the help of small machinery produce bicycle parts, small tools, umbrellas, items of stationery and other such items; societies which produce and process different kinds of foods; handicrafts' cooperatives; handloom weavers' cooperatives; ancillary cooperatives which are attached to large enterprises for whom they manufacture small parts or undertake assembling of parts for bigger machinery. There are also sales-cum-service societies which supply raw materials to their members and also arrange for sale of the finished products, and common facility centres which are organised by member societies to provide themselves with common services such as dyeing of yarn and fabrics, finishing etc. Members either pay the processing charges and take the finished goods, or the goods are retained by the centre for sale. In some cases goods are sold on a consignment basis.

Women in urban areas who are employed in offices, factories and similar institutions, usually become members of the institutional thrift and credit societies along with men. This also happens in the village societies, though on a smaller scale. In addition to thrift and credit societies, there are in some cities women's banks, having sole women membership and women employees. These banks aim at promoting the habit of thrift and savings, and make available loans to needy women wishing to start small business. In Bombay, Maharashtra State, the Indira Bank (a women's cooperative bank) also established the Laxmi Consumers' Cooperative Society, which runs a chain of consumer stores in various parts of Bombay and Greater Bombay. Women are also running consumer stores in other Indian States.

In the Kaira District of Gujarat State, where the well-known Amul Dairy is situated, women are active in the milk societies which are linked to the dairy. They feed, milk and take care of the cattle and deliver milk to the milk collection centres where they receive cash payment after the milk is weighed and tested.

Many of the women's societies also undertake educational and welfare activities through the operation of creches for the

babies of working mothers, running of canteens, providing training in various skills to needy girls and women to enable them to earn supplementary incomes and similar services.

Indonesia

In Indonesia women are involved in cooperatives undertaking the following activities: consumer, thrift and loan, production of batik, handicrafts, production of brooms and bamboo utensils, etc. Mostly women are active through their own women's societies.

Japan

The Cooperative Movement is made up of three sectors: consumers, agricultural and fisheries, and women are active in all three.

Consumers: Upto 1948 the consumers' cooperative were governed by the Industrial Cooperative Law, and women were not allowed to become members of the consumers' cooperatives. Hence they worked in support of the Consumers' Movement through their own separate women's associations. Even after 1948, when the Consumers' Livelihood Cooperative Society Law came into force, and this ban was removed, they continued to retain their own separate organisations, but their influence upon cooperative management became stronger year by year, along with the development of the movement.

In 1957 the Consumers' Cooperative Movement felt that as women were not fully involved in the work of the consumers' cooperatives, efforts should be made to increase and accelerate their involvement. To achieve this objective, the Japanese Consumers' Cooperative Union (JCCU) set up a Women's Committee to act as an advisory body to the Board of the JCCU.

Today women outnumber men as members, and member activities are almost exclusively in the hands of member-housewives. There is no doubt that the active participation and support of women has been one of the major factors leading to the growing strength and success of the Movement.

Another unusual feature within the Japanese Consumers' Movement is the close collaboration between the students of

universities and housewives in setting up new consumer societies. There are four main types of consumer societies in the country, namely, Institutional Cooperatives established by office workers, factory workers and similar groups, University Cooperatives, and School Teachers Cooperatives, all of which cater to select groups of people. Then there are the Regional or Citizen Cooperatives which cover whole communities.

Since University Cooperatives cannot expand their activities beyond the campus, the professors and students encourage housewives in the area to start Regional or Citizen Cooperatives, and give freely of their expertise and services in helping to run such societies.

The ICA ROEC has published a booklet entitled "Member Activities in the Japanese Consumer Cooperative Movement" which deals in detail with the manner in which member-housewives are effectively participating in the consumers' cooperatives. The booklet can be used in discussion groups and can provide valuable guidelines to women cooperators as to how they can usefully involve themselves in consumers' cooperation.

Agriculture: Women in the rural areas have their own Women's Agricultural Association Councils which work in support of the policies and programmes of the Agricultural Cooperative Movement. There is a National Women's Association of Agricultural Cooperatives to which all the Women's Agricultural Associations in the country are affiliated. There are Prefectural Associations in all 47 Prefectures. The total number of Women's Associations in the country is 3,809 and the total membership is about 2.65 million.

The main objectives of the Women's Agricultural Associations are to enhance the status of rural women, and to build better rural communities. The women's associations work closely with the agricultural primaries and are assisted in their efforts by farm advisers and other staff of the primaries.

As many male farmers are employed either part-time or full-time in industry, farm women often have the responsibility of running the family farm as well as the home. Keeping this in view, the agricultural primaries provide them with necessary advice, training, etc. to enable them to learn modern farming techniques and improve farm production, and allied activities such as dairying, poultry keeping, etc.

Health care is another important activity of the women's associations, and regular health checks are arranged to facilitate early detection and treatment of specific diseases.

In order to provide rural people with their consumption needs, the agricultural cooperatives run their own "A" Coop. Stores, in which women are active through their joint buying groups.

"Han" or "Neighbourhood" groups consisting of approximately ten women living in close proximity have been formed to enable more women to participate actively in such activities as joint buying, home book-keeping, discussion groups on matters pertaining to the farm, the home, nutrition and a host of other matters. There are also group activities for women in different age groups where matters of common interest are taken up. Cooking classes, sewing classes, cultural activities, sports, hobby classes—in fact any matter of group interest is taken up.

Fisheries: Women in the coastal areas work in support of the Fisheries Cooperatives through their own separate Women's Associations which are organised at the primary and prefectural levels. These are affiliated to the National Women's Association of Fisheries Cooperatives. As of 1975 there were 35 prefectural women's associations, and 1,331 primary associations with a total of 197,877 individual members. Thus women in fishing villages all over the country work in close collaboration with the fisheries cooperatives.

The women's associations are active in home-life improvement through such means as home book-keeping, joint buying of consumer goods and study groups on rationalised expenditure and effective use of resources and savings. Promotion of health involves regular health checks. Study programmes are arranged for children and adult women to enable them to increase their knowledge and, in the case of adults, their technical know-how as related to their activities. The members of the women's associations have regular discussions with officials and employees of the fisheries cooperatives with whom they work closely in many fields.

Republic of Korea

In the Republic of Korea the Saemul Undong, i.e. the Nation-

al Project for Integrated Rural Development, is being implemented in the rural areas with the active participation of farmer members and women and youth groups through Saemul Farming Groups, Saemul Women's Clubs and youth bodies. The expansion of horticulture, production of vegetables, livestock breeding, dairying, piggery, poultry and small-scale industries is helping to supplement farm incomes. There is a close link between the Saemul Undong and the cooperatives in a variety of activities which embrace all aspects of the lives of members of the agricultural cooperatives.

The agricultural cooperatives undertake various programmes which are aimed at bringing about better living conditions for the members of the farm households. These programmes involve farmers, farm wives, the aged and the young.

The Women's Agricultural Associations and the Women's Saemul Clubs conduct cooking classes, run community kitchens during the peak cultivation seasons, teach handicrafts, conduct cultural activities, run creches and nurseries, and are active in supporting the work of the agricultural cooperatives. The agricultural cooperatives run their own consumer stores which provide farm families with all their needs, and the women have joint buying groups which are linked to the consumer stores. The rural housing programme initiated by the agricultural cooperatives in the villages is one of the significant projects of the better living activities, and women also work for improved housing—especially the improvement of kitchens.

Malaysia

In Malaysia, women in the urban areas are involved in thrift and loan societies along with men, in school teachers' and government servants cooperatives and other institutions in which they are employed. However, they are hardly represented on boards of management, nor do they usually hold other positions of responsibility. Owing to the high cost of living, they are interested in consumer cooperatives, but again, they are not involved to any great extent as members or office-bearers.

In 1973 the Minister of Agriculture established the Farmers' Organisation Authority (FOA) and in 1977 the Fisheries' Development Authority to take charge of all agro-based and fisheries'

societies; including women's societies. Women in the rural areas are engaged in thrift and loan societies, fisheries' societies, investment societies, land development societies and multi-purpose societies which undertake credit, consumer and other activities aimed at helping women to earn supplementary incomes such as, for example, paddy milling, poultry farming, orchid growing etc. In the rural areas too, in some cases women are members of cooperatives along with men.

At the tertiary level there are two organisations, namely, the Cooperative Union of Malaysia Ltd., and ANGKASA (the National Union of Cooperatives, Malaysia) both of which have women's committees.

Philippines

In the Philippines, women are active in consumers, credit, industrial and agricultural cooperatives. Their position is especially strong in the consumers and credit cooperatives which exist within the schools and universities, where women constitute the majority of the teaching staff, as well as the membership of the cooperatives. They are also well represented as office-bearers, and on boards of management. What is needed is an organisational structure which can unify women cooperators at all levels, and enable them to plan together and work together towards common goals, and this is one of the reasons for the emergence of the Philippine Federation of Women for Cooperatives.

Immediately after the ICA Regional Conference on the "Role of Women in Cooperative Development" which was held in Malaysia in 1975, a Women's Committee was set up within the Filipino Cooperative Wholesale Society. Towards the latter part of 1977 this committee was expanded and reorganised to form the Steering Committee of the Philippine Federation of Women for Cooperatives. This Federation is now in the process of attempting to form chapters in various parts of the country so that they will have a network from the grass-roots to the national level. They are also in the process of providing themselves with a legal identity.

The main aims of the Federation are, briefly, to increase membership, and to educate members to participate more acti-

vely and at all levels in various kinds of cooperatives which can enable members to raise their socio-economic status.

Sri Lanka

The present Seminar is being held here to afford participants a chance to observe and study the working of the Project for Women's Consumer Education and Information through Cooperatives in Sri Lanka. You will be able to see for yourself the tie-up between the consumers' cooperatives and the women members and office-bearers in the fields of consumer education and information, combined with programmes of health and nutrition, income-generating activities, and programmes of family welfare. You will also, during your stay here, hear in more detail about the project from its Director and staff, as well as from the National Cooperative Council of Sri Lanka and other agencies, all of whom are combining their efforts to bring about better living standards for the communities among whom they are working.

Conclusion

Throughout the Region we find certain factors which are common to all the countries: the rising cost of living has made life hard for all people and women are increasingly searching for ways of supplementing the family income. Illiteracy, low levels of literacy, unemployment and under-employment make it very difficult for women in some of the countries to find jobs—and if they do succeed, they are usually underpaid. They therefore turn to producer-type cooperatives such as cottage industries, handicraft cooperatives and those which undertake production of various types of goods, and which enable them to earn supplementary incomes.

Social security in the developing countries is not as comprehensive as in the developed countries, and women are very conscious of the need for effecting small savings, and being able to obtain timely loans on reasonable terms in times of emergency. Hence their interest in thrift and savings societies.

High prices, food adulteration and related factors have around women's interest in consumer cooperatives, which are

known for their honesty and fairness.

Despite all these factors, however, we find that though women are involved in politics, professions, social work and many other fields—they have yet to make their mark in the cooperative field.

One reason for this is that the educated working women—from among whom leadership must develop—find it very difficult to devote so much time and effort to voluntary service. Also, there is a tendency for leaders in voluntary service to be re-elected to office year after year, and no new leadership emerges. The same dedicated few are left to carry the burden. What is needed is an increase in women membership, and more women leaders.

If women are to better their socio-economic status and enjoy better standards of living through self-help, it is the cooperative leaders who will have to help them to do this, and there are many pre-requisites which will have to be met first. Cooperation as it exists today is still a fairly new field in many of the developing countries, more so for women than for men, so if leadership is to be developed, cooperative education and training must be available for potential women leaders. Finances, technical know-how, knowledge about cooperative theory and practice, cooperative policies and changing trends and many other things will be needed. This Seminar will devote much time to discussing the various needs for enhancing women's active participation in cooperatives, and to formulating action programmes aimed at meeting these needs and making women's active participation at all levels a reality. We find that in most of the countries of the Region women join together to form their own women's cooperatives. Sometimes this may be more practical, but if women are to be equal partners with men in cooperatives they must be involved along with men as members and responsible office-bearers in the cooperatives.

The ICA works for the promotion of cooperation in the different countries through its Member Organisations. It holds international, and regional meetings of various kinds, and also participates in national seminars, conferences, etc. The idea is to provide its Member Organisations with opportunities for keeping abreast with the latest trends and changes in the Cooperative Movement, and to motivate them to intensify their efforts at involving the members of cooperatives in their own countries

more actively in the work of the Cooperative Movement.

Keeping in view the socio-economic problems faced by women in the developing countries, and in order to help them to take concerted action, through cooperatives, to improve their standard of living, the ICA assists its Member Organisations with programmes for women cooperators. It requests its Member Organisations to carry out surveys to ascertain the present position of women in cooperatives in the different countries of the Region. On the basis of the data collected, meaningful programmes can be evolved for enhancing women's participation in different fields of cooperative activity. The ICA ROEC has assisted with such surveys and is prepared to continue to give such assistance as and when requested. It also recommends to its Member Organisations the setting up of women's committees (in countries where these do not exist) at all levels, which can work in collaboration with cooperative organisations at the primary and secondary levels. The ICA had also, at one stage, recommended the setting up of an Asian Women Cooperators' Council, but this idea had to be dropped as national women's committees have not yet been established in all the countries of the Region. The ICA can also assist with projects formulated by women cooperators with the help of the developed Movements. It is possible for the ICA to render such assistance in the near future, with a couple of projects, and also to help as a first step in the conduct of the feasibility studies and project proposals.

The ICA also seeks equality for women cooperators through the inclusion of women in conferences, seminars, etc., and equal opportunities for women in education, employment and all other fields along with men. It has assisted its member organisations with national courses for women leaders in several countries of the Region, and will continue to support its member organisations in their efforts at enhancing women's participation in cooperatives.

JAYANTHA C. TENNAKOON*

The Co-operative Women's Consumer Education Project

A new trend in Co-operative Organisations is the interest shown by them to enlist the participation of women in the movement. Our Project can be identified as an effort to impart useful knowledge through Co-operatives to women and thereby increase their involvement in the movement. This Project has been launched with financial aid and advice of the National Co-operative Council of Sri Lanka, the Swedish Co-operative Centre, the Union of Co-operative Consumer Guilds in Sweden, the Swedish International Development Authority and the International Co-operative Alliance. The executing agency for the Project is the National Co-operative Council of Sri Lanka. This is the first Women's education programme of its kind to be undertaken in the Co-operative Movement in Sri Lanka, and is also an ICA pilot project for South-East Asia.

The idea of starting a project of this nature was first mooted by the Union of Co-operative Consumer Guilds in Sweden, which had been a pioneer in the field of development of women's co-operative programmes. There are about 300 affiliated consumer guilds in Sweden with about 16,000 members. At first membership of the guilds was confined to women. Now women constitute about 90% of the total membership. The main objectives of the guilds are:—

- * to spread knowledge of the Co-operative Movement,
- * to provide information on family and home matters,
- * to work for an active social policy,
- * to support international development projects.

Once the idea mooted by the Consumer Guild was accepted by the Swedish Cooperative Centre, it was decided, in consulta-

*Project Director, Women's Consumer Education Project, Kandy, Sri Lanka.

tion with the ICA Regional Office, New Delhi and the National Cooperative Council of Sri Lanka to launch the pilot project in Sri Lanka.

The sponsoring agency of the Project is the Swedish Cooperative Centre. The implementing agency is the National Cooperative Council of Sri Lanka. The Regional Office of the ICA in New Delhi collaborates in an advisory capacity.

Project Objectives

The main objectives of the Project are to supply consumer information to women, to educate them on Nutrition and Family Health, to promote quality consciousness particularly of consumer goods, to create an awareness of consumer protection laws and to educate women on the role that co-operatives could play in ensuring better living conditions for them.

Project Activities

To achieve its objectives the following programme of work has been undertaken.

1. Educational programmes for women in the following areas.
 - (a) Family Health and Nutrition
 - (b) Home economics
 - (c) General consumer knowledge and Consumer Protection.
 - (d) Cooperation
2. Collection and dissemination of informative data on basic foods, nutrition and health;
3. Developing suitable methodologies for dissemination of consumer education and information;
4. Improving the working environment of housewives;
5. Participation in the promotion of consumer activities and of consumer protection through cooperatives.

Project Duration

The Project was started as a two-year pilot project. Although

it was officially inaugurated at the end of October 1978, the first two months were spent in initial organisation work such as recruitment of staff, setting up office etc., and project operations really began in January 1979.

The two-year project period ended in mid 1980. However, the Swedish Cooperative Centre and the National Cooperative Council of Sri Lanka have agreed to extend the project period until mid-1981, taking into consideration the results so far achieved. During the first year of operation (1979) the Project was confined to five societies, while in the second year (1980) Project activities were extended to cover another ten societies.

Phase I

In the first year five multipurpose cooperative societies located around the School of Cooperation, Polgolla, were chosen, as the School was to be the training centre for participants. The Project Office was located in Kandy in order to effectively coordinate the work of the societies. The following societies were chosen for Phase I:—

1. Mahanuwara Multi-purpose Cooperative Society Ltd. — Kandy District
2. Kundasale Multi-purpose Cooperative Society — ”
3. Wattegama Multi-purpose Cooperative Society — ”
4. Teldeniya Multi-purpose Cooperative Society — ”
5. Harispattuwa North Multi-purpose Co-operative Society ”

Since the Project was launched on an experimental basis for all Co-operative Societies, in choosing societies for Phase I it was important to include societies at various levels of development. Therefore, four rural Multi-purpose Cooperative Societies were chosen of which two were economically sound and two were less viable. However, all these Societies were serving consumer needs in addition to performing other functions. A large urban society was also chosen to complete the group. The rationale behind this choice was to facilitate the formulation

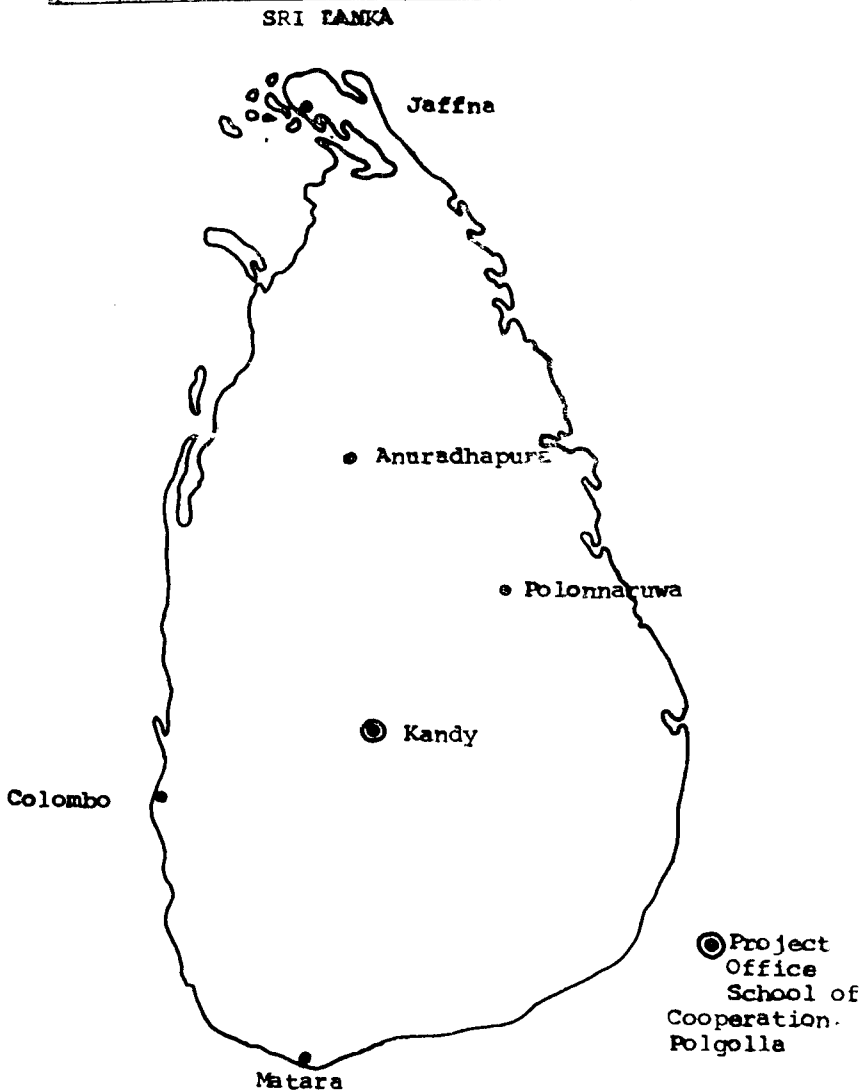
of an islandwide programme for all societies with the experience gained by the Project in working with societies of diverse nature. A variety of experiences were gained by the Project during Phase I and these were made use of considerably in formulating the programmes for the next phase.

Phase II

The Project was extended to ten more Societies at the beginning of 1980. These Societies were chosen from amongst Societies in which Women's Committees were active. The basis of selection also provided for the representation of all sectors of the island's population. The ten Societies were therefore selected from various parts of the country and have been actively involved in project activities since. These Societies are listed below. The project is now in operation in nine administrative districts of the island. (There are all together 27 administrative districts in the country).

6. Bulathkohupitiya M.P.C.S. Ltd. — Kegalle District
7. Hanguranketa M.P.C.S. Ltd. — Kandy District
8. Hingurakgoda M.P.C.S. Ltd. — Polonnaruwa District
9. Hiriyala M.P.C.S. Ltd. — Kurunegala District
10. Homagama M.P.C.S. Ltd. — Colombo District
11. Kotopola M.P.C.S. Ltd. — Matara District
12. Kirindiwela M.P.C.S. Ltd. — Gampaha District
13. Palugasdamane M.P.C.S. Ltd. — Polonnaruwa District
14. Tellippalai M.P.C.S. Ltd. — Jaffna District
15. Uva Paranagama M.P.C.S. Ltd. — Badulla District

As a result of expanding its activities in 1980 to ten more Societies with a varied background, the Project has been able to identify and study numerous problems which arise in implementing programmes of this nature among various communities. The Project approaches have been suitably amended to



suit the varying socio-economic and cultural environments in which it operates.

The experiences gained vary from one Society to another due to the peculiarity of local conditions, environment and a variety of social differences prevailing.

Financial Assistance

The Project is funded from two sources—the Swedish Co-operative Centre and the National Co-operative Council. Each of the Societies in the project have of course to meet a fair amount of expenditure in respect of personnel, local activities etc.

The Swedish Co-operative Centre which is the organisation in Sweden financing and supporting cooperative activities in developing countries obtains its funds for this project chiefly from the contributions made by the Consumer Guilds in Sweden which in turn are supplemented by SIDA (The Swedish International Development Authority).

Advice

In addition to the institutions mentioned earlier, the Regional Office of the International Co-operative Alliance situated in New Delhi acts as an advisory agency to the Project. With the wealth of experience it possesses in all aspects of cooperation in the region, the advice of the ICA Regional Office is of immense help to the successful implementation of project activities.

Project Direction Committee

The Project Direction Committee reviews project activities from time to time and gives advice on important matters that arise. The President of the National Co-operative Council of Sri Lanka is the President of the Committee while the Project Director functions as its Secretary. In addition, the following persons are members of the Committee. Officials of leading Co-operative Institutions and persons having specialist knowledge in cooperation have been included in the Committee.

- The General Secretary of the National Co-operative Council of Sri Lanka
- The President, Women's Advisory Committee of the National Co-operative Council of Sri Lanka.
- Five members of the Women's Committees of Multi-purpose Co-operative Societies.

- The Commissioner of Co-operative Development or his representative.
- The Principal, School of Cooperation, Polgolla.
- A member of the Board of Directors of the National Co-operative Council of Sri Lanka (who should be a Director representing the Multi-purpose Co-operative Societies)
- A representative of the International Co-operative Alliance, Regional Office, New Delhi.

Meetings of the Project Direction Committee are held every two months. At these meetings the Committee monitors the progress of the Project and gives advice to the Project Director.

Project Staff (Central Level)

Project Director

The Project Director is responsible for the overall management of the Project. An Assistant Commissioner of the Department of Co-operative Development with experience in field work has been loaned to the National Co-operative Council of Sri Lanka to be appointed to this post. The general administration of the Project, training of Project personnel, organising education programmes for Women Leaders and member families, preparing information leaflets for these groups, publication of newsletters and papers on co-operative know-how, distribution of these publications and the development of work programmes, and the collection of consumer news are the primary functions of the Project Director. A Project Director (in training) is being trained under the present Project Director to eventually take over. In addition there are three field officers who are directly responsible to the Project Director.

Project Adviser

An Adviser from the Swedish Co-operative Centre was attached to the Project to advise the Project Staff on project activities. In the first year the Adviser was assigned for four months, and in the second year for one year.

Member Relations Officer

A person with training in Home Science and experience in conducting field programmes has been selected as the Member Relations Officer of the Project. She is responsible for conducting educational programmes for members and their families on Nutrition, Family Health, and Home Management. She also maintains close contact with member families with regard to their needs.

Consumer Education Officer

The main functions of the Consumer Education Officer cover such aspects as consumer cooperative societies, general education about the cooperative movement, consumer protection, preparation of feasibility reports and implementing income generating activities according to the needs of members. The National Co-operative Council of Sri Lanka has released an officer with long experience in cooperative work for this post. This Officer is responsible for formulating and conducting training programmes, preparation of information material and for monitoring progress in the above mentioned fields of activity.

Consumer Information Officer

For the purpose of dissemination of information about the project to the membership at large and also to the general public the project has appointed an information officer with experience in communication and mass media. The basic responsibility for furnishing information in regard to the activities undertaken lies with the subject area specialists who prepare the material in consultation with the Project Director. The information officer takes on from this point and uses the best methods for dissemination and subsequent evaluation of the methods used.

Supporting Staff (Central Level)

In addition to the field officers mentioned above, the Project Director receives the assistance of the following office staff, for

routine management of the Project.

1. Clerk/Stenographer (Sinhala)	1
2. Secretary/Stenographer (English)	1
3. Driver	1
4. Office Helper	1

Collaboration between the Project, the Multi-purpose Co-operative Societies and other Organisations

There is very close collaboration between the Project, the concered MPCSS and other institutions and persons involved in development work at village level. We have found that we get best results where the President, Members of the Board and the Staff of the MPCSS support our activities fully. It is our endeavour always therefore to keep them fully informed of our programmes and plans. Our experience in regard to other institutions and persons working at this level is similar.

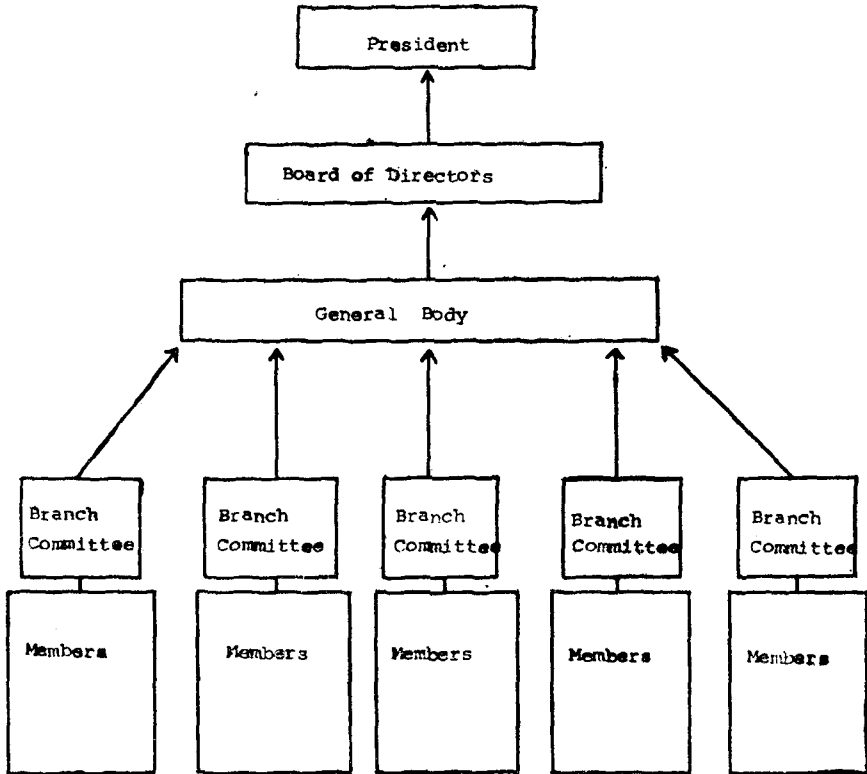
The diagram below shows the organisation chart of the MPCSS vis-a-vis the membership. (See Page 34)

The Central and Branch Women's Advisory Committees

The diagram in the previous section illustrates the way in which the member--society relationship is built up and the way in which authority under the by-law is exercised by the membership. The structure of the women's organisation in the society is very similar with the important exception that as yet the Women's Branch Committees and the Central Committee are not provided for in the by-laws of the society. As a result the role of the Women's Committees is essentially advisory, with the Branch Women's Committee advising making suggestions and proposals to the society's Branch Committee and staff and the Central Committee functioning similarly in regard to the Board of Directors, the General Manager and other executives. The effort always is to achieve the objectives through cordial discussions in a spirit of goodwill and comradeship.

The Branch Women's Advisory Committee consists of five members who are elected by the Branch women members of the Society at branch level. The members of the various branch

 ORGANISATIONAL CHART OF A MULTI-PURPOSE COOPERATIVE SOCIETY



advisory committees meet at a General Meeting and elect a Central Women's Advisory Committee consisting of five members who function at the Society level. There is a President, a Vice President and a Secretary to this Committee. One of the functions of the Central Women's Committee is to represent the views of women members at the General Meetings and obtain relief for any problems through discussions with the Board of Directors and the staff of the society. Another important function is to join with other society, Central Women's Committees in the district to elect a District Women's Committee of five. These five join with other District Women's Committees to constitute the National General Body which elects the National Women's Committee of Nine.

The Central Women's Advisory Committees of the Societies of the Project have worked closely with the Project to coordinate project work. The members of the Central Women's Advisory Committees are trained as leaders at the monthly workshops organised by the Project. These leaders act as catalysts in their society and share their knowledge gathered at the project workshops with the branch committees and the membership. Some societies hold a general meeting of the Women's Committees immediately after the Project workshops at which the leaders are trained to enable the leaders to play their role effectively and expeditiously.

Consumer Education Officers and Education Officers

At the time of the commencement of the project, the societies selected for Phase I did not have any Education Officers on their staff. The Women's Committees were of course functioning but as the members who constitute the Committees are honorary workers, they could not devote sufficient time to do all that was necessary to implement project proposals. Hence it was decided to recruit to the cadres of the society consumer education officers who could attend to these tasks on a full time basis. These Officers were selected from among women who had some training in Home Science and who were capable of undertaking field work. Training programmes for the recruits were organised by the Project Office. In addition the Consumer Education Officer of the Society attends the monthly workshops of the Project along with the members of her society. Her services are available to the Women's Committees to discuss their problems with society officials and obtain their assistance to solve them and to liaise with the Project Office and other consumer institutions.

At the time Societies were being chosen for Phase II of the Project a post of Education Officer had been created in the Societies. Therefore it was not necessary to appoint new officers. The task of co-ordinating project activities was entrusted to the Education Officers of the selected Societies. Some societies have deputed permanent employees of their society as Co-ordinating Officers for Project work. As a result, in Phase II of the Project there are both men and women officers engaged

in project co-ordination at Society level. 25% of the salaries of these Consumer Education Officers and Education Officers is being met by the Project Office.

Co-ordinating Officers of the National Co-operative Council of Sri Lanka

Some Societies that were selected in Phase II of the Project are located in districts which are far away from the Project Office. However, since Kandy is geographically a more central place in terms of location, and of comparatively easy access, the Project Office continues to be located there. Due to limitations in Project Staff it was felt that the District Officers of the National Co-operative Council of Sri Lanka should co-ordinate Project activities in the respective districts. Thus it is possible to achieve closer co-ordination through the district offices. An Officer from each of the nine districts covered by the Project has participated in all workshops of the Project held in 1980. Women's education activities have been included in their list of duties. As a result it has been possible for the Project to maintain a close co-ordination with the National Co-operative Council of Sri Lanka at district level.

Other Institutions Assisting in Project Activities

The School of Co-operation, Polgolla, has become a centre of activity for the Project. The School makes available its halls and equipment and provides food and lodging at very low rates for participants at the monthly workshops. In addition it helps in providing lecture hall facilities at least once a month. The task of organising workshops has been made easy because of the co-operation extended by the school authorities to the Project.

It has not been possible to find the expertise within the movement in such fields as Nutrition, Family Health, Consumer Education and Home Management. Hence it was necessary to seek the assistance of institutions which work in these specialised fields. Special mention must be made here of the Farm Women's Extension Programme and the Soya Bean Project of the Department of Agriculture, which have helped the Project in the fields

of Home Management and Nutrition. In order to create a sense of confidence in the knowledge that is imparted, and to make it acceptable at village level, it was important to seek the assistance of specialist institutions which work exclusively in these fields. The following institutions are associated in Project activities at present. In addition, the assistance of persons with specialist knowledge was obtained on certain occasions.

- * The School of Co-operation, Polgolla
- * The Department of Co-operative Development
- * The Department of Agriculture
- * Farm Women's Extension Programme
- * Soya Bean Project
- * Ministry of Health
- * Ministry of Trade
- * Sri Lanka Family Planning Association
- * Women's Bureau
- * Ministry of Plan Implementation
- * Department of Animal Production and Health
- * Food and Drug Department of the Colombo Municipal Council
- * Department of Small Industries
- * Department of Education

What of the Future?

The Multi-purpose Co-operative sector forms a predominant and strong sector of the Co-operative Movement in the country. Many of these Co-operative Societies, though Multi-purpose in name performed mainly consumer functions. The consumer functions till recently constituted mainly the distribution of government rationed foodstuff such as rice, wheat flour, sugar etc. The consumer, whether member or otherwise had to deal with the cooperative to which he was assigned and the relationship between the society and the member was hardly noticeable. In fact many a society neglected completely the aspect of member relations and member participation. The position has changed now as the more or less total monopoly the cooperatives enjoyed in this sector has now been withdrawn and the cooperatives have to face the competition of the private sector. The Socie-

ties are now realising that their very viability would depend on member loyalty and member support. We are happy to note that our experiences and achievements with this project are being relied upon to develop suitable member relations programmes to meet the challenge.

Our limited achievements show quite clearly that the approach to the member through programmes which involve the member and his family tends to affect his sense of belonging and ownership of the society and that he tends to be more loyal and more concerned about the society.

In our country it is the housewife generally who takes decisions regarding the purchase of day to day needs of the home. According to our culture the housewife plays the leading role in bringing up children, looking after the husband and managing the home. These tasks are done ungrudgingly and with a sense of mutual understanding. In such a situation, the active participation of the housewife in Consumer Society (M.P.C.S.) activities will not only be an asset to the development of the cooperative trade but will also be of benefit to her in solving problems. At present Women's Committees are taking a keen interest in influencing the decisions on the assortment goods that should be available in the cooperative, in placing orders for essential goods and on keeping the shop clean and attractive. While this interest should be maintained, member education programmes of the Societies must also include in their curriculum the teaching of basic facts that a housewife should know in making her purchases. This would enable her to make correct purchases of goods and help her to run the home according to the family income. It would also enable her to put into correct use what she learns about Nutrition, Home Management, Family Health and Consumer Protection. It would make her build up confidence in the Co-operative Society and make her an active member. This would strengthen the progress of the society. It would indeed be a victory for Co-operative Societies which now face competition in the open market, if they could enlist the active participation of those who really make the decisions in regard to day to day purchases and other consumer goods. After all, a Cooperative Society dealing in consumer goods would in effect reflect the combined purchasing power of its membership. Such purchasing power is made best

use of when the purchaser knows what he should buy and buy that which will help the improvement of the living standards of the family. This can only be achieved where the approach to the education of the member is an integrated approach which will ensure the best use of the limited purchasing power to buy what is most nutritious and best. This the Project has attempted to demonstrate and we are happy with the progress made and the results achieved.

It is our fervent hope that programmes for women's education would be a permanent feature in the member education programmes of all Cooperative Societies and of the National Co-operative Council of Sri Lanka.

Cooperative Women's Committees in Sri Lanka

In recent times in an attempt to get the members more especially the women folk more involved in cooperative activities, the National Cooperative Council of Sri Lanka (NCC) in collaboration with the Department of Cooperative Development has taken steps to set up Women's Consumer Advisory Committees at the Multipurpose Cooperative Society (MPCS) level and at the District and National Levels.

I. MPCS Society Level Women's Committee

i. Branch Level:

The branch level women's committee is composed of five members elected at an Annual General Meeting of the women members of the branches of the MPCS. The President and the Secretary of the women's committees are also elected by the General body from among the five members. The area of operation of this committee is limited to the area of operation of the branch of the MPCS. An average MPCS would have about 20 branches and hence there would be twenty branch women's committee in a society.

ii. Society Level :

The society level women's committee also consists of five members elected at a general meeting of the branch women's committee members. The president and the secretary are also elected by the General Body from among the five elected to the committee. This committee is known as the Central Women's Committee of the MPCS.

II. District Level Women's Committee

An administrative district may have about 10 MPCs. The Central Women's Committees of the MPCs in the district meet annually and elect the District Women's Committee which also consists of five members. The president and secretary are also elected by the general body from among the five members. The District Secretary of the National Cooperative Council coordinates the activities at the District level.

III. National Level Women's Committee

The objects of the National Women's Committee are:

1. To enhance the participation of women in the cooperative movement.
2. To promote the economic, social and cultural status of the women members.
3. To expand, promote and strengthen the cooperative movement in Sri Lanka.
4. To function in collaboration with the International Women's Organisations.

The National Level Women's Committee consists of ten members of whom 9 are elected at a meeting of the members of the various district level women's committees, who meet under the auspices of the National Cooperative Council. In Sri Lanka, there are 9 provinces. Elections to the committee are, therefore, on the basis of one from each province. The tenth member is nominated by the Commissioner for Cooperative Development from among the lady executives in his staff. The President and the Vice-President of the National Women's Committee are also elected at this meeting. A lady secretary who is appointed by the NCC coordinates the activities of the National Women's Committee.

IV. At all levels, the Committees function as advisory bodies. The activities of these committees are as follows :

- (a) furnish assistance and advice for the promotion of cooperative activities in their area of operation;
- (b) work towards the expansion of membership of the cooperative societies;

- (c) enhance women's participation in cooperative activities from the village level to the national level;
- (d) provide advice to regularise the supply and distribution of consumer goods and make joint efforts towards consumer protection;
- (e) find ways and means to promote the economic and social well being of the families of the members by developing income generating projects such as cottage industries, handicrafts, agriculture, fisheries, animal husbandry etc;
- (f) take steps in collaboration with the MPCS to provide raw material, marketing facilities and appropriate technology for the income generating activities;
- (g) organise the women of the area into common interest and commodity groups and motivate them for development;
- (h) organise member education programmes, savings campaigns, exhibitions and fairs, cookery demonstrations, health clinics etc.;
- (i) promote cooperative consciousness by imparting knowledge on cooperative principles and the movement etc.;
- (j) provide opportunities to the members to increase their knowledge on food nutrition and health, family planning, household economy and general economy;
- (k) take appropriate steps to engage youth in the cooperative movement;
- (l) provide assistance for the promotion of cultural and community activities of the area.

The funds necessary for the activities of the Women's committees at the MPCS and the district level are provided by the educational and extension fund of the MPCS, while the cost of the national level training programmes are provided by the National Cooperative Council of Sri Lanka.

The training programmes of the Women's Committees are prepared and implemented with the guidance of the National Cooperative Council and the Department of Cooperative Development.

The Cooperative Consumer Education Project, now in operation in Sri Lanka, works in collaboration with the various women's committees of the 15 societies in the project and the committees of the concerned districts and the National

Level Committee. There is close collaboration between the Project, the Boards of Directors and the staff of the 15 societies, the Department of Cooperative Development, the NCC and its District Organisations.

JAYANTHA C. TENNAKOON*

Better Living Activities Through Cooperatives-The Project Experience

Our Project was launched with the basic objective of increasing women's participation in Co-operatives, by fostering the welfare of member families through them. Looking back on the experiences gained so far, it should be stated that, in spite of many obstacles, the Societies which have participated in the Project are making every effort to achieve this objective. Many co-operative organisations have realised that while co-operation is a people's movement dedicated to the upliftment of the common man's economic and social position by catering to his day to day needs, it should also help in developing family welfare.

Before I proceed to detail the steps taken by the Co-operatives to improve the living conditions of its membership, I think it would be useful to enumerate the conditions that prevailed at the level of the member family at village level in these respects. This I am able to do on the basis of the findings of a preliminary survey undertaken by us shortly after the commencement of the Project. The facts that emerge from this survey do emphasise very clearly the need for education in subject areas like Nutrition, Family Health, Consumer Protection etc. for women at the village level.

Fifteen Branches at the rate of three Branches from each of the five Societies selected for Phase I were picked for the survey by means of random sampling. From these Branch areas 300 families at the rate of 20 families per branch area were selected by random sampling, for the purpose of the survey. Women Leaders of all Societies were trained on the method of interviewing for the survey. The house to house survey was carried out on the same day in all five Societies, and Women Leaders who were employed as investigators were assigned in such a way that they did not interview members of their own Societies.

*Project Director, Women's Consumer Education Project, Kandy.

By these means, an attempt was made to elicit correct information. 282 housewives were interviewed during the survey.

The survey collected data in the following fields:

1. Knowledge among rural housewives in basic foods and foods with nutritive value.
2. General Consumer Knowledge.
3. The amount of attention paid to environmental health and family health.
4. Manner in which women have participated in the affairs of the Co-operative Society.
5. Ways in which women are engaged in supporting family incomes by engaging in activities such as home gardening, poultry keeping and bee keeping.
6. Whether there was a need amongst women for information that the Project sought to provide.

1. It was found that in most cases the choice of the food items for a meal lay with the housewife or with another woman member of the family such as the mother or a daughter. In the matter of choice, availability rather than nutrition value was the guiding factor. The responses showed that most respondents had not taken a well balanced meal either on the day of the survey or on the day before. Lack of protein intake, which is a common feature in Sri Lanka is very much evident in rural areas. It was found that the sample population had very little knowledge of and paid no attention to the value of proteins. The main reason for this was the poor economic conditions prevalent in villages and the lack of knowledge about easily obtainable items of food with protein content.

2. In order to elicit information on the general knowledge of consumers on consumer articles questions were asked about the prevalent market prices of consumer goods of everyday use, such as Lakspray (powdered full cream milk), dried fish, red onions, dhal and white poplin cloth. Questions relating to price differences between the Co-operative Store and Private Retail Store, and about the Consumer Protection Law enacted by Government were also asked.

The answers showed that a considerable number did not know the correct price of goods in everyday use. 40% did not know the

price of powdered milk, 64% the price of dried fish, 58% the price of white poplin cloth and 26% did not know the price of dhal. It was also noticed that some purchased the same items at higher prices at private shops. Even though Parliament had passed the Consumer Protection Law six months prior to the survey only 18% of the respondents had even heard about its existence. It is a matter of doubt as to whether these few knew of the protection that the Law afforded the consumer and of the responsibilities and duties that were cast upon traders. However, the survey brought out the fact that the majority of people had more confidence in the Co-operative Shop than in the private retail shops.

3. With regard to environmental health and family health, information was collected on drinking water, disposal of refuse, vaccination against small-pox and polio, facts about knowledge of common diseases and on the use of latrines.

The source of drinking water in most rural areas are wells, streams and springs. In 69% of the households covered by the survey, water was not boiled before drinking. Only 28% disposed of their refuse into pits. 42% burnt refuse in their own gardens. In this connection, it was observed that it would be suitable to encourage disposal of garden and kitchen refuse into compost manure pits and to encourage home gardening.

With regard to toilet facilities, it was found that 23% used water sealed latrines, 75% used pit latrines and other types of latrines, while 1.8% (5 families) did not have latrines.

It was found that even though vaccination of children against communicable diseases was fairly high, the adult population did not pay much attention to such preventive measures. The most common diseases prevalent according to the survey were influenza, bowel diseases, phlegmatic complaints, headaches and dental diseases. 24% of the survey population were not much affected by illness. Questions regarding family planning methods were also asked. Some were reluctant to answer these questions. Facts were gathered only from those who volunteered to answer. There was a certain amount of understanding about family planning methods at the rural level and it was felt that it would be important to provide knowledge on family planning.

4. The survey showed that 56% of the housewives interviewed

were members of Co-operative Societies. However, they did not participate in the affairs of the society regularly. Even though some had served in the Branch Committees as branch committee members, participation was only marginal. 65% were satisfied with the local co-operative shop. Those who were not satisfied gave reasons such as inefficient management, lethargic and indifferent service, favouritism, scarcity of goods, faulty distribution of available goods and low standards of cleanliness as the causes of their dissatisfaction. This gave an indication as to what role the Women's Committees could play in raising the standard of the village co-operative.

5. The survey also revealed that there was keen interest as well as a need amongst women to supplement family incomes. 45% expressed a desire to start home gardening if the proper advice and assistance were made available. Some were already engaged in the cultivation of crops yielding an additional income. This was an encouragement to the home gardening programme of the Project. 16% preferred to take to Bee Keeping while 24% wanted to start poultry rearing. These facts were taken into consideration when income generating activities were formulated by the Project.

6. After the Project objectives were explained to them 50% of those questioned agreed that this type of project would be of benefit to them. As housewives and mothers, women find it difficult to spare enough time for participation in other activities even though there is a genuine desire within them to be partners in the development process.

I will now place before you the Project activities which were implemented in order to promote a better life among member families.

Nutrition

- * Providing information through Women's Committees to housewives on the value and methods of preparing a well balanced meal.

Food Pyramid

In imparting this information to housewives, we have

found the concept of the Food Pyramid introduced to us by the Consumer Guilds in Sweden of great value. Sweden has been using the Food Pyramid in their health and nutrition programmes quite successfully and they were of the view that perhaps this project could test this concept out here in Sri Lanka. Accordingly the S.C.C. provided us with an expert from Sweden who had been connected with nutrition and health to work out a Food Pyramid to suit the conditions in Sri Lanka. After several discussions with persons and institutions concerned with nutrition and health in Sri Lanka eventually a pyramid adapted to local conditions was evolved which appears in the text elsewhere. In brief the pyramid indicates the most vital and essential basic food necessary to maintain average health and energy with the importance of the food item diminishing as we move upwards towards the Apex of the Pyramid.

- * Knowledge on the facts to be considered when buying food items, their nutritive value and correct methods of cooking.
- * Information to young mothers on benefits of breast feeding, basic facts on weaning, importance of child nutrition and knowledge about diseases due to deficient diet.
- * Value of nutrition in the mental and physical development of the pre-school child.
- * Popularising the use of soya beans in the villages, through Women Leaders. Women Leaders were given information on the value of soya beans as a protein rich food, and demonstrations in methods of preparation of food items with soya were also held.
- * Information in ways of detecting malnutrition in children and on the dangers of malnutrition and methods of preventing it.
- * Providing knowledge about nutrition at maternity and child care clinics as well as in schools.

Family Health

- * With the help of the Health Department the Project con-

Food Pyramid
adapted
by the
Cooperative Women's
Consumer Education Project,
Sri Lanka

Food Pyramid

It is important to have a nutritionally adequate diet daily. A proper diet ensures a healthy life. The food we take should supply (1) nutrients that furnish energy; (rice, bread, potatoes and other starchy foods) (2) nutrients that build and maintain body tissues; (dried fish, meat, fish, pulses) and (3) nutrients that regulate and protect body functions; (leafy vegetables, mango, papaya, pumpkin). The Food Pyramid will help you to prepare a balanced diet containing the various necessary nutrients.

Explanatory Notes :—

(1) The base of the pyramid shows the basic foods you must take daily. An adult would benefit from the following diet:

- (i) Rice 6-1/2 ozs;
- (ii) Slice of bread or a preparation from 2 ozs wheat flour;
- (iii) 1-3/4 ozs coconut milk or equivalent scraped coconut or 6 tea spoons of coconut oil;
- (iv) 1/2 oz dried fish;
- (v) 4 tea spoons of dried milk powder;
- (vi) 4 table spoons of pulses (dal, soyabeans etc);
- (vii) 2 cups of green leaf (prior to cooking).

This basic meal gives you the necessary proteins, vitamins, carbohydrates and minerals. But to enrich your diet further, you should take some foods from (2) the middle of the Pyramid.

(2) In the middle of the Pyramid, you will see a variety of fruits and vegetables. Some of these need to be cooked; but most can be taken fresh. It should be noted that vegetables must be lightly cooked to get the best benefits.

(3) At the top of the Pyramid you will see foods which help to build and maintain body tissues. If you can afford it, limited quantities of these foods would be adequate and will add variety to your diet. If however your diet includes the various items shown at the base of the Pyramid, then those at the top are not that vital.



- ducted audio-visual programmes on environmental health.
- * Teaching the importance of keeping the home and its environs clean and the necessity of drinking boiled—cooled water in order to prevent diseases.
 - * Training Women Leaders in administering First Aid. Organising First Aid programmes in villages.
 - * Providing knowledge on family planning to Women Leaders. At the request of Women's Committees, special discussions of family planning were organised, with the help of the Family Planning Association of Sri Lanka. Some Women Leaders are now engaged in propaganda work at village level.
 - * With the help of the Health Department, Women Leaders were given a basic knowledge on Venereal Diseases and on preventive methods.
 - * Organising inoculation/vaccination programmes in villages at the request of Women Leaders.
 - * Participating in the 'Buy a Bucket of Water' programme sponsored by the ICA in connection with the International Year of the Child by organising a flag day. With the aid of the Co-operative Consumer Guilds of Sweden and the money collected by the sale of flags the Project has now sponsored the construction of nine wells to provide clean water in villages.
 - * Women's Committees have taken action through the Health Department to give assistance to families without sanitary facilities to build their own latrines.

Home Management

- * Giving advice to Women Leaders on ideal home management especially the importance of keeping a clean and well planned kitchen.
- * As a part of project activities, they have up to now helped in laying out 21 improved kitchens. This programme helps the housewife to improve the kitchen and make her work more pleasant.
- * Educating Women Leaders on the problems that come up in family life and giving them the basic facts necessary to lead a happy family life.

- * Lectures/demonstrations on preservation of fruits and vegetables.
- * Demonstrations to leaders on baking cakes and sweet meats using the sand oven and spreading this knowledge through them at village level.

Consumer Protection

Consumer Protection in its present form is a relatively new feature in the internal trade of Sri Lanka. There are only a few institutions from which the Project could get information in this regard. The assistance of the Ministry of Trade has been of great benefit to the Project. The publications of the International Organisation of Consumer Unions, Penang, Malaysia and the Consumer Organisation of Karnataka, India, have been helpful to the Project in gaining knowledge about consumer protection activities. In addition, practical knowledge has been gained from the Public Health Department of Colombo Municipality.

- * All Women Leaders are given a knowledge of the powers, duties and responsibilities of consumers and traders under the Consumers Protection Law. Women Leaders have spread this information at village level.
- * Practical exercises have been formulated with reference to various ruses adopted by unscrupulous traders. Women leaders participate in these exercises, thereby gaining much knowledge which they share with other housewives.
- * Provide information about consumer protection activities in other countries.
- * The importance of the participation of housewives in Consumer Protection Societies set up under the law is stressed at the Workshops.
- * Organising shramadana campaigns through Women's Committees to clean and arrange the local co-operative shop. Special attention is paid to price-marking of goods and proper display of consumer items. Women's Committee members help the staff of the Branch Co-operative Shop in sales work during festive seasons such as the New Year.

Dissemination of Information on Co-operation

When considering popular participation in consumer co-operatives, a significant feature has been the lack of interest shown by women in such activities. Membership of Societies has been predominantly confined to men, even though women have become members due to various economic reasons. Traditionally men have been in the forefront of Co-operative management, though there are no legal impediments to women's participation. In most families, men are the income earners while women have traditionally been content with looking after the home and children. However, vital decisions in home management are taken by women. Therefore it is important to encourage them to participate in consumer co-operatives. The Project provides such encouragement in the following manner:

- * Women Leaders are taught about the by-Laws of Multi-purpose Co-operative Societies so that they could spread such knowledge at village level. Under this programme, information is given on the rights and duties of members, management of societies and the powers of the general body and the Board of Directors.
- * Steps have been taken to increase membership of women in societies.
- * Education in co-operative principles and policy.
- * Providing information about the services of Rural Banks that are set up under the Multi-purpose Co-operative Societies. This has encouraged women to avail themselves of the facilities that are provided by the Rural Banks. The number of accounts opened and savings deposits made by women has increased during the recent past. Branches of Rural Banks have been opened at local branches of societies at the request of Women's Committees.
- * Most village folk have been used to buying their daily needs on credit basis from private traders when ready cash was not available with them. This has led to the exploitation of consumers by unscrupulous traders. In order to provide some relief to members, Women Leaders are instructed on ways in which credit sales could be undertaken by co-operatives. Although it is not possible for f

societies to extend these facilities to all members, the scheme is being expanded.

- * Shortcomings of and suggestions on improvements to local branches are brought to the notice of the Consumer Education Officer by Branch Women's Committees before representations are made to the Central Women's Committees. Since some Boards of Directors pay heed to these representations, it has been possible to effect improvements to the services available at the local branch of the co-operative.
- * As every attempt is made to get the participation of the Chairman, Directors and General Manager of Societies at village level meetings held by the Women's Committees this has provided an opportunity to them of getting to know problems at the village level. This has not only helped to foster a close relationship between members and the society but has also helped to solve problems quickly at the local level itself.
- * There was a noticeable change in women's role in the five Co-operative Societies after the Project was started, which was shown clearly at the elections held at the end of last year to elect Branch Committees of Societies. A larger number of women have been elected to Branch Committees when compared to previous elections. Many have competed at elections held to choose members to the Board of Directors and some have been successful. This has made it possible not only to get more support for women's education programmes but also to bring women to the forefront in social activities.

Income Generating Activities

A major problem which the Project faced at the beginning of its activities was the difficulty of persuading women to attend meetings purely for educational purposes. Even though the basic objectives of the Project did not include the economic development of members, it was not possible for the Project to prepare a work programme ignoring that aspect. Hence it was necessary for the Project to encourage income generating activities, even on a small scale. I shall now touch upon some of

the fields into which the Project ventured out in this area.

Home Gardening

A fact that came to light when carrying out educational programmes on Nutrition was the low level of rural incomes, which prevented many from buying food items of nutritious value. In addition to providing information on readily available cheap foods the Project encouraged participants to develop home gardens in order to obtain their requirements in nutritious food. Some Women Leaders were given advice on developing their home gardens, with the help of the Home Gardening Unit of the Department of Agriculture. Seeds and planting materials were supplied by the Project, thus inaugurating a programme of scientific planning of home gardens. Some Leaders were able to distribute planting materials from their own nurseries to members who were interested. It is our aim to set up a model home garden within the area of operation of each society. Expanding the habit of home gardening will enable members to reduce expenditure on food, by growing their own requirements of vegetables and will also be a source of additional income.

Animal Husbandry

It was suggested that the Project should encourage poultry rearing as a source of domestic egg supply as well as a source of extra income. A basic knowledge of the subject was given to those members who were interested in poultry keeping by the Officers of the Department of Animal Production and Health. Thereafter a limited number of chicks distributed by the Department of Agriculture were made available to those who were ready to start poultry keeping. Steps were taken to give advice on practical problems through Veterinary Officers in charge of divisions. Since there was a further demand, a second issue was made with the help of the Department of Agriculture. These chicks were sold to members. Societies granted loans for this purpose through their Rural Banks.

Members of one society were interested in Dairy Farming. Discussions were held with the International Dairy Development Association Project and a number of heifer calves were

obtained. It was decided that this programme should be encouraged as the particular society collects milk in the area as an agent of the National Milk Board.

Since some members were interested in Bee Keeping this activity too was encouraged. Bee-boxes were obtained through the Society and the necessary advice was provided. However, results have not been up to expectations. It is hoped to organise this activity on a better scale in the future.

Sewing

Both urban and rural women lacked a proper knowledge of sewing. Since the use of ready made garments is not popular in our country, it is essential that housewives should learn the art of sewing their own clothes. Even though some housewives possess their own sewing machines, their knowledge of sewing needed much improvement.

In Phase I of the Project five classes were organised at society level in order to teach pattern cutting and sewing. Leaders from each Branch of the Society are now under training. The knowledge so gathered is being shared by them with other members in their villages. The society level classes are being conducted by government sewing instructresses. Four classes per month are conducted in each society. The Project has planned to award certificates on the results of an examination after the leaders educate the members in their villages.

In addition to these activities, some Societies have started anthurium and orchid growing for the cut flower industry, also batik and handicrafts workshops on a small scale. Proposals have been made to start small scale industries making use of locally available raw materials. The Project will encourage these activities whenever it could do so, without losing sight of its basic objectives.

Special Activities

Advice on Prevention of Crimes

Half hour lecture/discussions are held at the monthly workshops with the assistance of the Public Relations Branch of the

Police Department, on the duties of the public in preventing crimes. Police Officers participate in these discussions. Protection of children takes a prominent place at these discussions. This programme has gained popularity with Women Leaders.

Better Living Seminar

An important activity recently undertaken on the initiative of the Project was the holding of a National Seminar on 'Better Living Activities Through Cooperatives'. This was supported by the ICA. The Seminar sought to focus attention on the need for better living activities through Cooperatives and to evaluate whatever activities that were on going and thereafter to formulate programmes for implementation by the various participating societies. The Seminar was attended by 5 Presidents of MPCSSs. 5 General Managers, 5 Education Officers, 15 Women Leaders, one from the Extension Division of the Department and 3 from the NCC. In all 34 persons participated. 30 of the participants were from the 15 Societies now included in the project. The conclusions and recommendations of this Seminar are now included in the work programmes of the concerned Societies.

Social Activities

Through their Women's Committees, some Leaders have participated in shramadana (self help) campaigns, religious festivals and sports activities held in their villages. By helping in villages development activities such as building roads, irrigation canals and houses, Women's Committees are making themselves accepted as recognised village level voluntary institutions. They render a valuable service to members at family events such as weddings and funerals. Women's Committees are entrusted with specific duties at functions organised by the Society, thereby, providing opportunities to build up cordial relations with the Society. Members participate through Women's Committees in divisional and district sports meets, thereby strengthening relationships between one another.

I have described the activities of the Women's Consumer Education and Information Project in promoting better living

conditions in member families through Cooperatives. I do not say that the path was free of obstacles. We had our fair share of problems both in organising and implementing these activities which experiences, I shall deal with, in another discussion. We had to face obstacles and criticism particularly because the Project was launched at a time when members who had no experience in this type of activity, had little confidence in Multi-purpose Co-operative Societies. We had to work with confidence and with a sense of dedication in order to encourage Women Leaders who were prone to retreat when faced with problems. It has not been an easy task, at the beginning, and even now, to involve the membership in this type of activity.

However, looking back on the progress made in the past two years, it is with pleasure that I state that the co-ordinated efforts of the Co-operative Women's Consumer Education and Information Project has succeeded even in a small measure to raise the living standards of some of the member owners and their families.

JAYANTHA C. TENNAKOON*

Methodology of Education Training as a Means to Effective Communication-The Project Experience

You are all aware that successful communication depends on a variety of factors, chief among which are, the proper identification of the target groups and their needs, a proper understanding of the level of literacy and the environment in which target groups operate, the selection of suitable methodology, the preparation of suitable material, a sound awareness of the objectives and above all the proper orientation of the communicator in regard to his role, as initiator, facilitator and change agent. Our Project, as you would have already noticed, is in effect a member education programme with a special focus on women, which seeks to, in the long run, increase member awareness and involvement in the activities of the society. The more immediate objectives are to educate the housewives and other members in such matters as consumer protection, consumer information, nutrition, family health, etc. This necessarily would mean a wide spectrum of target groups, if the project objectives are to be realised.

The Project has identified the following target groups in formulating its programmes :—

1. Managerial Personnel in Societies --The President and Board of Directors, the General Manager and Staff, and Branch Committees of Multi-purpose Co-operative Societies.
2. Central Women's Committee and Branch Women's Committees of Societies.

*Project Director Women's Consumer Education Project, Kandy, Sri Lanka.

3. The general membership of Societies with emphasis on women.
4. Other institutions and persons who are connected with the Project.

In considering these groups we can clearly see that the groups are not identical even at the same levels. As a result the Project has to communicate with a diversity of persons at various levels and hence the methodologies adopted vary from group to group. I would like to outline below some of our experiences in this field.

Literacy Levels

The literacy levels varied from those with little or no formal education to persons with secondary and higher education. But yet, we had to adopt techniques which could be understood at all levels. This was mostly in respect of the elected representatives of women at branch and central committee levels. The democratic process brought out leaders whose attainments in the field of education were low but yet they were the leaders elected by the membership and every effort had to be made to reach the leaders at their own level and build them up as effective leaders who could not only provide leadership but also impart and share the knowledge and experiences gained. This certainly was an arduous task and we have had to resort to group exercises and other participatory techniques—of course we cannot claim to have achieved equal success with all but, yet the results were encouraging. Difficulties do arise when we mix persons of different levels, leading to domination by some or sometimes even open confrontation. Where the level of literacy was high, the tendency to support this project was greater.

Age

Although the Project was specially meant for women, in order to achieve some success, it was felt necessary to enlist the cooperation of both sexes at the field level. As consumers, the participants in the project belonged to all age groups. Leaders and members who participated in training programmes were

from all age groups. In some societies the majority of persons who participated both as leaders and as participants in field programmes were young persons of the age group 18-30. In some villages elderly persons showed an interest while in others both young and old participated with equal interest. It can be stated that on the whole, young persons participate more in Project activities and in fact after we commenced our activities more young persons have joined the society as members and this we feel augurs well for the future.

Environment

For Phase I of the Project, Societies were selected from both urban and rural areas. One Society from an urban area and 4 Societies from rural areas. Of the latter, some societies were from semi-urban areas. When we came to select societies for Phase II of our Project, keeping in mind that ours was a pilot-project and it should provide experiences in respect of conditions prevailing in different parts of the island, we resorted to purposive selection so as to include societies from different socio-economic environments, and also from the various racial groups within the country. Further, as colonisation and resettlement of excess population is an ongoing policy of the government and since many cooperatives function in these areas, some societies were selected also from the land settlement areas.

Looking at our experiences objectively, I would say that the results achieved in the urban society we are working with and also in the urban areas of other Societies, are not that encouraging. May be that this is due to the tendency of the urban people to be more ego-centred and the social unit is less cohesive. May be also that often the husband and wife are both working and they find little time to devote to these activities; it may also be that our own methodologies may have been inadequate and we have yet not got on the correct wavelength for responsive dialogue.

Our success elsewhere are most encouraging and especially this is so in the major colonisation areas and in the Tamil speaking area in the north of the island.

This then provides some information about the background against which the project activities had to be carried out. I

will now proceed to outline some of the methodologies used in our programmes.

In certain areas the participation of members in field activities was seen to be influenced by factors such as caste and political affinities prevailing in the socio-economic matrix of the areas in which the particular Societies were situated. When such circumstances arose, the Project as well as Women's Committees have had to work with caution in order to avoid any friction. In social environments where divisive forces are present special attention has to be paid not only to methods of communication but also the personnel used for such communication.

Various Methodologies used in spreading knowledge

1. Introductory Meetings

From 1976, Women's Advisory Committees were set up in many Multipurpose Co-operative Societies on the advice of the National Co-operative Council of Sri Lanka and the Department of Co-operative Development. These Committees in the initial stages were generally inactive but some of them helped the societies to improve their consumer services. Some Societies organised special programmes for women, but overall the activities were very limited.

When therefore the project started its activities in early 1979, it became necessary to conduct a six day long introductory meeting with the delegates from the Central Women's Committees of the selected Societies to explain the objectives of the Project and to identify the responsibilities devolving on the Women's Committees. This meeting led to a very healthy exchange of ideas and helped to identify some of the needs which the Committee members felt would be of relevance to the rural women. The meeting also helped the project staff to draw up a suitable programme of work in consultation with the leaders and also to give some basic knowledge to the women leaders in subject areas like family health, nutrition, cooperative ideology and the practice of cooperation. At this meeting the general feeling among the Central Women's Committee members was that they should be exposed to the training and education process first and that thereafter this could be extended to selected

branch committees. However, by February 1979 the women leaders began extending these activities to selected branches with the assistance of local leaders and the society branch officials support and assistance of the project were always looked forward to as this gave them greater confidence. When we started our initial activities with the societies in Phase II we changed our methods and took recourse to a common meeting for both officials of the society and the members and we found the response satisfactory. Perhaps this was because there was already an awareness of the activities of the Project.

2. Monthly Workshops (for Leaders and Education Officers)

After the preliminary introductory work mentioned above, leader training programmes were started in March 1979. For this purpose facilities which were available at the School of Co-operation, Polgolla were made use of. By this time action had been taken to appoint Education Officers to Societies, in order to organise this work at Society level. Two day residential programmes were organised during week ends, with the participation of Education Officers and Women Leaders. Upto now, 14 workshops for Phase I and 5 workshops for Phase II have been held. Different workshops for Phase I and II are held on the same week-end as from 1980.

The aim of the workshops is to impart a broad based knowledge on the subject areas covered by the Project to women leaders who propagate project activities at village level, to education officers who organise these activities through their Societies and to give the District Officers of the National Co-operative Council of Sri Lanka who act as project co-ordinators in their respective districts an in depth knowledge of the subject areas normally covered in project activities. These Workshops have also helped women leaders to build up leadership qualities, to avoid shortcomings and to exchange views on their experiences. Workshops are begun with the singing of the Co-operative song and a discussion led by the Project Director on matters of common interest. Thereafter a general discussion is held on the monthly progress reports of each society. Apart from being a source of feedback on progress of activities in societies these discussions provide an opportunity for society officials and Wo-

men Leaders to absorb new ideas and also to see their own shortcomings in field activities. It creates a spirit of healthy competition among societies, thereby generating more enthusiasm. Field books maintained by Women Leaders are then examined by the Project Staff. Well maintained field books are exhibited to all participants and exceptionally good field notes are read out. This is followed by discussions on the subject areas under the Project. In the evenings participants engage themselves in preparing visual aids and notes to be used in the discussions the next day. On the second day of the workshop, after the day's work is over a discussion is held on matters of common concern. Finally the Workshop activities are evaluated by each participant but this is done without the participant revealing her identity which we have seen, helps in free expression of views and the free expression of suggestions for improvement and new ideas for future Workshops. These assessments have helped us to improve, and also to find out which of our workshops were effective and which were not. The Project Office tries its best to include the suggestions so made in subsequent workshops.

So far information in respect of the following subject areas have been made available through the workshops:—

1. *Nutrition and family health—basic nutrition (with the assistance of the Food Pyramid), value of a balanced diet.*

—Child Nutrition

- Nutrition and the pre-school child
- preparation of meals with soya bean
- malnutrition and how one can avoid this
- the value of breast feeding
- nutrients in various food items

2. *Health and Home Management*

- the features essential in the preparation of a village level health programme
- improvement of kitchens
- First Aid
- Family Life
- what one should consider when buying food items

—how to preserve food

3. *Cooperation*

- Cooperative principles
- Cooperative Society By-Laws—member rights and duties, branch committees, the general body meeting, functions of the board of directors
- Credit sale of consumer goods and the work of Rural Banks in this context
- Cleanliness at Branch Shops—display of goods
- promotion of Savings

4. *Consumer Protection*

- introduction to the Consumer Protection Law—rights of the consumer under the law
- the importance of consumer associations
- preliminary exercises in introducing consumer information

5. *Home Gardens*

- the importance of home gardens
- distribution of plants and seeds

6. *General knowledge*

- how to organise a village meeting
- income generating activities (poultry, sewing)
- the qualities of a rural woman leader
- crime prevention
- field surveys and how to conduct them
- child protection

Methodology used at Workshops

Since this is an adult education programme, the lecture method is not generally used. Generally, after a short introduction of the subject, participants break up into groups for discussions and group exercises. At these discussions partici-

pants gain further knowledge about the subject. The following methods have been used at workshops:—

1. Group discussions after short introduction of the subject,
2. Inter-group quiz contests;
3. Holding simulated meetings of Boards of Directors, General Body and Branch Committees;
4. Use of drama to highlight particular situations;
5. Field trips, experiences so gained are recorded and discussed;
6. General discussions on common problems that arise and exchange of experiences;
7. Participants themselves preparing posters and leaflets which they can use in their field work;
8. Making models of improved kitchens;
9. Slide shows where possible;
10. Evaluation of workshops without revealing identity and using the observations and suggestions to improve future workshops;
11. Practical demonstrations on preparation of food.

Workshops at Society Level

It was felt that it would be beneficial to hold training programmes at society level too. This was due to much reasons such as occasional changes in Women Leaders, absenteeism and lack of leadership qualities in some leaders. The need to expand project activities too necessitated such a change in training strategy. From March 1980 training programmes are held at society level in addition to the monthly workshops for the leaders at the school of cooperation. Due to the limited number of available staff, it has been difficult to organise these programmes on a monthly basis. However, they are held at least once in 2½ months. These training programmes have helped the Project to establish close contact with field leaders and thereby encourage them in their work. In addition they have helped in imparting knowledge to a greater number. The participation of the members of the Board of Directors and Branch Committees is also expected at these training programmes. Even though it is too early to assess the results of these programmes,

experiences show that fruitful results could be obtained by these means. So far 21 training programmes have been conducted at society level.

4. Field Meetings

The ultimate aim of training Women Leaders, Education Officers and Coordinating Officers is to make that knowledge is available to members at the village level. At the end of each monthly workshops, the Women Leaders and Education Officers prepare a programme of work for the ensuing month. Through these programmes of village level meetings they pass on the knowledge gained at the Workshops to the members. At the beginning (in Phase I), members attended these meetings with enthusiasm but towards the latter stages there was a slackening in some branches. Various reasons have been advanced for this. Some meetings were unsuccessful due to institutional and personal reasons.

However, women leaders have continued their efforts at member education through meetings and by means of home visits to housewives. Some leaders have successfully maintained the initial enthusiasm shown by members, by using various means to keep the interest going.

Women Leaders have been advised to act in the following manner when holding village level meetings.

1. To give wide publicity about meetings through the local branch of the Co-operative Society and by other means;
2. To select a public place as the venue of the meeting so that all members could attend;
3. To enlist the participation of village leaders and committee members of the branch society;
4. To enlist the support of village level voluntary associations and institutions in spreading knowledge;
5. To enlist the participation of society officials.
6. To earn the respect of members by hard work and honesty;
7. To stop activities in branches where there are constant obstacles and to proceed to new branches instead.

In spite of this approach, practical problems arose with regard to field level meetings. One reason for this gradual loss of interest was the difficulty of getting people interested in activities which were of little economic benefit to them. As a remedial measure it was decided that the Project should start encouraging activities such as poultry keeping and sewing classes in order to introduce members to income generating opportunities. The Project experiences in field meetings show that many people do not wish to take an active interest in activities which did not offer them direct economic benefits, even though they were of educational value.

5. Special Training

Since it was felt that Project Staff, Women Leaders, Education Officers and coordinating Officers needed special training, the following training programmes were organised for them.

Project Staff

Although members of the Project Staff had a knowledge of the subject matter of their speciality when they were recruited they did not have adequate field experience. Therefore they had to be sent for various training programmes, some of which are listed below:

1. Learning, Teaching and Adult Education—(Training programmes conducted by the Teachers Training Project of the National Co-operative Council of Sri Lanka)
2. Training in the use of audio-visual aids and role of AVA in training—preparation of such aids—(Programme conducted by the Teachers Training Project of the NCC)
3. Training on preparation of work programmes—(Co-operative Management Services Centre)
4. Preparing reports in a methodical and presentable manner and training in typing—(Teachers Training Project of the NCC)
5. Preparation of food from soya beans— (Soya Bean Project)

Women Leaders, Education Officers and Co-ordinating Officers

In addition to the monthly workshops and society level workshops these Officers and Women Leaders were trained at the following training programmes conducted by other agencies.

1. One week training programme in preparation of food from soya beans—Soya Bean Project.
2. Four day training programme on first-Aid-Department of Health. 26 persons followed this programme.

6. Conferences and Seminars

The Project has participated in the following seminars in order to gain more knowledge, and to share our knowledge and experiences with others.

1. Experts Consultation on Member Education (1979 April—Sri Lanka)
2. Regional Seminar on 'Better Living Through Co-operatives' (1978 August, Japan)
3. National Seminar on 'Better living through Co-operatives' (July 14—19, 1980, Sri Lanka)

7. Field Trips

Women Leaders were taken on field trips to build up the interest of the leaders and to expand their horizons. Opportunities have been provided to the leaders to increase their knowledge by arranging field visits to the following:—

1. A model village maintained by the Department of Health.
2. Medical Exhibition of the Peradeniya University of Sri Lanka.
3. Model kitchens of the Soya Bean Project and the Farm Women's Extension Programme.
4. Poultry Farm at the Kundasale Government Farm.
5. Model Home Garden of the Department of Agriculture at Gannoruwa.
6. Children's Ward of the General Hospital, Kandy (in con-

- nection with Child Nutrition and Malnutrition)
7. Observations of improved kitchens of Phase I of the Project by Women Leaders of Phase II.
 8. One day Study Tour of the following institutions by Phase I leaders:—
 - * National Co-operative Council of Sri Lanka.
 - * Sri Lanka Marketing Federation.
 - * Orchid Growers Co-operative Society.
 - * Consumer Protection Societies, Kotte and Kollupitiya.
 - * Food and Drugs Laboratory of the Colombo Municipal Council.
 - * Police Central Communication Centre.
 9. Field exercises in buying goods, weighing, comparing prices and checking for purity. An exhibition was organised to show the experiences gained by these exercises.

8. Dissemination of Information about the Project

The following methods were adopted to give publicity about Project activities and knowledge of the subject areas covered by the Project:

- * Publication and distribution of the Women's Education Bulletin since September 1979
- * Radio programmes and feature articles in the national newspapers.
- * Propaganda on Project Activities at Co-operative Exhibitions in various towns.
- * Distribution of the 1980 Calender, depicting the Food Pyramid.
- * Improving Notice Boards at Branch Co-operatives.
- * Preparing a game based on the Food Pyramid and distributing it for use at field level.
- * Distribution of books and leaflets to be used at Field meetings. Leaflets on the following subjects were distributed:
 - Co-operative and Consumer Services

- By-Laws of Multi-purpose Co-operative Societies
- Introducing Nutrition and a Balanced Meal
- Child Nutrition
- Better Child Care (booklet prepared by the Family Planning Association)
- Nutrition for Pre-School Children
- Improving Kitchens
- Activities of Rural Banks
- Rights and duties of consumers
- Food Preservation
- Responsibilities of Members
- Consumer Protection Act 1979
- Soya Bean Menu
- Chart for measuring Malnutrition (by age and weight)
- Note on nutritive value of food items.

* The following books and pamphlets were issued :

- Pamphlet on Project activities
- Booklet on Co-operative Principles
- Leaflet on Breast Feeding

- * Some more leaflets on Nutrition and Consumer Protection are under preparation.
- * The Consumer Guilds of Sweden has made a documentary film on Project activities.
- * Preparation of sets of slides on Project activities.
- * A variety of posters and leaflets have been prepared by the Project. Copies of such material are prepared at the Workshops according to the requirements of the Societies.

9. Other Methods used

In carrying out Project activities some obstacles were met with at Society level, and various methods were used to solve these problems.

1. Discussions with Presidents, Boards of Directors and General Managers.

2. Securing advice from the Project Direction Committee.
3. Discussions with relevant departments and institutions.
4. Advice was given to spread knowledge through other village level organisations. e.g. Rural Development Societies, Sarvodaya, schools and hospitals.

10. Special Activities

1. A survey covering 300 families was carried out in the areas of authority of the five societies in Phase I of the Project in order to assess the knowledge at village level at the time the Project was started.
2. Sale of Flags for the ICA sponsored 'Buy a Bucket of Water' campaign organised in connection with the International Year of the Child.
3. Week end sewing classes for Women Leaders of Phase I. Those who were trained organised classes at village level for members.
4. Women's Committees participated in social activities and shramadana (Self Help) campaigns in their areas.
5. Societies in Phase I of the Project opened a restaurant during the Kandy Esala Perahera season in order to provide wholesome food at reasonable prices to the large crowds visiting Kandy.
6. Cleaning and arranging Co-operative retail shops by Women's Committees.
7. Organising a programme of tours for three visiting groups of the Union of Consumer Guilds, Sweden in order to enable them to gain first hand knowledge on Sri Lankan rural life, food preparation and other activities.
8. Obtaining month old chicks from the Department of Agriculture and distributing them to members in order to provide them with an extra source of income.
9. Participation in exhibition and thereby spreading knowledge of Project activities.
10. Promoting the savings habit among women by encouraging them to open accounts in Rural Banks and by "Sittu" savings promotion schemes.
11. Increasing the membership of women in Societies.
12. Home visits to members by Education Officers and

Women Leaders. The advice given on these visits are being followed by most members. By means of home visits it has been possible to bring members close to the activities of the society and also to give information to those who are unable to attend field meetings. The system of home visits has been more successful than field meetings. We are improving the system of record keeping and reporting in respect of home visits.

The above tries to record in some detail the methodologies used and their impact. We are constantly learning and trying to improve so that we can make our communication with the members more effective.

J. M. GUNADASA*

Member Education, Member Participation and Leadership Development with Special Reference to Women in Cooperatives

Introduction

While habit, tradition and fashion consciousness motivate persons to believe and do many of the things normally done in life it is the conviction arising out of knowledge that has the potency to make them committed to pursue a given course of action in a sustainable spirit. The conviction that an act or a course of action is either good or bad depends on two conditions:

- (1) the awareness of the course of action and the consequences resulting from it; and
- (2) the assessment of the results of action against the value premise of a given socio-political system.

It is from this vantage point that the basic issues pertaining to Member Education, Member Participation and Leadership Development with special reference to Women in Co-operatives may have to be examined.

Viewed from the perspective of the relationship between conviction and knowledge it is desirable to make a distinction between the two levels at which the latter could be acquired; at one level knowledge is meant only for knowing which satisfies the inexhaustible curiosity of man to know what is unknown; at the other it is for application in day-to-day life situations. The degree to which imparting knowledge at these two levels should be emphasized depends on the priorities of a given context. It is on this basis that any educational programme may have to

*Senior Lecturer., Department of Geography, Peradeniya University.

be conceived and designed. While knowledge on co-operation too can be pursued at both these levels at least from the point of view of strategy it is knowledge applicable to practical situations of day-to-day life that need to be emphasized particularly at the initial stages of implementing a programme designed to impart such knowledge.

The need for discussing a topic such as 'member education, member participation and leadership development with particular reference to women in co-operatives' arises from two notions that are yet to receive wider acclaim and general acceptance:

- (1) women can and therefore should play a more active role in the upliftment of social and economic conditions of society through the co-operative form of organisation and,
- (2) the motivation for women to play this role has to be provided through an educational programme that would eventually make them active members and leaders of co-operatives.

Factors Affecting Women's Participation in Co-operatives

The belief that women can and therefore, should play a more active role in co-operatives is founded on both fact and change of attitude. Although the degree of women's participation in co-operatives varies from one country to another as much as it does from one region to another within a country, in general it is depressingly low when compared with men's participation, particularly in the developing countries. Unfortunately, till recently, this fact failed to draw the attention of those concerned with promoting co-operation and its way of life. At least two sets of factors seem to have produced this situation:

- (1) traditional customs and values which have prevented women from playing an active role in certain spheres of social life and,
- (2) lack of initiative and dynamism in women themselves particularly in matters that concern persons outside their circle of family members and friends.

Although a distinction is made between these two sets of factors the latter is likely to be conditioned by the former to a greater or lesser extent depending on the degree to which the different societies have gone through the modernization process.

On this count then the lack of initiative and dynamism in women as a factor that has contributed to their low level of participation in co-operatives is understandable. But one should not rush to conclude that it is all dependent on social taboos alone. For, even in situations of relaxed social taboos display of initiative by women particularly in matters pertaining to co-operative activities has not been so evident. This may be attributable more to either a lack of knowledge on co-operation or a level of affluence that makes women folk consider involvement in co-operation as a needless exercise. Of these the first condition, at least in the developing world is more prevalent than the second. Though there are women belonging to the affluent class in the developing countries too they comprise an insignificant minority. Even in some developed countries not many women belonging to their affluent class are found.

Overall Strategy for Stimulating Women's Participation in Co-operatives

The obvious remedy to make the large majority of apathetic women involve themselves more closely with the co-operative organisation lies in the implementation of a co-operative member education programme. But is it so simple as that? Can one afford to be oblivious of the fact that still there are societies and communities where the accepted social sanctions prevent or discourage women from even acquiring such knowledge, let alone applying it in the practice of co-operation. What should those interested in promoting the active participation of women in co-operative activities do under such circumstances? Secondly, even where the social environment does not restrict women's freedom how should a programme of co-operative member education be implemented firstly, to promote a greater degree of women's participation in co-operatives and secondly, to foster the emergence of leadership out of such membership?

In societies and communities which are less modernized and therefore entrenched in traditional values the desirability of attempting to enthuse women all at once by means of a co-operative member education programme depends on the approval they get firstly from the members of their families and secondly on the attitude shown by the wider social group with which each woman may identify herself. Without reorienting the values and the attitudes of the social environment of a woman it is doubtful whether a co-operative member education programme meant for women can be successfully implemented.

Those who wish to be radical in situations of this nature may not like to follow this trend of thought without argument. Why should a woman's freedom to act as she thinks fit be restrained by her family members and the social circle if she acts within the bounds of law? Is it not the duty of the more enlightened to assist such women to liberate themselves from their bondage to traditional social systems? Should not co-operative member education itself be used to achieve this purpose irrespective of what the social environment is; because if the social environment is unfavourable to the free expression and development of one's personality whether it be man or woman, then at one stage or another that too may have to be changed?

The course of action implicit in the line of argument presented above may appear to be rational and therefore intellectually pleasing too. But it also sounds a militant note that is likely to set up a conflict situation in conservative social contexts. Whether this form of approach is consistent with the co-operative way of doing things needs to be carefully thought out. Even under the changed circumstances of the present-day, societies attempting to spread the ideology of co-operation by means of a militant assertion of rights is akin more to the spirit of trade unionism than co-operation. At least historically this was the point of departure of the co-operative movement.

One other aspect that should receive more attention than it has received so far is the cultural background of the different societies. Often, culturally determined social relations and behavioural norms are more strongly observed than the legally determined ones. No woman may be expected to shed off what the culture of her society has given her simply because a con-

vinced outsider considers it to be so necessary. In real life women who are able to disregard the established norms of behaviour expected of them may be very rare indeed. It would appear from this that, when programmes of co-operative member education meant for women are planned to be implemented in societies where women's active participation in wider social affairs is frowned upon, great care may have to be exercised in order not to build up any form of social resistance through the implementation of the co-operative member education programme itself.

Where the society is not yet transformed to tolerate the individualistic outlook, if co-operative member education is organised as an isolated exercise, it is doubtful whether any meaningful results could be achieved; similarly attempting to restrict it only to women appears to be unwise. It is essential that others also become aware of the type of knowledge that women are going to acquire through a co-operative member education programme: in particular those persons whose opinions and attitudes matter in women's activities should be given the opportunity to acquire the necessary knowledge to appreciate the usefulness of the knowledge that women are going to receive through a member education programme. To achieve these, co-operative member education may have to be conceived as a part of a wider programme of adult education; and to implement such a programme successfully governmental support has to be obtained. The form in which the support should come from the government depends on the nature of the programme drawn up and the facilities possessed by the co-operative movements of the respective countries.

Implementational Aspects

Taking stock of the facilities available to the co-operative movement of a country is not so demanding a task as the preparation of a successfully implementable education programme aimed particularly at women. Apart from the overall strategy discussed earlier a good deal of attention has to be focused on more specific aspects of implementation such as target groups, form and techniques of orientation, leadership development and the role and involvement of the extension personnel.

Identification of Target Groups

Rethinking is necessary on the importance of identifying the target groups for whom a co-operative member education programme should be designed. For, in any form of adult education, success depends fundamentally on the motivation to learn. This, to a great extent, is conditioned by one's outlook and expectations. Taking this as the basis, individuals in a society may be categorized into four generalised groupings:

- (i) Those who are preoccupied with the procurement of the day-to-day needs; the concern of these persons is more the present than the future.
- (ii) Persons who are looking ahead into a better future; their level of aspirations is high and there are clearly identified material targets and goals these persons are attempting to achieve by some future date.
- (iii) Persons concerned with the development of their talents and personalities; they are the people who have a thirst for knowledge.
- (iv) Those who use their creative talents to invent new things and develop new ideas.

Of these four groupings, the large majority of persons fall into the first and the second. In any society persons falling into the third and the fourth groupings constitute only a small minority. This is particularly so in the developing countries of Asia, Africa and Latin America. In these it is among the people falling into the first two groupings that a large number of poor and helpless men and women are found and they are the persons who need co-operation most. But if they have no knowledge about it they are unlikely to feel a need for it. Engagement in a struggle to achieve their more mundane aspirations often dissuade them from the pursuit of knowledge for its own sake. Nevertheless, it is wrong to believe that these persons are not prepared to gather any form of knowledge. What is more accurate is to understand that they are prepared to gather that form of knowledge which they think would be useful in achieving their targets and goals of life. The specific nature of these is dependent upon the interests of the indi-

viduals.

Designing a co-operative member education programme to take care of all the individual interests may not be a manageable exercise. Moreover, if individual interests could be satisfied on an individual basis the need for co-operative effort also does not arise. This, therefore, points to the desirability of identifying target groups in terms of commonness of interests. Since interests of individuals are closely related to factors like age, level of literacy, economic pursuits and sex these could be used as the criteria for identifying the specific target groups. It is to suit such specific groups that the form and content of co-operative member education has to be designed. In the present discussion since emphasis is placed on co-operative member education in relation to women, for the purpose of illustration, using the criteria laid down above, some target groups of women may be identified as follows :

- (i) students;
- (ii) educated and unemployed young women;
- (iii) housewives with a little or no education;
- (iv) women employed in jobs;

Orientation of Programmes

To ensure a greater degree of participation, co-operative member education programmes have to be oriented to meet the common aspirations of each of these groups of women. What this implies is that the same strategy or the same sort of programme is unlikely to evoke the expected level of response from women of all groups. While students and some of the employed women may be interested in gathering knowledge alone it is highly doubtful whether the women falling into the remaining two groups also would be so motivated. In all probability they may not be able to afford the luxury of devoting their time and energy for that kind of exercise.

Educated and unemployed young women are nowadays exposed to urban influences and modern ways of living. Their level of aspirations is high. Finding employment that guarantees a regular income may be their main objective. Many of them perhaps are hoping to leave their rural areas if the oppor-

tunity of securing a job in the urban sector is available. This trend is now on the increase with the acceleration of economic activity and also the spread of new ideas concerning the role women should play in the social and economic development process. Co-operators cannot sensibly ignore these developments in whatever education programmes they wish to formulate to enlist the participation of this able, educated and dynamic segment of female population.

What these women are anxious to obtain is not just knowledge on co-operation. They are hoping for a course of action which helps them achieve their immediate objectives. It may not be so difficult to demarcate the area of knowledge pertinent to their expectations. In so designing a programme of education oriented to serve the interests of this group of women also may not be that unmanageable. But that alone is not adequate to proceed with the implementation of a co-operative member education programme intended to secure the participation of the educated and unemployed young women. An assessment of the capacity of the co-operative movement of a given country to fulfil at least some of the aspirations of this group of women also is necessary.

In order to make co-operative member education a form of practical education the movement also should acquire the capacity to fulfil member aspirations. This enables the recipients of such practical education to apply it with the hope of achieving their objectives. If a given co-operative movement has not reached the level of development required to serve the aspirations of this group of women, programmes of education designed for them tend to take the form of formal education in schools: it becomes another class-room exercise for an impatient group, class-room lessons alone may not stimulate this group of women into active participation in co-operative activities.

In contexts where a co-operative movement is ill-equipped it may be more rewarding to embark on a less ambitious programme of co-operative member education intended to serve the needs of housewives with a little or no education. Normally, they are simple folk who have philosophically accepted their station in life. Whatever aspirations they may have can also be more easily fulfilled by a given co-operative movement even though it remains at an incipient stage of development. Apart

from this line of reasoning there are other considerations for emphasizing the need to concentrate on the development of co-operative member education programmes oriented to serve this group of housewives. They constitute a substantial proportion of women in almost all the developing countries. Though generally backward in terms of the level of knowledge that is necessary to bring up a healthy and socially useful family, women belonging to this group of less educated housewives wield and exert considerable influence in decision-making within the households. Areas of decision-making influenced by them cover vital aspects like family health, nutrition, household budgeting, savings, engagement in activities generating supplementary income and the procurement of commodities for household consumption. Yet a large majority of these women lack the knowledge needed to make sound decisions on matters pertaining to these aspects.

Even governments of many countries do not seem to have initiated adult education programmes to cater to this need. This, therefore, has to be regarded as an important area that could be covered by a co-operative member education programme irrespective of the stage of development of the co-operative movement of a country. Perhaps it may be the realization of this fact that has led the ICA to experiment with projects such as the Women's Consumer Co-operative Education Project that is currently functioning in Kandy (Sri Lanka). The significance of the present seminar also seems to stem from this situation.

To begin with the need for or the importance of gathering knowledge pertaining to the aspects of household management referred to earlier may not be realized by the housewives of this target group. The education programme itself may have to be used to create the feeling of need for such knowledge. But again the technique of imparting knowledge in the form of class-room lectures is unlikely to be so effective to persons like less educated housewives. Demonstrations in the field and in the surroundings familiar to these persons can be regarded as a more satisfactory alternative.

All demonstrative type of training should preferably be firstly to create awareness of specific problems affecting the day-to-day life of housewives and secondly, to seek solutions to them

through co-operative action. It is this form of co-operative member education that can be made interesting to the participants and also relevant to playing their respective social roles. Without laying emphasis on this part of co-operative member education, making attempts to sell the ideology of co-operation to persons like the less educated housewives right from the very inception of a member education programme could lead to failure than to success. This kind of approach may perhaps suit the more educated women who are less concerned with mundane matters and more interested in widening their knowledge and enriching their personalities with new experiences.

Leadership Development and the Role of Extension Personnel

Besides the above discussed considerations leadership development also should comprise an integral part of a co-operative member education programme. For, knowledge imparted through such a programme is intended to be applied on a collective basis to solve problems which the individuals on their own are unable to cope up with. This points to the need for organising individuals for collective action. Conducting co-operative member education itself is a form of collective action and for that too a considerable amount of organisation is needed.

Effective organisation leads to a concentration of energy. It is out of concentrated energy that a strong force can be generated to achieve a given objective. Even in the sphere of physical phenomena concentration of energy and development of force take place around a nucleus. In social activity too this principle operates. There must be a nucleus in the form of a leader to generate social force to achieve social or economic objectives. Unlike in the field of physical phenomena the strength of social force is dependent upon three constituents: physical energy, mental energy and emotional energy. It is only a dynamic leader who is able to provide the magnetic effect for the concentration of all these energies by organising individuals around him or her to achieve a predetermined purpose. Thus, if the purpose is one of animating women to participate actively in co-operative activities, promoting leadership development among them by means of a co-operative member education programme

itself is of paramount importance.

Importance of leadership development is easier to understand than the method that should be followed to achieve it. Therefore, it may be useful at this stage to consider the different aspects of leadership development than attempting to lay down a methodology for its development.

Leadership is a condition that is almost always specific to a selected objective: but that must be an objective that is held in common by more than one person. As much as for many other things even for the development of leadership first the necessary conditions should have arisen. One of these is the strong feeling among the individuals for a need to achieve the objective held in common by them. If this condition is not already obtaining among women particularly in relation to participation in co-operatives it should be the function of extension personnel responsible for implementing a co-operative member education programme to create it in the required degree of intensity so that the individuals get animated into action. At this point the desirability of acting in a disciplined and well-organised manner needs considerable emphasis. Perhaps this may be the right stage to point to the possibility of organising action on co-operative lines. If the preliminary steps pertaining to member education have been thoughtfully taken no outsider would be needed to point to the need for good leadership: persons prepared for action realize it on their own. But who should be leaders and how can they be selected?

If a co-operative member education programme is properly conducted no specialist or expert would be required to identify the leaders. Participants themselves acquire the competence to do it. But the extension personnel conducting co-operative education work must be able to guide and orient them for acquiring such competence. For this extension personnel also must be aware of what is expected of a leader by his or her followers.

A person is accepted as a leader by the followers only if he or she is believed to be equipped with the capacity for leading the followers to achieve the objective held by them in common. A person's capacity to lead a group of followers is dependent upon his or her skills, attitudes and convictions relating to the achievement of the given objective. While skills make a person

an efficient performer it is the attitudes and convictions that make him or her dedicated to the cause and loyal to the followers. In some persons these qualities may already be developed to the required degree. Some, though they do not possess them already, may have the capacity to acquire them within a short period provided the opportunity is given. It is always better strategy to provide adequate opportunities to the participants of a co-operative member education programme to observe carefully which persons among them have these leadership qualities. This enables both the participants and the extension personnel to identify persons having the capacity to lead.

Identification of leadership alone should not be treated as the end of the leadership development process: it should on the contrary be only the beginning. From this point onwards separate training programmes and action oriented exercises together with the other participants may have to be continuously organised until both the leaders and their followers are drawn into the mainstream of activity of the national co-operative movements. This, however, does not imply that with this sort of achievement co-operative member education should cease. At an advanced stage of co-operative education although a need for the earlier form of co-operative education may not be felt so much new circumstances and fresh problems would compel co-operators to think of different kinds of educational programmes. If the ideology of co-operation is required to be practised continuously co-operative member education too has to be carried out as an incessant and relentless process.

JAYANTHA C. TENNAKOON*

Consumer Education as a Means to Leadership Development - The Project Experience

In the social environment in Sri Lanka though women generally play the leading role in household and domestic matters, in the society at large it is man who plays the dominant role. There are numerous situations where women play important roles in various walks of life, but yet age old traditions and socio-religious-cultural influences especially in rural society makes man the leader.

From the very inception of the cooperative movement in Sri Lanka women have been treated on an equal basis. They have acquired membership in various types of societies, have derived various economic benefits from them and at times have even taken on the major leadership roles of the Societies. Yet, their role has been of little significance, except in the case of some special types of cooperative societies which were traditionally accepted as societies meant primarily for women—such as textile weavers societies, certain types of handicrafts societies like mat weavers, basket weavers etc. At some stage in the development of cooperatives women went on to organise even cooperative credit societies exclusively for themselves. However in the mainstream of cooperative activity which is represented by the Multi-purpose Co-operative Sector, women in leadership positions though not totally absent were and still remain of very small proportions. Apart from these few instances, women have been generally content playing the traditional leadership roles in the domestic environment, making decisions in regard to the household, children, and generally controlling the household budget.

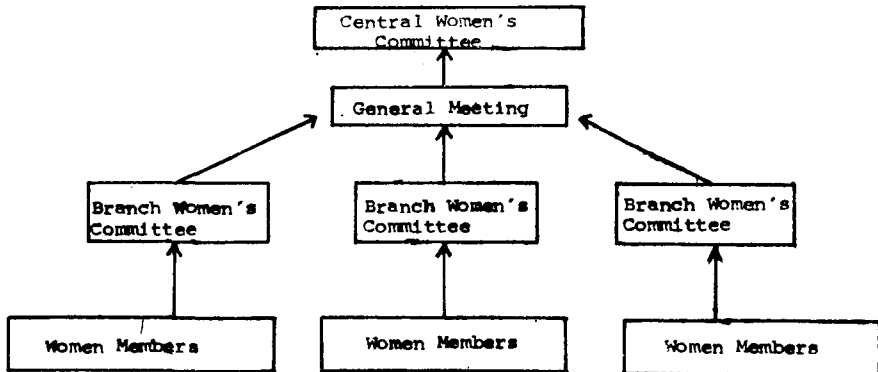
*Project Director, Women's Consumer Education Project, Kandy, Sri Lanka.

It is now a growing conviction that if woman controls the household budget and if she is the one who decides on purchases of consumer articles and if she is the one who is expected to ensure family health and family well being in general, then she is best qualified to make a positive contribution to improve the quality of services of the co-operative, especially in the Multi-purpose Cooperatives where consumer supply is a dominant sector of their activities.

Here I would like to stress again that the overall objective of the Project is to involve women in the mainstream of cooperative activity, so that they would eventually be able to make decisions which affect not just the internal operations of one isolated society, but the movement as a whole. We would not be content with merely setting up a few viable exclusive societies for women. This to my mind is to work towards getting side-tracked. We would like to increase the participation of women in all aspects of cooperative endeavour and work towards making their participation increasingly more effective.

In the selection of societies of project activity therefore we have deliberately selected the Multi-purpose Cooperatives. To develop women leaders and to increase women's participation, we have selected at the initial stages, the branches in each society where there was some activity in the Branch Women's Committees and we have attempted to strengthen the organisational structure vis-a-vis the women within the cooperative society. The following diagram illustrates the way in which

Organisation of Women within the Society



women are organised within the society.

The village level women workers in a society branch area get together and elect a branch women's committee consisting of five persons. The members of the various branch women's committees meet in a general meeting and elect a central committee of five persons to coordinate activities at society level.

During the first phase of the project we concentrated our training programmes on the Central Women's Committee members, who in turn were expected to carry out training programmes for the branch level women leaders. Our experience with this approach show mixed results. When we came to the stage of launching on the second phase of the project in early 1980, we commenced training programmes at village level for women leaders of the branch committees with project staff participation in addition to the regular workshops we conduct for central level leaders at the School of Cooperation. By resorting to this method, we helped to overcome some of the difficulties we encountered during the first phase.

I would like to record below some of the difficulties we encountered both in respect of the leaders and the roles they played and also in respect of the factors which affected in some ways the roles the leaders were called upon to play in motivating the women towards greater participation.

Problems relating to Leaders

1. These leaders were those elected by the membership But yet some of them were lacking in leadership qualities and were also not easily amenable to change. Being democratically elected leaders we from the project, could not ignore them. We could not select others and train them without causing serious tensions.

2. Some leaders were good leaders, but they did not have the capacity to share the knowledge they gathered at the workshops with village level leaders and members.

3. Some leaders were quite possessive about the experiences and knowledge gathered. They did not like to share the knowledge. Perhaps the additional knowledge gave them a sense of superiority over others.

4. Because of the socio-political differences which subsist at

the village level, even though the women leaders themselves did not get involved in these issues, yet the very background from which they came placed them in a disadvantageous position.

5. Some showed interest in the project at the initial stages because they thought that there would be personal economic benefits accruing from this.

6. Some were status conscious—they thought that being elected to the Central Committee would enhance their public image.

7. There were some even among those who were really interested, who could not attend the workshops etc. regularly because of their pressing obligations elsewhere as housewives and mothers. As a result they could not equip themselves adequately with the knowledge necessary to play the leadership roles.

8. There were instances of obstructionist activities by those who failed to get elected to the Central Committee—they used various means to prevent others from attending workshops etc.

9. In the traditional rural situation, it is easier for an outsider to carry out adult education programmes of this nature—the traditional villager could not take on this role—besides they tend to place less value on what their own people would tell them.

Problems affecting Leaders in their Leadership Roles

- i The society staff and even the management in some situations did not lend support and were at times indifferent.

May be this attitude was due to:—

- (a) their fears that when the membership came to know of their rights and privileges, all types of problems may arise in the society;
- (b) the fear that if women were trained and they took on leadership roles, this would affect the status quo;
- (c) the long period of absence of member education programmes gave the staff and management virtually a free hand and there were fears that these privileges would get eroded;
- (d) specific fears arising out of the belief that increased mem-

ber involvement may lead to exposure of activities which were not above board;

- (e) in many situations the staff and management tended to look on project activity as an outside activity—and in some situations also as an additional burden;
- (f) Some societies were faced with economic problems which caused them to look at the new activity with concern;
- (g) the women's committees were outside the by-law and thus were accepted only on a level of tolerance.

ii. General

- (a) Disputes and disagreement between society officials in the performance of their duties affected the leaders in the performance of their roles;
- (b) various organisations had to work together when implementing project activities—disputes between institutions also had their deleterious influence;
- (c) the general expectation was to see quick economic results following on project activity and absence of such led to indifference;
- (d) in certain other situations where people were involved in voluntary activities, their organisations paid an allowance or honorarium and they expected this from our project too;
- (e) the difficulties faced by some wage-earning leaders to participate regularly in the programmes unless the programmes were conducted at night or—holidays or similar situations arise during cultivation and harvesting seasons;
- (f) as people don't understand the significance of subject like Nutrition, people don't show much interest—another factor of significance is that changing dietary habits is a very difficult exercise.

I have enumerated in some detail some of the problems pertaining to the leaders, their roles and the environment in which the project had to operate. What has been mentioned is mostly the negative side and this should not give the impression that these problems were of a universal nature. We have had

excellent leaders who were quite conscious of their roles and also of the sensitivities around them and also who have forged ahead with tact and careful planning and programming. My intention in making reference to these was in the first instance to highlight the fact that, even persons with long experience from governmental sources working at village level are rarely confronted with these issues. They approach the problem from a vantage point of authority under the law and even if these sensitivities do exist they rarely become issues. In our approach, we start from a position of being outside the by-law and we resort to a participatory method which is more close and personal and hence give rise to these situations.

We at the project became quite alive to the situations affecting the progress of the project and had to take stock of the position and devise new approaches to overcome the problems faced.

1. We felt that we had neglected the important aspect of developing leaders and leadership qualities. We were concentrating too much on imparting knowledge on subject matter and this deficiency had to be overcome. Our workshop programmes therefore were changed to include in depth discussions on leadership, leadership qualities, the responsibilities and duties of leaders.
2. These discussions were supplemented with exercises in group dynamics, role plays etc, more or less compelling each leader to take on responsibilities under various conditions and situations.
3. Whenever possible, I took time out with the leaders at the workshops to discuss their individual problems and to help and encourage them with advice and guidance. Where their work was affected due to unfavourable situations at management or other levels, I initiated discussions with management to find suitable solutions. The fact that we would back up the leaders gave them enough courage to proceed.
4. We also resorted to highlighting achievements and commenting on poor performances in a general way, at our regular workshops. We also resorted to the practice of discussing individual field note books of the leaders,

commending good performances. All this helped in introducing a spirit of healthy competition and furthermore of the urge to achieve.

5. We also made our residential courses more systematic with time being spent also on working towards proper attitudinal changes and also the elimination of unpleasant behavioural patterns. Group living and group exercises helped the leaders to learn by observation and more or less unconsciously work towards their own improvement. These residential courses also helped the leaders in preparing their own visual aids which helped them to face an audience with confidence and get the message across with confidence.

The project activities that we were now carrying out at the field level also provided ample opportunities to the women leaders to improve their performance and their confidence. Project activities included such activities as improvement of kitchens, organising shramadana (voluntary work) campaigns to clean up the retail branches and to improve goods display encouraging home garden development, organising of consumer pressure groups at branch shop level etc. These were activities which certainly provided a challenge to the leaders as their achievements would both be visible and also quantifiable. These opportunities and challenges brought out the best in our leaders in organisational abilities, in planning, programming and in getting others motivated and involved.

From the project point of view also, we were provided the opportunity to see for ourselves how these activities helped to increase participation and how the leaders themselves were accepted, tolerated or rejected at the village level.

In late 1979 and early 1980 the societies in phase I proceeded to elect members to their branch committees. The qualities of the leaders were really put to the test as the elections rejected the non-performers or those, though keen, could not adequately communicate. Those who were good leaders were re-elected with considerable support.

Then again late '79 and early '80 gave us yet another opportunity to see how far our efforts have resulted in motivating the women. Elections to the branch committees of the MPCSSs and

subsequently the elections to the Board of Directors of the MPCSSs were also conducted in late '79. The enthusiasm displayed by the women members to contest along side the men for the available seats and the way in which they campaigned for their election were matters of great delight and encouragement to us. About 150 women contested the branch committee elections.

The table below gives the details in this regard:—

Society	Total No. of Members in Branch Committees	No. of Women in Branch Committees	No. of Women in the Representative General Meeting	No. Elected to the Board of Directors
1. Kandy	306	44	06	--
2. Kundasale	378	33	09	—
3. Teldeniya	198	17	08	—
4. Harispat-tuwa	378	14	—	—
5. Wattagama	315	13	04	02

The representative general body of the MPCSS consists of 100 persons. Column 4 shows the number of women in the representative general body.

The results, from our point of view are most encouraging, and the enthusiasm now displayed by the newly elected leaders does show that our leaders are now getting into their stride and are able to make their own decisions and carry out appropriate programmes on their own. Their enthusiasm and dynamism certainly influence the society level performance too. Today in very many of the societies within the project, the women's committees are given a special place at all society functions, be it a general meeting, a society social occasion or any such.

Apart from this we now find that some of our women's

committees are involved in such activities as organising exhibitions to display their products and achievements, organising shramadana campaigns at village level, assisting at funerals and weddings in the village, organising relief and collection campaigns (in one society, after the '79 cyclone which hit the Eastern Coast, the Women's Committees collected two lorry loads of food and clothing), taking part in village level sports meets as a women's committee, these and similar activities have helped the women's committees to become an integral part of the social fabric.

In many situations, we have found that the Women's Committees seek opportunities for discussions with the Board to discuss their problems and proposals. In one society alone, 12 Rural Banks of the Society have been opened on the request and recommendations of the women's committees. In several others, the ongoing dialogue between the women's committees and the branch committees has led to improvement of the services and even a better assortment of goods at the shop.

Overall I would say that the efforts of the project to develop the leaders have met with encouraging results.

This does not mean that all our problems are solved and that we have regularised and systematised our proceedings and methods and that these can apply in all situations. The social situation is an ever changing one and the project and the leaders have to be constantly vigilant and active. I am hopeful that the opportunity provided by this seminar will help us to benefit from your wide experience to make our efforts more meaningful and more effective.

NATSUKO YUASA*

The Activities of Women Co-operators in Japan—Members’ Activities in Consumer Co-operation

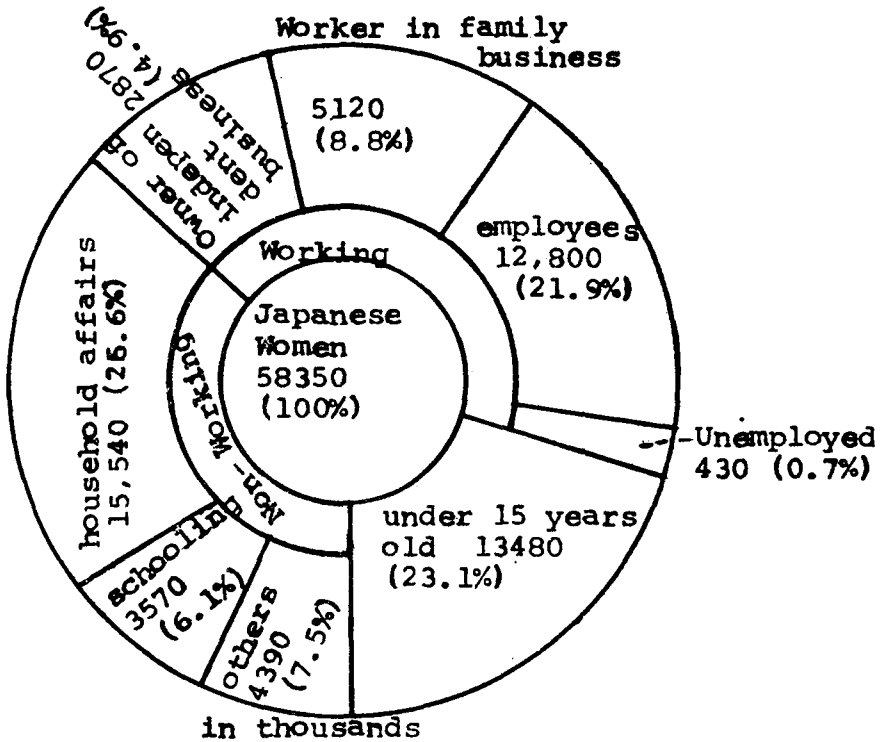
Women’s Situation in Japan

- | | |
|-----------------------|------------|
| *Population rate | 50.8% |
| *Average span of life | 78.3 years |
| *Changing life style | |
| —average birth rate | 2.2% |
| —nucleus family rate | 74.3% |
- *Prevailing education—towards higher education
- Attendance to compulsory schools (5-14 years old) 99.9%
 - Attendance to senior high school (15-18 years old) 95.0%
 - Women’s students’ ratios in universities and colleges 22.4%
- *Increasing working women—esp. employee in non-agricultural business (age: 35—54)
- *Statistics on women’s jobs (Prime Minister’s Office “Research on Manpower”, 1979)

Outline of Consumer Co-operatives in Japan

- | | |
|--|---------------|
| *Coop societies | 657 |
| *Prefectural unions | 40 |
| *Coop members | 374,698 |
| —of which members based on local communities
(mostly women members) | ca. 3,400,000 |

*Japanese Consumers’ Co-operative Union, Tokyo, Japan.

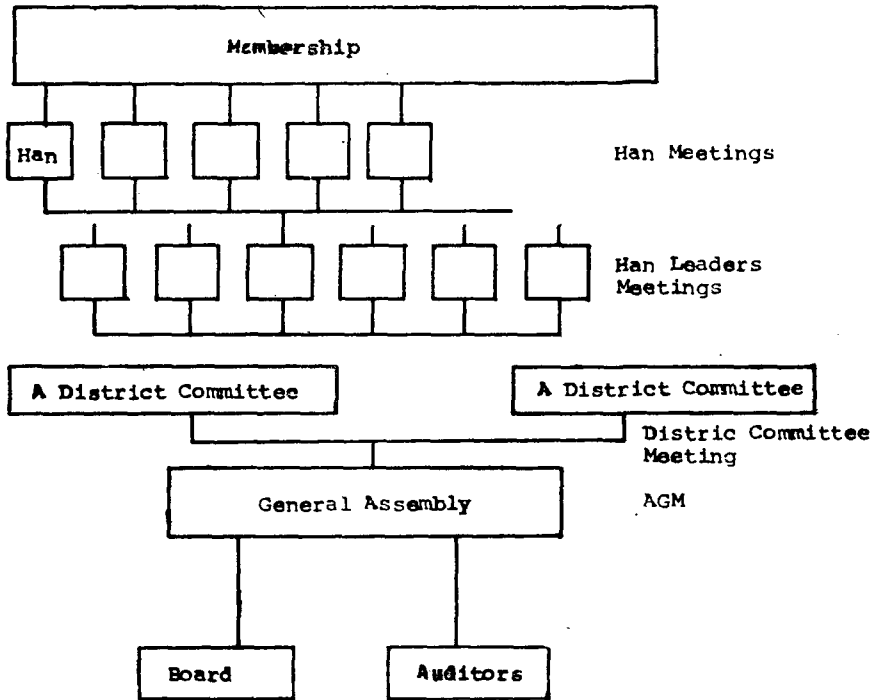


Citizen Co-ops operating in residential area	2,600,000
Occupational Co-ops operating in residential area	320,000
Medical Coops	480,000

*Total turnover	Y941,120Ml (US\$ 4,277Ml)
—retail sales	Y843,125Ml (US\$ 3,832Ml)
—services	Y97,995Ml (US\$ 445Ml)
—members' monthly purchases	Y 12,000 (US\$ 54)
*Sharecapital	Y49,264Ml (US\$ 223Ml)
members average share capital Y	7,900(US\$ 35)
*Retail outlets	1,794

*Coop directors and employees	34000
of which women directors	2,500
women employees	15,000

Set up of Members' Participation



(1) *Han* (Han means the small unit of organisation)

- ° Ca. 1,400,000 members are organised in ca. 190,000 Han groups, of which ca. 1,050,000 in ca. 160,000 are women members acting in local communities.
- * 5-10 members living in neighbourhood get together to form a Han group, where all the works and responsibilities are shared on location basis.
- * Han meeting is held every 3 or 4 months to collect opinions to coop management, work out their own plans of action or study on living and social problems etc.

- * Han is also a unit of various day-to-day members' activities such as joint-buying, raising share capital, collecting receipts for dividend or communicating informations from coop.

(2) *District committee*

- * District Committee is organised in district level based on Han groups. Appox. 1,500 Committees function in all country.
- * District Committee consists of 10-20 members. Each member is elected from 5-6 Han groups on average. Most of Committee are the basis for electing delegates to AGM.
- * Committee meeting is held monthly to sum up members' opinions expressed in Han meetings and work out plans of action in the district concerned.
- * Committee takes initiatives in various local activities such as study meetings, children's circles, excursions to factories and farms producing CO-OP brand goods, hikings and dance festivals etc. Many Committees have their own local newspapers.

(3) *Specialized Committee*

- * Specialized Committee is organised on the advisory basis by representatives from District Committees or individual members assigned by Board who are specially interested in theme concerned.
- * There are a wide variety of Committees according to the themes such as, Merchandise Development and Checking, Household Accounting, Store Operation Examining, Anti-Pricehike, Organ-Editing, Cultural and Educational Activities and so on.

(4) *Hobby Circle and Recreation*

- * Cooking, sewing, handicraft, gardening, painting, flower arrangement, tea ceremony, dancing, table tennis, volley-ball are only few examples of numerous hobby circle activities which are tackled by interested members with some

assistances from co-op.

Various cultural and recreational events take place occasionally under the initiative of members activists; film-show, concert, athletic meeting, CO-OP festival, camping, sea-bathing, orange-picking etc.

Directions of Members' Activities

(1) Recruiting New Membership

—Calling for enrollment and active participation to consumers and non-active members.

(2) Developing Better Products

—Developing safer CO-OP brand goods and concentrating members' purchasing power to them.

(3) Checking Household Account

— Keeping daily household accounts to check expenditure and reflecting these data to co-op's merchandising.

(4) Keeping Good Health

— Discussing well-balanced dietary life and examining daily life for keeping good health by checking salt, sugar etc.

(5) Initiating Local Cultural Events

— Working together with wide layer of residents in the community, from aged person to children, to promote local cultural activities on baby-care and education, dietary life, reading circle, athletic meeting, festival and so on.

Present Tasks of Women Members

(1) *Fighting Against Price-hike*

Housewives are confronting spiral inflation caused by the constant pricehike of goods and services, both public and private. It is necessary to give pressures to enterprises by means of petitioning and to cultivate coop's countervailing power by enlarging its business in the concerned fields.

(2) *Protecting Consumer Life Against Hazardous Goods*

Consumers are surrounded by hazardous goods and pollution

caused by dangerous food additives, undissolved detergent, PCB etc.

It becomes of great importance to develop additive-free safer food and keep clean the environment.

(3) Strengthening Coop's Potential Against Big Stores

Nation-wide big chain-stores launched into communities and increased their control over local markets. In such situation it became of urgent importance to strengthen coop's potential and create the firm basis for development.

Education of Women Members

(1) Fundamental Education For Newcomers

- * Guidance through pamphlets, bills, organs etc.
- * Correspondence course for newcomers (quarterly.)
- * Leading idea of co-operation through Han meetings.
- * Learning coop's set up and stores in Shop Committees.
- * Thinking on coops for consumers' viewpoint in Consumer Course.
- * Thinking on living through various courses for cooking, handicraft and so on.

(2) Education For Committee Members and Delegates

- * Study on coop's rules and history.
- * Study on coop's plan of action and management.
- * Study on consumer problems surrounding co-op

(3) Education For Leaders

- * Understanding coop's position through studying economic and consumer problems.
- * Mastering merchandising knowledge through testing and researches.
- * Acquiring basic matters concerning dietary life, housing and cloths.
- * Playing leading role in putting the acquired knowledge into practice and conveying co-operative ideals.

Development of 'COOP' Brand Goods

The Japanese Consumers' Cooperative Movement (JCCU) has:

- (a) A National Merchandise Committee and similar committees at local level
- (b) An appointed National Testing Group of 500 member-housewives living in different parts of the country.

These help the JCCU with the development of 'COOP' brand goods in the following way:

- (1) Member societies and individual cooperators send in suggestions to the JCCU regarding items to be developed as 'COOP' Brand goods.
- (2) The JCCU selects the items it will take up for development.
- (3) The JCCU informs the member societies of the goods it has selected.
- (4) The societies and the Merchandise Committees at local level discuss the items selected.
- (5) The JCCU starts negotiations with private manufacturers to make these items for the cooperatives, and lays down certain specifications regarding quality, price, etc. in conformity with which the goods are to be produced—first on a trial basis.
- (6) The goods are professionally tested by the JCCU laboratory to see if they conform to the specifications given.
- (7) The National and local Merchandise Committees again discuss the goods selected, their quality, price, etc., against the background of the specifications given by the JCCU. In addition, the goods are tested by usage by the 500 members of the National Testing Group and other consumer groups, and all opinions are forwarded to the JCCU.
- (8) The JCCU then takes a final decision regarding the goods to be developed.
- (9) After that a publicity and sales campaign is carried on to popularise the 'COOP' brand goods and member-house-

wives make great effort to promote sales.

- (10) Member housewives continue to test 'COOP' brand goods with the aim of promoting them further.

Some of the Things Women Members can Do

(a) Women's groups can campaign to increase membership in the consumers' cooperatives.

(b) Through consumer education they can hold positions of responsibility and influence the policies and working of their cooperatives.

(c) They can influence the merchandising policy of the store by making known their preferences for specific goods and brands.

(d) They can help in quality control by having goods tested through (a) laboratory testing, (b) testing by usage, and (c) random sampling.

(e) They can influence the pricing policy of the store through comparative price checking.

(f) They can give suggestions for improving the store, and take up consumer complaints with the management of the store.

(g) They can improve their household economy and effect small savings through joint buying and home book-keeping.

(h) They can improve nutritional levels through nutrition education and buying of pure foods from their store.

(i) Women in the poorer sections of society can get employment in cleaning, grading packing, etc.

(j) Women's groups can prevail upon the consumer stores to help producer societies to market their goods.

AKIKO KANEDA*

Activity of Women in Rural Japan -The Agricultural Cooperative Women's Association

Historical Background

In keeping with the democratization movement after World War II the Japanese women in rural areas began to follow the way toward emancipation.

The agrarian reform of 1947 forced most of the landowners to sell their farm land to tenant farmers at low prices, with the result that those farmers' wives, among others, were relieved of the burden of struggling to pay high farm rents while making both ends meet.

Moreover, a variety of measures aimed at the expansion of women's rights were taken one after another: The suffrage was given to women and labour-related laws and regulations were enacted to improve their social status.

Thus, the Japanese women who had long been suppressed under the traditional patriarchal system would come to be properly respected as independent individuals both at home and in society.

Yet each one of the farm women had to know her own limitations; it was still a long way from changing those habits, customs and ways of thinking formed in the history of rural communities where the prevailing tone had long been one of feudalism.

All the rural women would have to be awakened to the need that they should be united and act of their own accord to raise their status in society. To discuss and solve common problems peculiar to farming villages, it was absolutely necessary for them to work together, rather than going alone, staying at home.

*The Central Union of Agricultural Cooperatives, Tokyo, Japan.

Under these circumstances, the agricultural cooperative women's association came into being one after the other in each rural district from around 1948 through the vigorous and concerted efforts of those cooperative officers and village representatives who had been greatly sympathetic toward the improvement of the status of farm women as well as of those forward-looking female leaders.

Purpose and Characteristics

The agricultural cooperative women's association is an agricultural cooperative-based group of rural women whose purpose is to raise their social status and build up a delightful, affluent rural community.

Existing across the country, the agricultural cooperative women's association has the following characteristics:

- (1) An organization aimed at pushing ahead the agricultural cooperative movement—
It voluntarily carries on a drive for fostering the growth of an agricultural cooperative.
- (2) A group of women in rural areas—
It is predominantly made up of women working on farms.
- (3) An autonomous organization—
It is autonomously run according to the consensus of its members; it is basically supported by membership dues.
- (4) An organization of like-minded persons—
It is a group of women who have a clear understanding of, and a common interest in, its purpose.
- (5) A politically neutral organization—
As an organization, it does not belong to any political party or faction; each one of its members is allowed to enjoy the freedom of thought and creed. Yet it is not totally a political and, as such, is actively engaged in agricultural administration-related activities in order to reflect the opinions of its members in the Diet.

Relationship between the Agricultural Cooperative Women's Association and the Agricultural Cooperatives

Any agricultural cooperative in Japan has been organized in

compliance with the Agricultural Cooperative Law of 1947.

The law has for its purpose to "help farmers create cooperative societies, thereby stepping up agricultural production and improving their economic and social status as well as contributing to the growth of the national economy."

Japan's agricultural cooperatives are generally of all-embracing nature, engaging in a very wide variety of activities concerned with the day-to-day living of members and agricultural production. These activities range from such businesses as financing, marketing, mutual aid, purchase, and processing, down to farm management and livelihood guidance. On top of that, the agricultural cooperatives are also helping and educating those members of women's and young men's associations of agricultural cooperatives.

At present, the agricultural cooperatives throughout the country number about 4,600, with the total membership of around 5.72 million. Most of the members of these agricultural cooperatives are males because a person per household is usually to enroll himself as a member.

The agricultural cooperative women's association, on the other hand, predominantly comprises female members; it is an autonomous organization of farm women independent of the agricultural cooperatives.

The agricultural cooperative women's association provides very good opportunities for rural women to discuss and solve a wide variety of problems as they encounter in their daily living, working on farms. Its members are engaged in innumerable voluntary activities, sometimes seeking cooperation from the agricultural cooperative.

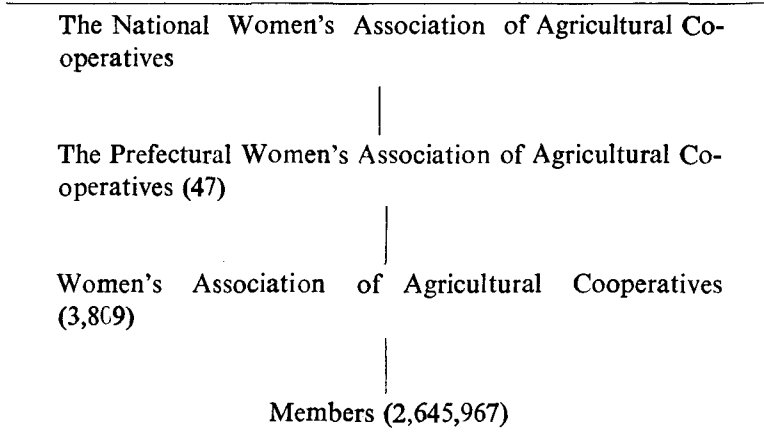
The agricultural cooperative is thus helping the members of the agricultural cooperative women's association carry on these voluntary activities.

Set up

Currently, the women's associations number 3,809 throughout the country, having the membership of about 2.65 million; these women's associations account for 83 per cent of the total agricultural cooperatives.

With the agricultural cooperative women's associations as its

lower reaches, the organization of the Japanese rural women has the following setup:



Now let's take a little closer look at the women's association of agricultural cooperatives, which is the smallest unit of the farm women's organization.

Shown below is the composition of the women's associations of primary agricultural cooperatives according to age and commitment to farming.

Table 1: Composition of the Women's Association of Primary Agricultural Cooperatives by Age and Commitment to Farming

age	composition (%)
under 25 years	1.1
26-35	15.4
36-50	54.5
51-60	24.0
over 61	4.9
commitment to farming	composition (%)
deep	36.3
not so deep	42.4
none	12.2
unknown	9.1
total	100.0

As can be clearly seen from the above table, the membership of the women's associations varies greatly in age. Almost a half of the women's associations, therefore, are further divided into small groups, so that the members can engage in activities befitting the age bracket in which they belong.

Also, most of the women's associations are divided into smaller groups according to farm product and hobby; each one of the members is able to join any group she likes.

In most cases, the agricultural cooperative women's association has its executive office in the agricultural cooperative in an area where it is located; household and farm management advisers and other personnel of the latter help the members of the former carry on various activities.

Activities of the Agricultural Cooperative Women's Association

In general, the members of an agricultural cooperative are both producers and consumers. This also holds true for the members of an agricultural cooperative women's association, who are therefore carrying on a very wide variety of activities.

(1) Farming

In recent years, an increasing number of farmers tend to have side jobs—in 1978 alone, 87 per cent of the farmers go into other work, earning more than 70 per cent of their incomes from side jobs on the average. In keeping with this tendency, rural women have come to be more and more deeply engaged in farming, rather than staying at home just to do domestic chores. They are now very much interested in higher levels of rural problems related to agricultural technologies, distribution of farm products, and others.

To come to grips with these problems, they are very active in holding meetings and going on a study tour abroad.

With the spread of agricultural machinery, they feel greater concern about how to operate and fix such machinery. To meet their expectations, trainings are given more frequently in various parts of the country.

Their interest in agricultural policy is now substantially deepened; an increasing number of farm women have come to

take part in a drive for the increase in prices of agricultural and dairy products year after year.

(2) Health

The members of each agricultural cooperative women's association are also studying very hard to know what health care means to them.

Usually, they shape an annual plan to tackle various problems including medicare, hygiene, food, clothing, housing, and environmental disruption in an effort to improve and secure their living. Furthermore, about 60 per cent of the agricultural cooperative women's associations are holding medical examinations on a regular basis.

These medical examinations are given by agricultural cooperative hospitals (118 across the country), regional associations of medical practitioners, health centers, and public hospitals to stave off geriatric diseases, women's ailments and other disorders.

Those who have to undergo a close examination will be given medicare advice and referred to any appropriate medical institution.

(3) Consumerism

With an increase in the number of farmers having a side job and the urbanization of rural communities, it has become more and more difficult to draw a clear line between the village and city people in terms of a way of life.

This can be easily seen from how they spend money to make a living (See table 2 below).

As you are well aware from the table, the farmers are now buying almost everything they need for cash at agricultural cooperative stores and others, the rate of self-sufficiency being no more than 10 per cent.

The farmers have recently become more and more consumption-minded making a living not unlike city dwellers. Accordingly, consumerism now plays a central role in the activities of the agricultural cooperative women's association.

The association gets its members to keep a housekeeping

Table 2: Per Capita Monthly Living Expenses

(unit: in yen)

breakdown	members of ACWA	total households except those of farmers
eating and drinking	10,765	17,186
clothes etc.	4,624	5,479
housing, furniture, heat, light, and water	5,736	9,274
health and hygiene	2,231	2,741
education for children	4,240	2,445
culture, education and amenities	2,164	4,459
personal and miscellaneous	4,566	7,119
entertainment	5,143	3,964
subtotal for ordinary living expenditure paid in cash	39,469	52,667
incidental	10,462	—
total	49,931	52,667
homemade products	4,705	2,866 (in kind)
grand total	54,636	55,533

book and, based on this book, work out a plan for making a rational and systematic living. According to the plan each member has submitted, it places a bulk order in advance for foods and various daily necessities with an agricultural cooperative.

The members of the women's agricultural cooperative association are allowed to avail themselves of the agricultural cooperative's various programmes such as saving, mutual benefit and the like. Some of the agricultural cooperative women's associations are testing commodities or surveying their prices to make more

efficient bulk buying.

(4) *Enhancing the level of culture*

The affluent society is a welcome phenomenon.

Yet, needless to say, a material affluence does not always mean man's happiness; he has to make utmost efforts to elevate his mind to live a life worth living.

As mentioned earlier, the agricultural cooperative women's association offers a very good opportunity for its members to enhance that level of their culture. Divided into many small groups of hobbies, they enjoy reading, handicraft, flower arrangement, dancing etc.

Younger members are particularly interested in such sports as volleyball and baseball.

Also, the members frequently go for a sight-seeing and study tour abroad.

These activities help a lot to foster friendship among members.

Those activities carried out by the agricultural cooperative women's associations throughout the country in 1975 are as follows:

Table 3 ACWA Activities in 1975

description	percentage (%)
Farming	
— Study of farm management	51.0
— Study of agricultural and dairy product prices	8.5
— Drive for increasing farmland	21.0
— Rice for school lunch	9.6
— Promotion of rice consumption (direct delivery of rice from the place of production)	17.3
— Measure against successor shortage in rural areas	11.0

Livelihood

— Vegetable gardening	48.8
— Household accounts keeping and life planning	53.8
— Studies of commodities and prices	42.8
— Short-term courses of cooking and other subjects for improving living conditions	79.0
— Exchange of disused articles	22.5
— Drive for rationalization in ceremonial occasions	41.5
— Buy-A-Coop-Brand campaign	67.9
— Joint use of barbers and beauty parlors, etc.	6.5
— Joint cooking and upbringing during busy farming season	7.9

Health

— Study of health care and medical examination	73.0
— Drink-Cow's-Milk-and-Natural-Fresh-Juice Campaign	29.9
— Boycott against Cola	13.1
— Drive for popularizing A Coop brand soap	21.1
— Breast-feeding campaign	7.8
— Drive for improving medical institution	2.9

Others

— Study of agricultural cooperatives	37.4
— Drive for increasing nurseries and assembly halls	3.4
— Movement concerning annuity and taxes	8.6
— Campaign against the raising of public utilities charges	2.8
— Cultural activities	51.9
— Sports & recreational activities	45.2

Role of Women in the Agricultural Cooperative Movement**(1) In Farming**

It is very unfortunate that no more than 13 per cent of the farmers are able to earn a living solely from farming due to con-

ditions quite unfavourable to Japan's agriculture including the unchanged prices of agricultural products resulting from over-production, and the increasing cost of production.

The remaining 87 per cent or so have to go into other work; most cases, men go to get a job on the side.

In Japan, therefore, women take a leading role in farming in about 60 per cent of the agrarian homes. (See Table 1 as to how much and how many rural women are committed to farming in Japan). An increasing number of women have come to actively take part in agricultural cooperative activities of various kinds including technical training and processing. Recently, many women attend a sectional meeting according to farm product given by an agricultural cooperative.

The representatives of an agricultural cooperative women's association participate in working out a production planning involving the entire agricultural community; they express their frank and open opinions in a discussion meeting given by an agricultural cooperative on a regular basis.

Thus great hopes are now entertained of women both in the practical and planning stages.

(2) *In day-to-day living*

There are now an increasing number of women who hold the purse strings of a family.

Table 4 Who minds the household accounts?

	percentage (%)
housewives	47.7
householders	15.3
householders' fathers	15.8
householders' mothers	13.5
housewives' parents	6.9
others	1.2
total	100.0

As a result, the agricultural cooperative women's association is now carrying on a greater proportion of the agricultural cooperative's undertaking such as bulk buying, saving and mutual benefit, having a large influence on the management of the agricultural cooperative.

More and more women representing each agricultural cooperative women's association take part in many of the cooperative's committees for improving living conditions and promoting health.

(3) *Participating in the running of an agricultural cooperative*

As mentioned earlier, most of the members of an agricultural cooperative are males; women rarely lead the cooperative or obtain a seat on its board of directors.

It cannot be said that rural women are allowed to directly participate in the running of the agricultural cooperative.

Yet it is also true that they have a considerable influence over the management of the agricultural cooperative as they are deeply involved in a wide variety of activities in the agricultural cooperative movement.

But are the opinions of women appropriately reflected in governing the agricultural cooperative?

Is it controlled democratically? The answer to these questions is unfortunately negative.

Thus, vigorous efforts will have to be made in the future by the agricultural cooperative women's association to let their views be more properly adopted in carrying on the agricultural cooperative movement.

Survey by National Council of Agricultural Cooperative Women's Association on Farming Women Engaged in Hard Work

The National Council of Agricultural Cooperative Women's Association carried out a survey of how women are engaged in agriculture, in Fukushima and Kagawa Prefectures in September and October 1979, as part of a study on problems of "Women and Farming." The poll covered a total of 70 women, whose age composition is given in Table 1 below.

Table 1: Age Composition of Women Polled

Age	Number	Proportion
20s	6	9%
30s	24	34%
40s	29	41%
50s	11	19%
Total	70	100%

1. Women's Status in Agriculture

Of the women picked up at random for the poll, 77% said that their husbands were exclusively engaged in the farming and 84% said that their fathers were similarly engaged in agriculture. These women are considered as playing a major role in farming to the same extent as their husband or father.

However, they are apparently only assigned the role of an assistant to their husband or father in decisions making or farm-

ing policies, analyzing management, ordering job assignments and in owning farmlands and other property. (Charts 1, 2 and Tables 2, 3)

2. Their Farm Work

On the number of working days, 72% of the women stated that they have no holidays during the one-month peak of the farming season. Twenty-six per cent of those engaged in dairy farming and stock raising said that they hardly get any holidays throughout the year. (Chart3)

Women's working hours considerably differed between Fukushima and Kagawa Prefectures. The difference may come from the family composition, whether a joint grading facility is available or not. The working hours of those engaged in stock raising may differ according to the circumstances, such as whether they use roughage or not. Therefore, the length of working hours should not be the only yardstick in judging the intensity of the labour.

In Fukushima Prefecture, the working hours averaged 14 hours a day for women engaged in vegetable growing. This continues for two to three month during the busy period. Such working conditions may well be the source of health problems. (Chart 4)

The survey revealed that a considerable proportion of women are engaged in the operation of various farm machinery. This would suggest that there is the need to institute a full study into the safety measures followed while operating machinery, possible effects on health, and instructions to women on operation and maintenance of machinery. (Table 4)

One out of every five women stated that she found her work during the farming season very laborious and was exhausted by the end of the day. As agricultural management has become diversified in recent years, and increasing number of farming women seem to suffer from chronic exhaustion. Three of the women polled replied they always feel exhausted. (Charts 5 and 6)

3. On Women's Involvement and Agricultural Cooperatives

There are, as a rule, few women members in agricultural co-

operatives, but as many as 10 women picked for the survey in Kagawa Prefecture were found to be members. (Table 5). It may be interesting to note their motivation. Cooperatives in Kagawa Prefecture have women's clubs in their dairy farmers and strawberry growers' organizations. Both clubs are popular among the members. In other co-operatives which have no such clubs, women are anxious for opportunities to get together and talk about farm technology and other common problems (Tables 6 and 7).

Table 2. Type of Work Women Are Engaged In

Number	Crops	Type of Work
10	Rice and wheat	Seeding, water control, reaping building straw, insecticiding, scattering barnyard manure.
10	Dairy farming	Milking, cleaning milk containers, disposing of excrements, feeding, cleaning/washing cowtails.
10	Vegetables	Grading, cropping cucumbers, packing mushrooms, sowing and harvesting chives, harvesting, packing and marketing <i>nemeko</i> mushrooms.
10	Livestock	Feeding, disposing of excrements, cleaning, looking after pigs, taking care of cowsheds and pigsties.
10	Fruit growing	Packing fruit, budding, pruning grading, bagging fruit, harvesting, thinning out fruit.
10	Horticulture	Shipping, weeding, grading, harvesting, planting, insecticiding, growing tomatos and cucumbers.
5	Sericulture	Feeding silkworms, picking mulberries, caring for silkworms.
5	Tobacco leaf	All work involved.

Chart 1: How much do you know about your own farm management?

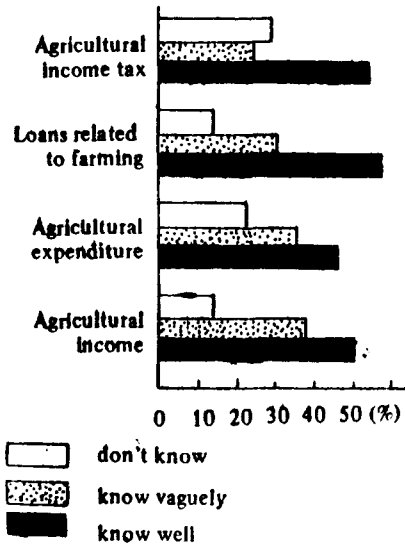


Chart 2: How do you get your knowledge of farming management and technology? List top three media.

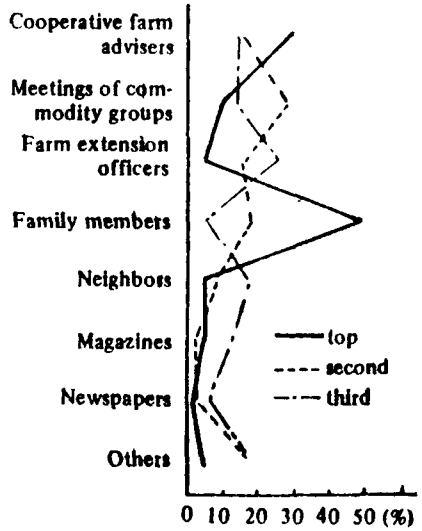


Table 3: Who Owns Your Farmland?

	Myself	Husband	Parents	Hus- band & Par- ents	Grand- father	Hus- band & Par- ents & Grand- father	Hus- band & Self	Son
Number	1	21	14	23	2	2	1	1
Proportion	2%	32%	22%	34%	3%	3%	2%	2%

Chart 3: How many days in a month do you engage yourself in farming?

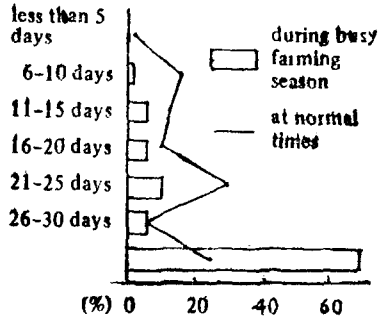


Chart 4: How do you spend a day?

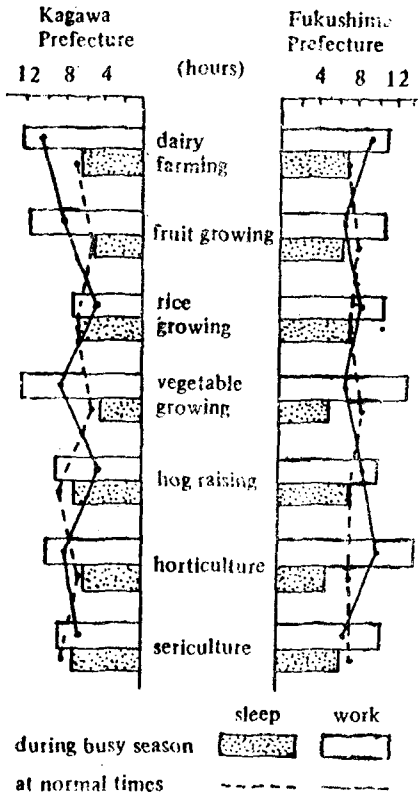


Table 4: What powered agricultural machines do you have and how often do you use them?

Machines used frequently:

Truck (15), powered tiller (3), tractor, powered rice planting machine (3), powered insecticide machine (5), rice hulling machine, portable insecticide machine (7), control machine (3), powered harvester, conveyor, powered transporter (2), combine, powered pump, milker (3), forklift.

Table 5: Are you a member of an agricultural cooperative?

	Yes		No	
	No.	Proportion %	No.	Proportion %
Self	13	19	57	81
Husband	54	77	16	23
Parents	28	57	21	43

Chart 5: What is your physical condition after farm work?

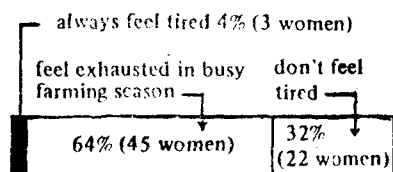


Chart 6: Did you undergo physical check in the past year?

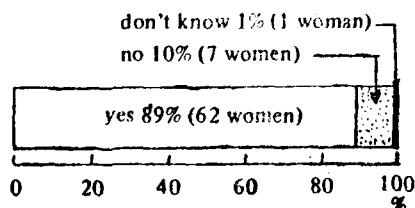


Table 6: Are you a member of producers' groups of your agricultural cooperative?

	Yes	No	Total
Number	17	53	70
Proportion	24%	76%	100%

Table 7: Do you attend meetings of the producers' groups?

	Regularly	Sometimes	Don't	Total
Number	16	20	34	70
Proportion	23%	29%	48%	100%

VINITHA JAYASINGHE*

Role of Women in Community Development

Unless benefits accrued from development are equitably distributed, development cannot be claimed to have achieved its objective. Therefore, prospects for development improve with wider participation.

From the point of view of women's role in development it is of prime importance and at long last is gaining some recognition for women as active contributors to development. If the development effort has been deficient in its attempts to reach the common people, it is obviously the case that revised development strategies need to be more broad-based and people oriented. This has dual functions, firstly, they must provide for a wide distribution of benefits and services like health care, education and training, productive employment, credit, marketing fuel, water, sanitation and protection against environmental pollution. Secondly, a greater mobilisation of the available human resources as productive agents must be achieved. In both these, the role of women is extremely important.

For rural women, new initiatives are particularly urgent in matters of agricultural production, cottage and small scale industry, credit, marketing, energy, technology, potable water supply, sanitation, primary health care, education and training.

As a part of the increased interest in community development, and often quite coincidentally, women's crucial role in agricultural production, as well as other aspects of rural life, has emerged or, willy nilly, been "discovered". Most important is probably the recognition of the crucial role women play in food production. If they have any access to land at all, they grow at least part, often all or most of the food the family consumes, and they often participate in the production of marketable food

*Director, Women's Bureau of Sri Lanka Ministry of Plan Implementation, Sri Lanka.

supplies and other agricultural crops as well. Additionally, they are everywhere traditionally responsible for processing preparation and preservation of food. Other common tasks include the care of animal, and of course, the care of children, house-keeping and the fetching of fuel and water.

Women especially in the rural areas are also traditionally occupied in cottage industries of various kinds and in the local trade of the output of such industries and other products, in particular surplus food. As the shortage of cultivable land intensifies, non-agricultural occupations have assumed greater and greater importance as the main source of income. Under all too common conditions of extreme poverty, the opportunities for reasonably productive and remunerative work are scarce indeed. Additionally, rural women have difficulties in engaging in income-generating activities because of their general lack of modern education and training and their hard and time-consuming responsibilities in the above-mentioned tasks of food processing (pounding and other processing of grain, and the fetching of fuel and water,) often requiring many hours of work a day. Finally, given these conditions, both the women themselves and their families, in particular the children, are prone to suffer from further impediments in the form of illness and general weakness and debilitation. To assist them in their work, rural women are primarily obliged to rely on their children, mostly daughters who in turn are denied of educational opportunities.

In respect of agricultural production, women's work must be treated as the important part of the farm family's work. Extension and other services should be designed to meet women's as well as men's needs. At present there are often hardly any agricultural extension services for women. Furthermore, if the woman is, in fact, the head of the household, as increasingly and frequently happens, she should be treated as such.

In plans for the development of non-conventional energy sources, such as woodlots, bio-gas, and small-scale generation of electricity, women's energy needs for cooking as well as for other purposes, in particular small scale industry, should be considered.

Another important avenue towards rural women's partici-

pation in public affairs is provided through co-operatives, which, if accessible to women, offer an opportunity for developing their decision-making ability and self-confidence.

Although, the role of the woman in the family as a mother, primarily, is undoubtedly emphasised, her role is not complete unless she serves the community as well. In fulfilling her domestic role by maintaining good family health and generating an income to supplement the family budget for the same purpose, she helps in a big way in bringing up the future citizens of the country. And therefore, she also serves the community in this task child care, maternity care, both prenatal and post natal, good family health, family planning, health education, use of boiled drinking water, cleanliness of the home and the compound use of clean toilets and such environmental improvements can be effected through her participation.

The woman can also extend the same services to the neighbourhood, to the village and to the region. The woman could act as the leader or the catalyst or the educator or the disseminator of information in this task. There have been very many instances when groups of women have organised themselves into fostering similar roles for e.g. in Sri Lanka several Non-Governmental Women's Organisations have been and are yet very much concerned and involved in Family Health, improving the nutritional status of the family and the environs and similar activities. In Madras a group of house wives joined together and established a child care centre, thereby enabling the mothers to earn an additional income while the children of the neighbourhood families are being looked after in the child care centre. Such instances are heard quite often.

Similar activities can be effected through training and orientation programmes, seminars/workshops, adult education programmes and study tours etc.

The role of women in community development is equally important as that of the men and therefore, women play an integral part in the process.

J. MANDANNA*

Consumer Protection

The concept of consumer protection is as old as man began trading with his neighbours. However, in an earlier civilisation, goods and services were few and the buyer invariably knew his supplier. Even as early as the Vijayanagaram era in India, the rulers ordered the stamping of weights and measures to protect the citizenry from unscrupulous traders and offenders were severely punished. That was in feudal times when agriculture and sheep and cattle breeding were man's main occupations.

All this changed with the advent of the industrial revolution. With rapid technological advancement goods and services increased a hundredfold and the buyer could no longer identify the seller. In this context, consumer protection became essential to daily living and the education of consumers became imperative.

In many parts of the world, notably in England and Sweden they have consumers, advisory centres in every country where consumers are advised without any obligation on the methods of wise buying and spending. These centres are also open to consumers to complain in case they feel that they have been subjected to a raw deal. In England, on the basis of the findings of the Maloney Committee a Consumer Protection Act was passed which governs all other Acts that exist for consumer protection. In America they have the American Product Safety Act and the American Product Safety Commission to enforce this Act.

In India, the idea has been mooted to legislate a Consumer Protection Act on the lines of the British Act, but when this will take shape is still to be seen. During the emergency Government of Mrs. Indira Gandhi a Fair Trade Practices Bill was tabled in the Lok Sabha, but was shelved by the next Govern-

*President, Karnataka Consumer Services Society, Bangalore, India.

ment for reasons that have remained unexplained and remains shelved by Mrs. Gandhi's present government.

In South-East Asia, with the notable exception of Japan, and for that matter in the under-developed and developing countries, the need for consumer protection is far greater than elsewhere because we live in an economy of shortages where demand outstrips supply which is the precise climate that encourages adulteration, misrepresentation, rocketing prices and corruption. In this situation, consumer protection is vital and in spite of a plethora of laws, the consumer remains a victim to the snares and pitfalls of the market place.

In spite of the Prevention of Food Adulteration Act and its terms of punishment for offenders, much of the food we eat is adulterated. Dry papaya seeds are powdered and used to adulterate pepper. I am told of a mill in Ramanathapuram in Tamil Nadu where stones are crushed to the consistency of grains of rice and used to adulterate rice. In my book, "The Indian Market Place", in the chapter on Food, I have tabulated some simple tests to detect adulteration in certain foods and some of the common adulterants in certain foods.

Infant food formula has become an issue of global debate and many strictures have been imposed on its advertising and sales promotion. The efficacy of infant food formula is overrated and it is suggested indirectly that breast feeding deforms the mother's breasts. Nothing could be more absurd. By using such sales promotional methods, especially in poorer countries, such propaganda eats into the already scarce money of poor families to the advantage of giant multinational conglomerates. The UNO through its subsidiaries WHO and FAO in conjunction with the International Organisation of Consumer Unions, has commenced a world-wide drive to discourage infant feed formula and have set up certain norms for the promotion of infant feeds which have to be followed by manufacturers. Nestles have been banned in some countries for unethical promotional methods.

Another area in which consumers need protection is in the proliferation of drugs. Here again it is the multinationals who are the criminals. Different companies manufacture the same drug under different brand names and these are marketed by these companies at prices which may differ even up to 500%.

In India, in December 1974, at the 2nd All-India Consumers Conference held at Bangalore, it was resolved to urge the government to ban all brand names and compel manufacturers to use generic names. Only recently has the Government of India (July 1980) made a move in this direction. The fact is that the pharmaceutical industry's lobby in government the world over is so strong that it is well-nigh impossible to pass legislation against it. The profits of the industry are so huge that a great deal of money is injected into bribery and corruption. The Food Administration Department (FAD) in America keeps a close watch on the drugs sold to the American public and no drug is allowed to be sold except with the express permission of the Department. In this context the sale of many drugs has been banned in the U.S.A. The names of these drugs are changed and bribing senators, officials and leaders of third world countries billions of dollars worth of these drugs are exported every year. Drug manufacturers are known to give away expensive gifts like cars, refrigerators and television sets to officials who recommend the purchase of their drugs and the doctors who prescribe them.

Another threat to consumers is the proliferation of spurious drugs which can even prove fatal at times. Misbranding is another common hoax and anonymous variations of a known drug are as common. For instance Iodex is sold as Idorex by spurious manufacturers and Anacin as Anapin. It is to the advantage of the consumer if he knows the name of the drug he wishes to purchase, especially in the case of home remedies that are sold and are available without a prescription. Every consumer would do well to bear in mind the 10 undernoted principles in the purchase and use of drugs:

- (1) Purchase drugs only from dealers who are duly licenced and whose licence is current. These licences are expected to be prominently displayed in the place of business;
- (2) Insist on cash memos or bills giving correct descriptions of drugs purchased;
- (3) Where drugs are directed to be stored in a refrigerator by the manufacturer, insist that the drug, when sold to you comes out of storage from a refrigerator;
- (4) Examine the label and the container to verify the date of

- expiry of the effectiveness of the drug;
- (5) Present your physician's prescription at the druggist's counter to ensure purchase of the correct drug;
 - (6) Cooperate with the druggist and present your prescription every time he asks for it. Certain drugs are required to be sold in certain quantities alone and only on the prescription of a Registered Medical Practitioner.
 - (7) It is dangerous to health and life to indulge in self-medication. Consult a competent Medical Practitioner every time;
 - (8) Do not sell or dispose of empty bottles or containers with their labels intact. Destroy the labels, cartons, etc. after the drug is used;
 - (9) Whenever you suspect or doubt the quality, standard or service of a drug, do not hesitate to report to the nearest Divisional Drugs Inspector or directly to the Drug Controller in your State. In case neither of the above are handy make a valid police complaint and take up the matter with the Drugs Controller;
 - (10) The Drugs Control Administration functions to safeguard your health and your interests which are precious not only to you but to the nation.

Textiles is another area in which consumers need protection. An "All Wool" garment is somewhat different to a garment labelled "Pure Wool". The second case indicates that pure wool has been used to the extent that wool has been used and the balance of yarn used is of some other material. With the advent of synthetic fibres adulteration has reached alarming proportions. It is not uncommon to come across a textile labelled "Terry Cotton" or "Terry Cot" without specifying percentages of polyester and cotton yarns used and inferior fabrics palmed off as genuine (as in misbranding of drugs) is also a common ruse. The Sanforised label which guarantees a pre-shrunk fabric by a chemical process is misspelt as "Sanorised" or simply labelled as "pre-shrunk" which leads the consumer to believe that the fabric has undergone the sanforised process.

One ploy that consumers should avoid is the so-called bargain sale or grand reduction sale in which a percentage of the price

is lopped off. Invariably, the fabrics sold at such are either "rejects" or of poor quality or shop-soiled. These sales last for a few days and are then moved to some other place leaving the purchaser of the inferior fabric the poorer for this folly.

Weights and Measures is an area in which only the consumer can protect himself by observing certain elementary rules.

The undernoted checks may be made by a consumer to guide his purchases:

All establishments using weights and measures are issued certificates of currency at least once in two years with the exception of bullion for which the certificate of currency is issued every year. Verify if the certificate is current. This certificate is supposed to be exhibited in a conspicuous place and is issued by the Department of Weights and Measures;

Ensure that the pans of a beam scale, counter scale, etc. are empty (to ensure the correctness of the same). No weight should be kept in the pan. The pans must be balanced. This is the most important thing to note to minimise error;

Certified weights should be used. Reject the use of stones and the like wherever used;

Ensure that the inside bottom of a conical measure such as used by kerosene vendors is free from wax or any such material;

Insist that only conical measures are used in the sale of kerosene;

Check to see that the bottom reinforcement of the measure is intact;

Ensure that the ends of a metre or 1/2 metre stick used to measure cloth are not tapered;

In cases where purchases are made from street hawkers, the purchased commodity may be divided. Take half first in one pan and using this as the weighting unit take the other half in the other pan. This will help to nullify any error in the balance and assure you of better value for your money;

Ask the shopkeeper to clean the good's pan before weighing.

Balances should not be held by hand especially by jewelers;

When buying fish, see that small weights are not mixed with the fish. Some fish merchants use Salter's spring balances. Check the balance to read at zero before weighing;

Squeeze water out of dressed chicken or meat before weighing;

Be patient when making purchases by weights or measures even if you have to wait in a queue. A few minutes delay will be well rewarded because you can ensure full value for your money. In case of doubt, report your doubt or complaint to the Weights and Measures Dept. You have a duty to help the department do its duty.

Finally, every consumer would do well to join consumer cooperatives or a buyer's club. A cooperative brings you your goods directly from the producer thus eliminating the middlemen's profit. A buyer's club will be buying in bulk at the wholesale price, thereby giving you better value for your money. Be a wise spender. This is the first rule for consumer protection. Join the CONSUMER MOVEMENT and strengthen the hands of those who are trying to educate you and protect you in the Market Place.

MARGARET D'CRUZ*

Consumer Protection

Introduction

We are going to discuss the subject of Consumer Protection and, I feel it would be best if, at the very outset we are clear about what we mean when we use the term Consumer Protection. Briefly it can be defined as protecting the health and safety of the consumer. In reality, however, it means many more things, all of which are interrelated.

Consumers today are suffering stress and strain resulting from rising prices, shortages of essential commodities, hoarding, black-marketing, adulterated foodstuffs and other trading malpractices to which they are exposed. Each of these evils, in turn, spark off a chain reaction leading to other consumer ills. In this situation consumers are helpless—they are entirely without guarantees of any sort, and without any hope of getting their grievances redressed. They are, therefore, in urgent need of consumer protection.

The Consumer Cooperative Movement operates its own retail outlets where, by eliminating the middle man, it is able to give consumers the benefit of economical prices. Consumer stores supply standardized goods at fair prices and hence consumers are protected against having to pay exorbitant price. Their health and safety are protected through the supply of pure foodstuffs, and they are saved from exposure to many of the trading malpractices which they would otherwise have to face in the open market.

Despite all its efforts, however, the Consumers' Movement has not achieved the success it should have in the field of Consumer Protection, and one of the main reasons for this is that the members do not participate to the extent they should.

*Education Officer (Women & Youth), ICA Regional Office & Education Centre for S.E. Asia, New Delhi.

What is needed in addition to consumer stores—is consumer information and education—to make consumers aware of the role which they have to play in supporting the consumer protection activities of the Movement.

We will now take a look at the position of the housewife as a Consumer, to show why there is an urgent need for involving her in consumer protection work. Next, we will take a brief look at Government's role in this field. Then we will examine the difficulties under which the Consumers' Movement operates, and, lastly, we will try to see how housewives can help to strengthen consumer protection activities within the framework of the Cooperative Movement, and support its policies and programmes.

The Position of the Housewife as Consumer

Everyone in the family is a consumer, but it is really the housewife who is the actual shopper, and hence it is she who is directly exposed to all the trading malpractices mentioned earlier. As a housewife and mother, it is the women who is the controller of the purse strings, and the custodian of her family's health. She has to see that all their basic requirements are met from within the family budget. Her's is an extremely difficult task because her family's basic needs in the way of food, shelter and clothing cannot change much, but prices can—they continue to rise—and as wages cannot keep pace with rising prices—the family income remains more or less stagnant, and the housewife is at her wit's end trying to make both ends meet.

Rising price is followed by other evils such as, for instance, hoarding and black-marketing by unscrupulous traders. Often there are shortages of essential items like cooking oil. Sometimes the shortages are due to genuine reasons, but mostly they are artificially caused because a few shopkeepers have bought up all the stocks and have started to hoard them. By doing this they have stopped the free distribution of these items. They then sell these items at exorbitantly high prices which only the privileged few who are wealthy can afford to buy. Thus a black market is created, and continues to flourish. The shopkeepers concerned reap a rich harvest, while the

majority of consumers suffer great hardship.

Short weights and measures, and sale of adulterated foodstuffs are other problems which the housewife has to face. Sticks, stones, dust and other waste matter is added to grains, cereals and other foodstuffs, so when the housewife buys a pound of something she is not really getting a pound of that particular item—because of the waste matter which has been added. Hence, though she has paid the full price for what she has bought, she is not receiving either the quantity or quality she should. Naturally, her family's diet is also affected—as they too are not eating the amount of food they should.

The biggest hazard the housewife faces is food adulteration. Sometimes the additives which are used to enhance the appearance, colour or flavour of foodstuffs is harmless, but in other cases it can lead to serious diseases—and even death. It is not always possible to detect adulteration with the naked eye, and hence the housewife is unable to protect either her own health and safety, or that of her family. In India about 50% of all edible items were found to be adulterated according to tests undertaken by government and other agencies, and food adulteration has claimed large numbers of lives. This does not mean that government is blind to the problem. Let us take a brief look at some of the government efforts to check such malpractices.

Government Action

The health and safety of the consumer is the responsibility of the Government, and all countries have a government machinery for this purpose. There are vigilance staff to check hoarding and black-marketing, short weights and measures, the use of harmful additives and other malpractices which endanger the health and safety of the consumer.

The Government lays down certain standards with regard to consumer goods; also there is legislation to punish offences of manufacturers and retailers which can cause serious damage to the health and safety of consumers. There are also government testing laboratories which test goods for mass consumption and affix guarantee seals on the products tested by them. Such goods are "safe buys" for the consumer, and particularly in the

case of foodstuffs the products bear information labels which state the quantity of the contents, the ingredients which have gone into the making of the products, the individual weight of each ingredient used, the retail price (exclusive of local taxes), the date of manufacture, and similar information.

In times of shortages the Government introduces rationing of the commodities which are in short supply and these are sold at controlled rates through "fair price" shops and consumer cooperative stores. Thus government tries to ensure that an equitable distribution of such goods takes place.

Despite all these measures, however, the malpractices referred to earlier continue unabated. The reasons commonly given are: that the government machinery is insufficient to meet the need; the enforcement staff are too small, and the vigilance staff sometimes connive with the unscrupulous traders; the red tape involved is too much—and such factors discourage consumers from seeking redress for the ills they suffer at the hands of unscrupulous traders. Consumers are also sometimes afraid to complain for fear of reprisals from the traders against whom they complain.

Consumer Cooperatives and Consumer Protection Difficulties Faced:

Why have the Consumers Cooperatives—which work for the protection of the consumer—not grown and developed as fast as they should have against the background of rising prices, sub-standard goods, artificial shortages, black - marketing, food adulteration and other consumer ills?

Some of the reasons are as follows:

The Consumer Cooperatives do not have their own production units, which means that they have to purchase from the open market. Often they face considerable opposition from the private trade, and it is not uncommon for manufacturers to refuse to supply them goods because these are marketed at lower rates in the consumer stores than elsewhere. Private traders have strong associations to protect their interests, and the consumers stores pose a threat to them.

As far as goods like grains and cereals are concerned, the Cooperative Wholesales try to purchase these at source, but

in some cases the effectiveness of such action is limited because of the weak position of the Wholesales themselves, and lack of integration with the agricultural and other cooperatives.

Another drawback is that the consumer cooperatives do not have their own fleet of trucks or other transport. Often goods have to be transported over long distances before they reach the consumer and adulteration can take place at many points along the way.

The Consumer Cooperatives do not undertake sufficient propaganda to inform the public about their aims, objectives and activities, so they fail to increase their membership, or to expand. Also, they do not provide enough information and education to their members, most of whom do not actively participate in consumer protection programmes.

Due to such reasons, the consumer cooperatives cannot really effectively control prices or guarantee the quality of the goods they sell.

It should be mentioned that in addition to government action, and the efforts of the consumer cooperatives, there are many private consumer agencies which have been set up by spirited citizens—and they are doing excellent work in the field of consumer protection—but here again it is usually a few dedicated people who work—not whole communities.

Action by Housewives

If housewives are going to participate in consumer protection work, they must be informed about the policies and programmes of the cooperatives in this regard, so that they do not duplicate the things which are already being done. What they should do is take up work which is not already being done—or fields in which very little is being done—and their activities should constitute a part of the society's work in regard to consumer protection.

In the face of rising prices, housewives can undertake comparative price testing. First the group should discuss what foodstuffs are most commonly used in the household everyday. Then they should select some items they wish to test, and make a list of these. Next, the group should be divided into sub-groups consisting of 2 or 3 persons in each. These small sub-

groups should each be asked to cover given areas, in which they should visit both, private shops and consumer stores, and compare the prices of the articles selected. For comparative price testing, goods bearing the same brand names, of the same quantity and quality, and which are sold in the consumer stores as well as in the private shops must be selected. For instance, if coffee is selected, the group must decide whether they will select the 100 gram tin or bottle, which is sold in the consumer store and in the open market. The country of manufacture and all information on the labels must be the same in both cases. In this way they can check if there is any difference in the selling price of their cooperative and the private shops.

The results of their testing must be made known to the management of the society. If any item is being sold cheaper in the private shops the society must explain to the members why this is so, and must take suitable action in the matter. If the prices are less, the members of the price-testing groups should inform the other members so that they know how much they have saved on each item by buying from the consumer store. A chart can be prepared listing the items covered, and against each item should be given the cost for which it is sold in the consumer store and in the private shops. This chart can be displayed in the consumer store and also at society meetings so that members as well as the general public become aware of the way in which the consumer store is helping people to save.

Another problem—namely food adulteration can be tackled by women. Not everyone is qualified to test foods; the co-operatives have to work with limited staff, so women members can carry selected goods to the government or other testing laboratories, and collect the results which they can hand over to the society. This will enable the society to check the sale of adulterated foodstuffs, thereby effectively protecting the health and safety of people.

Another method of testing goods is by usage and this can be done by housewives. For instance, if the consumer store sells six different brands of curry powder, the women's groups can use all and then decide which one—or two—they like best keeping in mind both, quality and price. Then they could meet to discuss the reasons for their preference. After

general agreement is reached on the brand or brands which are liked best, the society should be informed, and a publicity campaign can be undertaken in the consumer store to popularize these particular brands, so that other housewives are saved the headache of having to make a choice between many different brands of the same item. The society can then stock more of the brands selected and either discontinue stocking the other brands or reduce their quantity.

Another important activity which can be taken up is joint buying. Women's groups can meet to discuss what items they need to buy for their homes say once a month. They can elect a group leader who will collect their list of requirements, process them, and place the order with the society. On a particular day—at an appointed time—the goods can be delivered at a fixed point which has been decided to advance. Members should come there, collect the goods ordered by them and pay for them in cash. This activity is being very effectively carried out in Japan by the "HAN" or neighbourhood groups consisting of 10 or 12 women who live near to each other. This system has several advantages. It boosts the sales of the consumer store. It is a good form of consumer protection as housewives first discuss what they need in order to avoid unnecessary spending. They are assured of pure goods. They get a discount for buying in bulk. They save on transport costs.

Joint buying is supported by home accounting or book-keeping. The societies provide housewives with special account books—which they buy. In this book they record all items purchased by them together with the price. At the end of a specified period—say 6 months or a year, some of these books are given over to the society. The records enable the society—and the housewives also—to know which foods people buy more of, which items have gone up in price and other similar details. Such information helps the society to improve its efficiency, and it also helps housewives to improve their household economy.

These are just some of the things women can do in the field of consumer protection. There are many more.

Consumer protection work undertaken by women's groups should aim at: improving the goods and services of the

consumer stores; improving levels of nutrition and health; help members to improve their household economy and effect small savings, and lead to the achievement of an all round better standard of living. All consumer protection work should be planned in collaboration with the officials and staff of the society, and there should be regular exchange of information between them and the women's groups.

You in Sri Lanka are already doing so much through the Women's Project in the fields of nutrition, health, child care and related matters. What is now needed are voluntary and dedicated leaders who must emerge from among yourselves, so that you can pass on your knowledge and experience to other women to enable them to protect themselves as consumers and through self-help to attain a better standard of living.

I thank you for your attention, and I wish you all success in the future. My earnest wish is that we cooperators continue to work together for our own better living and that of our families.

VINITHA JAYASINGHE*

Income Generating Activities for Women

Worldwide attention is being paid to income generating activity for women. Such focus can be justified by the role that a woman can play in improving the living conditions of her family, if she can generate an income. Such income will supplement the family budget which will help in

- a) easing her household chores
- b) improving the Health of the family
- c) improving the nutritional status of the family
- d) maintaining self contentment among the members of the family

Income Generating: The Possibilities

Many possible activities are available to groups, in most cases, the activities will be those already available in the community. In some cases, however, groups may wish to introduce a new crop or processing technique. In these cases care should be taken to assure that adequate training opportunities and resources are available. Some of the activities are very simple while others require considerable skill and financial investment.

Animal Husbandry, Food and crops

Agricultural Crops: maize, beans, rice, peas, wheat, millet, sorghum, groundnuts, peppers, tomatoes, cabbages, onions, potatoes, yams, bananas, pineapples, oranges, lemons, mangoes, papayas, coconuts, figs, guavas, mushrooms, oil seeds, sunflowers, castor, cotton, ginger etc.

*Director, Women's Bureau of Sri Lanka Ministry of Plan Implementation, Colombo, Sri Lanka.

Animal Husbandry: chickens and other poultry, cattle, sheep, goats, pigs, fish, rabbits. Animal byproducts including eggs, milk, cream, cheese, ghee, honey, wool.

Food Preparation: fruit drinks and squashes, fruit preserves, jams and jellies, dried fruit such as jak, bread fruit, banana chips, pineapple and coconut flakes, dried vegetables, bread and other baked goods, cereals, pickles and chutney, spices, condiments.

Food Processing: A wide variety of food crops can be processed in various ways including drying, extracting, pressing, grinding, husking, shelling, winnowing, milling and crushing. In many cases, food processing activities can be made more efficient if existing technologies are modified to meet the special needs of small producers.

Handicrafts

Processes: weaving, sewing, embroidery, dyeing, silk screening, printing, spinning, carving, drawing, painting, sculpting.

Products: baskets, pottery and ceramics, batiks, handbags, coconut products, embroidered clothes, beadwork, jewellery, mats for tables and floors, paper products, toys and games, paintings, sculpture, fish nets, leather goods, clothing.

Small Industries and Services

Bicycle repair: blacksmithing, boatmaking, brick and tile making, auto mechanics, carpentry and woodworking, tailoring, candlemaking, building construction (e.g. homes, farm buildings, food storage facilities, latrines), water tanks, tanning leather goods production, machine repairs (e.g. sewing machines, typewriters, water pumps), soapmaking, shoe repairs, quilting, beekeeping, sericulture (silk worms), household goods (e.g. lamps, stoves, metal containers, utensils cooking equipment), farm tools and equipment.

Entertainment

Traditional dances, singing, drama, writing stories, songs and plays.

The following basic steps are important in choosing an Income Generating Activity:

One problem that faces groups is selecting activities that are viable and economically profitable. Lynn Schlueter, who has worked with women's group in Kenya, prepared the following guidelines to help community groups to select an appropriate activity. Fieldworkers and representatives of organisations concerned with aiding groups should also find that the guidelines provide a useful checklist of points to consider. Mr. Schlucter cautions that groups that are poorly organised or inexperienced should choose activities that are simple and inexpensive. Such groups may also need a greater amount of outside assistance.

Step 1. Develop an understanding of the group. What are its strengths and weaknesses with regard to skills, experience, and capabilities? What kinds of activities are members most capable of doing successfully? Consider, too, the group's own objectives and interests. What type of income-generating activity would members like most to do?

Step 2. Keeping the answers to the above questions in mind, list some possible activities that the group might carry out successfully. (Be sure to stay within their realm of experience, skills and interest) in developing a list of activities, consider the following questions.

WHAT CROPS could be produced and marketed easily at a fair and steady price? Can the crops be processed locally?

WHAT FOODS could be prepared and sold locally? Which are the most popular in the community?

WHAT PRODUCTS are needed locally, but are unavailable? What products (e.g. tools, equipment, clothing, and household goods) are bought in town but could be produced locally?

WHAT HANDICRAFTS could be made by the group and sold without difficulty at a good price?

WHAT SERVICES are needed locally and could be provided by the group?

Step 3. For each possible activity, consider the following questions:

WHAT IS REQUIRED to sell the product? Can the crop or product be sold easily at a good price throughout the year? What level of quality is in demand? Can that quality be pro-

duced by the group? Where would the product or crop be sold? Who will buy it? How will it be transported to the market?

WHAT IS NECESSARY to produce the crop or product in enough quantity to make it profitable? At the appropriate level of quality?

WHAT EQUIPMENT materials, and supplies would be needed for the activity? Are these available in the community? At what cost? If they are not available, where can they be obtained and from whom? (Activities that require expensive tools or equipment should not be recommended unless the group has some way of obtaining them without great expense both to start the project and to continue it on its own).

WHAT FACILITIES and land would be required? Does the group need land? A workshop? A store? Are these available at a reasonable cost? Could a workshop or a store be constructed by group members? Who will pay for the land building?

WHAT skills and knowledge are necessary to successfully carry out the activity? If new skills must be learned, who will provide the training? How long will it take? Where can the group get information about the activity?

WILL THE GROUP need help organising and managing the activity? If so, who will provide that assistance and how long will it be needed?

HOW MUCH WILL it cost to start the activities? To purchase material, equipments, and supplies? To buy land and construct workshops, or stores? What other expenses, such as licensing, packaging, taxes or transportation fees are related to the activity? What long-term costs are involved in the activity?

WHAT OTHER SHORT-TERM or long-term benefits might be derived from the activity? How will the activity help the community be self-reliant? Will the activity help group members to develop skills that may be helpful in other areas of their lives (e.g. financial skills)?

HOW LONG WOULD it take to get the activity started? Consider the abilities of group members, their need for training, and other factors such as the time needed to obtain supplies, construct facilities, etc.

HOW MUCH AND WHAT kind of fish is involved? How much uncertainty? Can "success" be less than complete? What are the disadvantages of the activity (e.g. the activity may do little to develop creativity because members must "mass produce" items for sale. Or it may require unfavourable competition with others in the community? What are the social and economic implications of the activity for the individual, the family and the community?

Other important factors are:

Access to Credit, Materials and Improved Technologies. Even when groups have the necessary skills and information, they may not have enough capital to begin an activity or they may not be able to obtain the necessary supplies. Thus agencies can assist some groups by arranging for low-cost loans or by purchasing supplies and equipment. Because of the danger that groups will become dependent on outside resources, planners urge that such assistance should be limited. Whenever possible, groups should begin activities that require only a small amount of capital and that build upon local skills and resources. Otherwise the group may fail when outside resources are withdrawn.

Resource on appropriate technology can lead to the development of tools and techniques that make the production of goods easier or less time consuming. The results of this research could be made available to groups through training programmes or information centres. Agencies could also finance the production of low-cost tools.

Marketing Organisations. Marketing organisations can purchase the products of groups and distribute them to national or international markets. They can also help groups negotiate for equitable prices and sponsor educational programmes on the needs and problems of Third World producers.

Concerns about outside Association

Whichever types of assistance are offered to groups, the involvement of outside agencies possess several dilemmas. Among these are:

*Deciding what types of assistance to offer. The perception of planners and participants of the group's needs may vary

considerably. Then, too, there is no consensus as to the relative effectiveness of different types of assistance and the causes of problems faced by groups. Thus, those who perceive a shortage of skills as the primary cause of a problem will tend to select an educational strategy that focuses on training. Others may also emphasise developing technical skills but in addition seek ways to develop the self-confidence of group members and an awareness of large socio-economic influences—factors which they perceive as the most important areas for involvement.

Avoiding dependency. Though a long-range goal of assistance may be to develop the self-confidence of group members and to help groups become self-sustaining, groups may become so reliant on financial or technical assistance that they fail when this assistance is withdrawn. Similar problems may occur when fieldworkers or group leaders assume too much of a leadership role within the group rather than developing the ability of each member to make decisions.

Meeting diverse needs. Because of resource-constraints, services may need to be offered through centralised agencies. Yet the needs and cultural situations of income-generating groups are very diverse. More attention need to be given to the ways in which materials or programmes developed at centralised facilities can be adapted to local needs and to developing mechanisms for grass-roots participation in material development.

The relative emphasis that should be given to each level of assistance and which strategies should take priority are issues that are far from resolved. The diversity of audiences and the many different activities in which groups are engaged make it impossible to develop a “formula” for assisting income-generating. The exact combination of strategies will depend upon the mandate of the assisting agency, on available resources, and on planners and group members’ receptions of the most important variables in developing income generating activities.

ANULA UDALAGAMA*

Income Generating Activities as a Means to Motivating Women's Participation in the Cooperative Movement

On the subject of income generating activities, as a means to motivating women's participation, I have been asked to approach this subject from the point of view of the cooperatives, using the experience of my own Multipurpose Cooperative Society of Kegalle, and trying to show, how a Multipurpose Cooperative Society, could initiate necessary action in this field.

The fact is, that men have dominated the world, and have been given the opportunity to educate themselves, while education for women is of more recent origin. Most jobs are now open to both men and women. However not so far back, the culture and customs of the past forbade women except the very poor to go out to work. In fact it was considered almost a disgrace to men, to permit their women folk to do any work outside their own homes. Their place was considered the home, and if they went anywhere, they had to be accompanied by a male of the family. Perhaps in that age they needed protection, as they were made to feel or were timid, they did not wander out of their villages. Then as girls came of marriageable age, they were married off, and set up homes of their own. However, with the rapid growth of population, education among women became popular, as parents felt, that with the growing cost of living, the girls too would have to earn a living and augment the family income, or provide their own dowries. Now every school girl is keen to study, do a job, become independent, and also help with the home expenses. The married ones look for jobs to supplement the family income and perhaps have a certain amount of inde-

*President, Kegalle Multipurpose Coop Society, Kegalle, Sri Lanka

pendence, without being completely dependent on the man of the house, for their every want. Further with the acquiring of education, women feel the need for using their brains, as they find that fairly often, that they equal, or do better than the men in studies, and at examinations, as both men and women now have equal opportunities for learning, most jobs too, in practically all departments are now thrown open to women. In the past, retiring ways, and keeping out of the limelight, were considered as fashionable qualities, but now due to a changing world of values, and economic conditions, the rise in the cost of living, and the terrific and terrifying growth in population all the world over, competition has grown for food, clothing and shelter, and women too have to venture out into the world, in search of these or to obtain them. The demand for these is greater than the supply, and so the ratio is unequal, and life is not the quiet and peaceful one it was, but almost a rat race, and both women and girls have begun to realize the position.

In the villages women over the age of 30 years roughly have not had much education, except to be able to read and write at most, and so are content to work in the fields, on estates, and do daily paid labour. Competition for jobs therefore comes from the younger age groups, and from school leavers. Unless they are highly educated to do well paid jobs, leaving home and going to new towns to work is not paying, as most of the pay packet goes for board, lodging, and travelling. It is then for those who wish to live in their homes, and do a job, and married women, who should not leave their homes, and break up their family life, that incentives and ways and means should be found, for income generating activities.

It is to help; these that the promotion of cooperative projects should be sought as a possible solution. First they will have to be given a technical education, if they are to participate in cooperative establishments or establish cooperative projects suitable to their particular skills, or to earn money to supplement the income earned by their men folk. The National Cooperative Council trains people by holding lectures and classes not only for cooperative employees, but for others as well, who have the necessary educational qualifications. At the last interview to select applicants for these courses of study, we found that most of the applicants were women. However, more and

more would be interested, if jobs were available, but the co-operatives are packed to full capacity.

It is necessary in the villages to educate women in child welfare, family planning, health, nutrition, family budgeting etc. This is being done as a pilot project in a few places in Sri Lanka and in Bulathkohupitiya in the Kegalle District, where I met the gentleman in charge, and his five lady workers. I found them most enthusiastic and the gentleman was eager to help others, with his knowledge in the ways devised at this project, for spreading this knowledge. Hence other co-operatives can get help and instructions from him and his assistants. These same people might be able to go a step further, and organise Creches for working mothers, so that the children can be looked after, when the mothers go out to work, as this is essential. It would be best though for mothers to be at home, when the children are small, but as time goes on and children grow older and go to school, married women too feel, that they need to stimulate their brains, and renew their acquired skills, or learn some new skill. It is easy to motivate interest in the young and even the older ones, if the activity they are being taught, will also be the means to generate an income.

It will therefore be necessary to see in what ways the women could be motivated. In order to do this a survey must be done to find out what and where materials are available for this purpose.

Kegalle District is mainly agricultural though we do have a few local industries such as weaving, and powerlooms. Weaving is also done as a cottage industry. Batik printing is done in groups or in homes. The Sarvodaya Movement has opened centres both to teach and employ young people in this gainful employment. There is a local market for the many tourists, who visit the island right through the year, and buy not only the material but the readymade shirts, frocks, skirts, curtains, wall hangings, scarves etc. There is also a foreign market for these articles, so some of them are exported.

Before we deal with agriculture in detail, I would like to mention, that they have started an animal husbandry and poultry project at village level. This is being handled in the A.G.A. Divisions through the Veterinary Officers of this area. As this goes hand in hand with agriculture, and will be one of the projects in which the Multipurpose Cooperative Societies and their

Rural Banks will be involved, it will be best to mention it, before the income generating activities from agriculture are presented.

In Kegalle District the Veterinary Surgeons working at Kegalle Town, Warakapola, Ruanwella and Mawanella are planning out a project in their respective Assistant Government Agent divisions, to get people interested in cattle breeding for milk and poultry. This would not only be a money earning home industry, but would enable the Government to solve the problem of food, and save the foreign exchange on the import of these food items. This will involve the women folk, and children and provide employment, and be a means of self-help.

According to the plan the Veterinary Surgeons will hold classes to educate those, who apply for loans from Banks, including Rural Banks of Cooperatives to buy chickens and cows, on how to run farms for poultry and cows, and the care of the animals. They will also undertake to give advice, inspect and treat the animals free of charge. The animals too will be provided from the Bank loan, so that the money from the loans will not be wasted or be put to other use. They have also dealt with the economics of matters, such as the minimum required to maintain a farm at a profit. Kegalle town Veterinary Office will be the coordinating centre as there are 10 acres on which bull calves and goats are bred for artificial insemination.

Once milk and eggs and poultry are produced, the cooperative retail branches will have to play their part in serving as collecting centres, and providing marketing and loan facilities. Since there are retail branches in every area, they can sell these for local requirements, and have the balance transported to Government milk factories, and the eggs and poultry to the towns for sale. Hence the people will get a fair price for their goods, and not be at the mercy of middlemen, which is another incentive to earning in this manner.

The women usually do the shopping, and they can also take their wares to the fairs for sale or barter. Fairs are now a normal feature in every groups of villages, and even in big towns, and the city of Colombo, as housewives find that things are cheaper with the avoidance of middlemen.

Agriculture which is the mainstay of the District can be considered extensive rather than intensive. The following acreages

have been placed under the cultivation of each crop in this District.

129,548 acres of rubber
 69,931 acres of coconut
 31,750 acres of tea
 15,000 acres under cloves, nutmeg and cardamoms
 28,856 acres of paddy
 14,000 acres of plantain or banana
 35,000 acres of vegetable, turmeric ginger etc.

Besides these Watakeya, pan and other plants, where the leaf is used for weaving mats and boxes grow in the wild state.

In order to develop cottage industries from the by-products of these, and even for the efficient working of the above named products from agriculture, government should provide more personnel to train people in the villages in different skills, according to whatever raw materials are available in the area. A certain amount of this is done through cooperatives, Mahila Samithis, Kantha Samithis, but it is inadequate to meet the situation.

Let us now see, what the agricultural resources are, and how best they can be utilized to provide incentives, and how far the cooperatives can help women's participation. The following is a list of cottage industries, that can be done from the raw materials available locally for home and foreign consumption.

From paddy, women in their homes par boil the paddy, dry it and then take it to the mills for husking, and then sell it to private homes, cooperatives and at fairs. The drying of the paddy and the par boiling need, a certain amount of experience, if the grains are to be whole and unbroken when milled. This experience is gained by the young ones, by helping the mothers in their homes.

The coconut tree provides many small industries—the dried branches, that fall off the coconut trees are woven into cadjans, and are sold at a good price for thatching of roofs. The price is high because of the great demand for it. The dried leaf with the ekel removed from it can be used to weave mats and boxes. The coconut husks are soaked and beaten to remove the fibre for coir rope making, rugs, brooms and brushes. The kernel is

dried for copra. The shells can be used to make spoons, small sweet dishes and ornamental articles for export. The coconut shell when burned and powdered is exported to Germany for dyes. The ekel makes good brooms for sweeping compounds, and also curios are made with ekel, and are sold to foreign tourists at places like the arts and crafts sales centres like Laksala. Jaggery too can be made from the toddy drawn from the coconut flower. Though men do the tapping of the tree, it is the women who turn it into jaggery and honey.

Then there is sewing, embroidery, tailoring, tatting and lace-making—both crochet and pillow lace, flower making, bamboo vases and lampshades and other articles, cane baskets and furniture, plantain fibre, and other fibre work, pottery, making of sweets, jams and pickles. Home gardening to grow vegetables, yams such as Manioc, Desa, batala raja ala etc. Betel creepers, orchids, anthuriums. Betel, arecanut, orchids, anthuriums and the husks of arecanut have a foreign market. The powdering of coffee, turmeric curing and drying ginger are done in cottages by women, as these can be grown in every available space of ground, and along fences, especially kapok and pepper.

All these require organisation at village level. The main thing that is lacking or inadequate is the teaching of these skills, and the provision of marketing facilities. Government help and initiative is necessary in providing the personnel for teaching skills in the production of the above mentioned articles, and the cooperative can organise production and arrange for marketing.

Most cooperatives have Education Officers, but the calibre and quality of these should be improved, and they themselves can be trained by the National Cooperative Council. These officers must go out into field, and make a drive for membership in the villages as there is nothing to prevent a woman also being a member of a cooperative, though the men are the members now, and the women do the shopping. The minimum membership fee is Re. 1/- which is a sum of money, which is well within the means of anyone.

In the villages interest groups should be formed, and with the available raw material in the area, the Education Officers of the Multipurpose Cooperative Societies should arrange, for Govern-

ment officials to teach the necessary skills, for the making of all the articles mentioned above. Even demonstration lessons on tea plucking, rubber tapping, weeding and transplanting of paddy plants will be useful, as tea and rubber plantations need skilled labour, and paddy growers now hire out labour.

School Halls can be used after school close at 1.30 p.m. and women are free after the midday meal. Even preaching halls can be utilized for teaching and lectures. The more experienced women can be asked to supervise, and guide the others, so that the articles will be upto a standard quality for sale. It will also be necessary to help to train them to carry on, and also deal with finances and the pricing of articles etc. These same societies or the retail branches of cooperatives, can perform a very valuable Service.

Collecting centres and markets are a must, because people due to economic circumstances will only be readily interested if these activities are income generating ones. These basic requirements must be made available to women, if this scheme is to succeed. The cooperatives have the wherewithal, as they have retail branches in every village and also lorry transport. The Managers have to be made to realize, that service is expected of them, if this scheme is to be a success, and should forget party politics in the service of humanity. The local society could collect and bring the articles to their cooperatives, which could after meeting local demands have the balance collected by the cooperative lorries, which bring goods regularly to the cooperative retail branches, and have them sent to the main markets which in turn can contact business associates and dealers in Colombo, to accept these products for consumption and export.

Regular orders should be undertaken and in time, a special shop could be opened in the town for these, and the whole business handled by it. These are a few ideas that can be adopted for income generating activities as a means of motivating womens' participation in the cooperative movement by a Multipurpose Cooperative Society.

I have tried to indicate the possibilities, but to make it work smoothly, and effectively, needs much uphill work in educating, teaching of skills, organising and above all enthusiastic, and dedicated and educated workers, with a sense of moral respon-

sibility to help their less fortunate sisters, to take an interest outside their homes, that will also help them to attain a higher standard of living, and some of the comforts that modern living considers essential through the income generating activities, which can motivate women's participation in the cooperative movement.

IRENE ROMP*

The Co-operative Women's Organisation in Austria—a Case Study of Women's Involvement in Co-operatives

Austria is a Central European country with a population of approximately 8 million. It has a very prosperous Consumer Co-operative Movement with a membership of 765,000 families or households. This means that about one quarter of the population is either directly or indirectly in membership with Coop Austria. I do not wish to throw out a lot of statistics, but you might be interested to know that the Movement has 1,085 retail outlets—small shops, supermarkets and hypermarkets and department stores—in all the 5 Regions of the country. It owns 75 factories, which produce “coop-owned goods, including food stuffs, drinks, clothes, furniture, etc. It ranks as number one in the Austrian retail trade.

The success of Coop Austria is due, in no small measure, to the active participation of women co-operators throughout the country and I would like to demonstrate this to you in this paper.

The history of the Co-operative Women's Organisation in Austria goes back quite some time. In fact, during the National Co-operative Congress in 1912, it had been decided to form women's committees in all co-operative societies in order to draw more women into the Movement, both as members and as participants in the democratic decision-making process of the Movement.

In those days, there was no single national co-operative federation as is the case today with Coop Austria, but in fact the different co-operative societies throughout the country operated separately and often in competition with each other. In a sense,

*Secretary, ICA Women's Committee, ICA, London

the women led the way with regard to unification because in 1928 the first Austrian Co-operative Women's Conference took place, i.e. the various local co-operative women's committees decided to act as a single unified organisation in future.

At that time, the Women's Organisation organised educational/leisure afternoons for women and for children, campaigned for the Austrian co-operatives to have their own production enterprises and it generally tried to promote the positive development of the Movement.

These activities, unfortunately, were suddenly interrupted by the Second World War, but already in 1946 the women met again in a national assembly and made plans for the re-building of the Movement.

In 1978, the 15 different consumer co-operative societies from all over Austria merged in order to employ the physical and material resources of the Movement in a better way. Thus Coop Austria was born.

It sometimes happens that when women have worked very hard for the success of a movement, they are not "needed" any more. Once the success is complete they are forgotten. Not so in the Austrian Co-operative Movement, because, when it drew up a new constitution it very firmly built in the role of the Co-operative Women's Organisation. It says in its constitution that "all the women who are involved in co-operative activities form the Co-operative Women's Organisation". This means, in effect, all the women who belong to the members' councils of the various co-operative branches—3,900 women at this moment.

The Co-operative Women's Organisation was also mandated to draw up its own Rules, i.e. to lay down its aims and duties within the framework of Coop Austria's activities. (See Page 155)

It is the 3,900 women, who are active in the Cooperative Movement, incidentally in a voluntary capacity, who are responsible for the implementation of the aims and duties of the Women's Organisation. The democratic structure of the Women's Organisation is as follows:

Within each local co-operative, at annual members' meetings, representatives are elected to form a "members' council". These councils are formed into district organisations and each district organisation elects a delegate and a deputy to the Regional Women's Council.

The Regional Women's Council meets twice a year and in close collaboration with the societies' member relations officers drafts a regional work plan. These meetings also provide a very good training ground for women, so far as co-operative activities and policies and meeting procedures are concerned.

The next higher organ in the democratic structure of the Co-operative Women's Organisation is the National Women's Council. Each Region is entitled to one delegate per 15,000 members (or part thereof) and this means that at the moment the National Cooperative Women's Council consists of 15 women co-operators. This Council also has the right to propose for election at the National Women's Conference, the National President and Vice-President, both of whom have to be elected from among the five Regional Presidents.

These Regional Presidents, in order to keep in close contact, form a National Women's Presidium and this body is responsible for the activity of the entire Co-operative Women's Organisation of Austria, i.e. the implementation of the work programme. It also appoints a full-time Secretary for the National Co-operative Women's Organisation, who is based at the headquarters of Coop Austria.

But the highest authority of the Co-operative Women's Organisation is the National Women's Conference, at which all the women co-operators who are delegates to the Annual General Meeting of Coop Austria, plus the members of the Regional Women's Councils participate.

The National Women's Conference has the following tasks:

- it lays down the objectives for the work of the Co-operative Women's Organisation;
- it elects the National President and Vice-President;
- it drafts and passes resolutions, affecting in particular women, and addresses them to the Annual General Meeting of Coop Austria.

At this point I want to emphasise that although the Co-operative Women's Organisation has its own set-up and structure, it is very much a part of the whole Austrian Consumers' Co-operative Movement. This means, for instance that Coop Austria's constitution provides for the participation of women co-operators in its Supervisory Council. Usually,

the Presidents of the Regional Women's Councils are elected to this body and the National President of the Women's Organisation is the deputy President of the Supervisory Council.

This Supervisory Council sets up various committees, which deal with marketing, co-operative-own production, member relations and consumer policy. You can therefore see how the women co-operators are involved in the democratic decision-making process from the local right up to the national level of Coop Austria.

Below I would like to give some examples of the concrete work which is carried out in the five Regional Women's Councils:

In all activities carried out by women co-operators, emphasis is laid upon consumer information and education. It is felt that as at least 70% of the national income in Austria passes through the hands of women, the Women's Organisation has a duty to train women to become more conscious consumers. It therefore passes on to them housekeeping hints, practical advice and also information about legal matters. Numerous discussion sessions, lectures, seminars, films, and slideshows are organised. Emphasis is usually laid mainly on:

- food hygiene
- saving of energy
- national legislation for consumer protection.

For nearly 30 years, the Co-operative Women's Organisation has published for its members a "household book"; these books, appearing annually, are of great help in matters of home economics, and as they also contain useful hints and tips for the whole family they are extremely popular in Austria.

Coop Austria has also made available, in all the five Regions, test kitchens. The test kitchen activity forms a very important part of the consumers' education and information work done by women co-operators.

Coop-own products as well as those of other firms are tested for quality and price and the results passed on to the members and where necessary, products are improved.

But one of the most attractive features of the activities, which the Austrian Co-operative Women's Organisation carries out, is

the work done with children and adolescents.

Children are the consumers and members of tomorrow and the Austrian Co-operative Movement has recognised this for a long time. In order to alert children and young people as to their future role as critical and conscious consumers, the Co-operative Women's Organisations keeps very close contact with them and arranges for them a number of activities, such as cookery classes, handicraft courses, excursions, sports events and other competitions.

The school children, adolescents and young married couples are reached through courses, seminars and other events, where films and slides are shown and discussions are held.

At the moment, the Women's Organisation is running a campaign under the slogan "more pleasure in leisure", which means it offers the members—young and old—comprehensive leisure-time activities, which are of a cultural as well as an educational nature. All such activities are carried out in the fullest co-operation with officers in charge of member relations within Coop Austria.

There are a number of other activities undertaken by the Co-operative Women's Organisation, not least the campaigns to recruit new members for Coop Austria.

Conclusion

In conclusion I would like to say that the reason I have chosen Austria for a case study among all the countries in membership with the ICA Women's Committee is that while in many countries the co-operative women's organisations or guilds have disappeared or are disintegrating, Austria is among the very few European countries, which still has a successful co-operative women's organisation.

The reasons for this, I feel are that:

1. While enjoying a certain freedom of action, the Women's Organisation has always acted as part of the whole Austrian Co-operative Movement, supporting all its aims and activities for the benefit of the members;
2. The Women's Organisation has moved with the times; by that I mean that while at the beginning of its existence the problems to be solved were largely related to the ques-

tion of women's emancipation and participation, after the Second World War the priority was to help rebuild the Co-operative Movement. Today one of its principal concerns, as we have seen, is to work to improve the efficiency and service of their co-operatives.

Having said that, I am not advocating that every country should follow this pattern; I know that there is no such thing as a single formula for every nation. However, most of you are in the process of building up women's activities in your country and therefore I would recommend that you try and build these programmes into the national co-operative programmes and ensure that women's activities are closely integrated into the business affairs of the co-operatives, as well as giving a lead in social matters.

THE COOPERATIVE WOMEN'S ORGANISATION

DOMESTIC STRUCTURE

Organisational group into 5 Regions:

East Styria Carinthia/Tyrol East Upper Austria West

All women active in the members' council together form the Co-operative Women's Organisation.

DISTRICT ORGANISATION

Each district organisation elects a delegate and a deputy to the Regional Women's Council for one year.

REGIONAL WOMEN'S COUNCIL

The district representatives of a Region together form the Regional Women's Council. This Council elects from among its members a President, Vices-President and a Secretary.

Twice a year, it draws up a regional working plan and has meetings at least twice a year. It also elects delegates to the National Women's Council. Each Region is entitled to one representative on the National Council, per every 15,000 members (or part thereof).

NATIONAL WOMEN'S COUNCIL

This Council proposes from among the five Regional Presidents, the National President and Vice-President. for election at the National Women's Conference. The National Women's Council meets twice a year. It makes proposals for the central working plans.

NATIONAL WOMEN'S PRESIDUM

This is made up from the Presidents of the five Regional Women's Councils. The Secretary of the Women's Organi-

sation attends the meetings of the National Women's Presidium, which meets at least four times a year.

ENLARGED NATIONAL WOMEN'S PRESIDUM

This is made up of the Presidents and Vice-Presidents of the five Regional Women's Councils; the Secretary of the Co-operative Women's Organisation attends all the meetings. These meetings are called by the National Women's Presidium whenever deemed necessary.

NATIONAL WOMEN'S CONFERENCE

The National Women's Conference is the highest authority of the Co-operative Women's Organisation. The Women's Conference takes place every two years, immediately before the General Meeting of Coop Austria; the National Women's Conference is attended by all female delegates to the General Meeting as well as the members of the Regional Women's Councils. The National Women's Conference elects the National President and Vice-President, who have been proposed by the National Women's Council.

The Objectives of the Co-operative Women's Organisation

More than two thirds of the National income in Austria is administered by women. Therefore, women should also be given special attention within the Consumer Co-operative Movement; the role of the Co-operative Women's Organisation in representing the women's interest in the Movement is therefore very important.

Objectives and Duties of the Co-operative Women's Organisation

1. Collaboration in the implementation of the objectives of the Austrian Consumer Co-operative Movement;
2. Collaboration with regards to the democratic decision making process of the Consumer Co-operative Movement;
3. Collaboration with regard to the co-operative marketing policies and production policies, according to the members' needs;
4. Regular training and information events for women who

- are active in the Co-operative Women's Organisation;
5. Collaboration in any co-operative consumer activities;
 6. Keeping contact with children and adolescents (education and consumers' education and information);
 7. Organising educational and leisure time activities for members of Coop Austria;
 8. Keeping contact with friendly organisations and institutions;
 9. Membership with the Women's Committee of the International Co-operative Alliance;
 10. Membership with the associations and institutions which promote home economics.

Duties of the Regional Women's Councils

1. Collaboration with regard to drawing up working plans and with regards to implementing the aims and duties of the Co-operative Women's Organisation;
2. Collaboration with regard to the democratic decision-making process in the Regions;
3. Support for the realisation of the regional duties;
4. Gathering information on members' needs within the Region and relate them to the appropriate authorities and organs.
5. Participation in the drawing up of the regional working plans and their implementation in collaboration with the members of the Women's Organisation in the Region and other appropriate co-operative authorities;
6. Intensive collaboration with the full-time co-operative employees of the Region;
7. Recruiting members who are prepared to work in a voluntary capacity in the Region, especially so far as Regional Women's Council is concerned;
8. Assistance with regard to giving reports at consumer co-operative member's meetings;
9. Intensifying all measures with regard to members' relations and information. Special attention to be given to the activities for children and adolescents as well as leisure time activities.
10. Keeping contact with friendly organisations.

SOME DETAILS ABOUT THE RESOURCE PERSONS

1. **Mrs. J. Mandanna** : Member of the Legislative Council of Karnataka State and President of the Karnataka Consumer Service Society.
2. **Mrs. Natsuko Yuasa** : Director of the Japanese Consumers Cooperative Union as well as Director of the Nada-Kobe Consumer Cooperative Society in Japan.
3. **Miss Akiko Kaneda** : Staff of youth and women's organisations of the Central Union of Agricultural Cooperatives of Japan. Also worked in the Home-life Improvement Department of the CUAC.
4. **Dr. J.M. Gunadasa** : Senior Lecturer in the Department of Geography, Peradeniya University, Sri Lanka. He was formerly an officer of the Sri Lanka Administrative Service and worked in the Cooperative Department as an Assistant Commissioner. Is now actively engaged in action-oriented research in several areas and is assisting the ICA in the Small Farmers Research Study undertaken by the ICA.
5. **Mrs. Vinitha Jayasinghe** : Officer of the Sri Lanka Administrative Service—has functioned in several capacities in several ministries and is at present the Director of the Women's Bureau of the Ministry of Plan Implementation.

6. **Miss Jayantha Tennekoon:** Officer of the Sri Lanka Administrative Service—has functioned as an Assistant Commissioner of Cooperative Development for several years—is presently on deputation to the National Co-operative Council of Sri Lanka and is functioning as the Project Director of the Consumer Education Project for Women sponsored by the SCC/NCC/ICA.
7. **Mrs. Anula Udalagama :** Was the founder and Principal of one of the leading girls' colleges in Kegalle and has retired from that post and is at present the President of the Kegalle Multipurpose Cooperative Society.
8. **Mrs. M.D 'Cruz :** Education Officer (Women & Youth) of the ICA Regional Office and Education Centre in New Delhi.
9. **Mrs. Irene Romp :** Secretary of the Women's Committee of the ICA and also Secretary for Women and Youth Affairs in ICA London.

**Background
Papers**

NURJAHAN KAMAL*
FERDAUSI ALI*
HOSNERA CHOWDHURY*

Women's Participation in Cooperatives in Bangladesh

Organisation and Structure

(a) Organisation

The Bangladesh Jatiya Mahila Samabaya Samity Ltd. is the only national level women's cooperative society in Bangladesh. The Women's Cooperative Programme is based on three tier system—Apex (national), Central and Primary.

The apex national Women Cooperative Society came into existence in May, 1977. Under it there are 36 Central Women's Cooperatives. Under each Central Women's Cooperative Society there are affiliated primary women cooperative societies. Each primary society is organised with more than 15 individual women and girls of 18 or above 18 years of age. A central society is formed with 10 or more primary societies. The apex society has been formed with 36 central women cooperatives in Bangladesh. At present there are 36 central women's cooperatives and 1412 primary women's cooperatives with individual membership of 45,698 women and girls.

(b) Structure

The first committee of management formed in May, 1977 was a committee appointed by the Registrar as per Cooperative Act, 1940 and Cooperative Rules, 1942 in response to the decisions of the women's convention held on 18.2.77. The regular elected committee of management of the society was formed on 1st April, 1979 in the first annual general meeting with 15 directors. The office-bearers of the society were elected in the meeting held on 1.4.79. The last Annual

*Chairman/General Secretary/ Director, Bangladesh Jatiya Mahila Samabaya Society, Dacca.

General Meeting was held on 24.8.80 and the new Committee of Management was formed for 1980-81.

Description of the organisation's supply and distribution net work

The organisation's supply and distribution network first started with the sponsoring of the scheme for "Development of Women Cooperatives in Bangladesh" which was approved by the Ministry of Local Government, Rural Development and Cooperatives on 31.12.76 at a total cost of Tk. 15.00 lakhs with provisions for the following:—

<i>(i) Operational cost for</i>	<i>Amount</i>
(a) Apex Society—1	
the office staff Tk. 46,200/-	
	Tk. 60,800/-
and equipments—	Tk. 14,600/-
(b) For Central Societies—16	
1. Operational cost Tk. 144,000/-	
	Tk. 459,000/-
2. Equipments (Sewing machines—32 Tk. 232,000/- wool knitting machine—16	
3. Raw materials Tk. 83,000/-	
	Tk. 519,800/-
<i>(ii) Supervisory costs for</i>	
Assistant Registrar of Cooperatives Societies 4	
Inspectors 8	
Assistant Inspectors 16	
Office staff 32	
	60
Stores/Equipments	Tk. 680,000/-
	Tk. 300,000/-
	Tk. 1,499,800/-
	Tk. 1,500,000/-

As per programme of the scheme, the provisions of the project were implemented through the Bangladesh Jatiya Mahila Samabaya Samity Ltd. The 16 Central Women's Cooperatives were supplied with 32 sewing machines and 16 wool knitting machines (@ 2 sewing machines and 1 wool knitting machine per Central Society) for training Centre-cum-show room Centres under each central society for imparting training to members and production of handicrafts with the object of active participation of women/girls in development activities. The scheme operated during the years 1976-77 and 1977-78 and 1978-79. The Central Societies arranged for training of women members and production of handicrafts and marketing of their products locally. The scheme was spilled over to 1978-79 under the two-year plan (1978-80). The fund for operational cost of Tk. 1.54 lakhs was released by the Government. The scheme was completed in June, 79.

Some of the Central Societies have arranged for production of materials and marketing out of their owned capital. Under each such society there is an instructor for imparting training in sewing, knitting and handicrafts and an accountant for keeping and maintenance of records and accounts of the society.

Outline of short or long term plans for the organisations (including training and staff development plans)

The organisation has plans and programmes for development of Women's Cooperatives in Bangladesh. In a developing country, like Bangladesh, the formation of capital from within the society is a problem.

The women as such have no source of funds or income out of which they can afford to make savings and thrift deposits to the society. So, the fund for supply and distribution is to be afforded by the Govt. under any development scheme/project meant for the purpose. Funds from foreign agencies are also welcome for seminars, training programmes and vocational training centres.

At the initiative of the Bangladesh Jatiya Mahila Samabaya Samity Ltd., a scheme for "Development of small industries for women Cooperatives in Bangladesh" is under the active consideration of the Govt. The scheme has got the follow-

ing short and long term plans for women development (1980-83).

Particulars	No. of Industries	Amount (Tk. lakhs)
1. Training Units on Small Industries for 10 districts for part-time or whole time employment women/girls cooperators	(i) Wool knitting—1 (ii) Coirproduction—1 (iii) Weaving-dyeing—2 (iv) Garments making and embroidery—3 (v) Leather craft —2 (vi) Jute Carpet weaving —1	
	10	10.856
2. National Show room-cum-sale centre	1	11.317
3. National Training Unit on Small Industries at Dacca	1	5.37
4. Training Units for primary women's cooperatives (65)	65	9.325
5. Loan to Bangladesh Jatiya Mahila Samabaya Samity for marketing and stock of show room-cum-sale centre		5.00
6. Supervisory cost for staff for statutory functions like organisation, audit and inspection under the project (28)	29	7.97
		49.838

Under the above programme 240 women would be trained at the 10 Training Units on small industries centres and 2260 rural women would be trained at the Training Units on Small Industries under 65 primary women cooperatives (formed mainly with poor, helpless and unemployed women/girls of rural and urban areas) and 240 women would be trained at the national training Unit. Total 2764.

The employment opportunities to women and girls would be as follows :-

1. At national Show Room-Cum-Sale Centre	28
2. At National Training Unit	8
3. At Training Units of Central Women's Coops.	49
4. At Training Units of Primary Women's Coops.	195
	<hr/>
	271
	<hr/>

The supervisory staff (28) of the cooperative department would be trained at the cooperative college and cooperative zonal institutes.

As to staff development, instructors, lady accountant, lady store-keeper, sales girls and directors in charge of accounts would be imparted training at the cooperative college (1) and the eight cooperative zonal institutes in Bangladesh on co-operation and accounts keeping and management.

The Apex Society has a programme for opening a show room-cum-sale centre to be run by women and girls only. It has also a plan for starting a cafeteria to be managed by women and girl cooperators. The society is in contact with higher authorities for obtaining necessary fund and other facilities from the Govt. and other agencies—local and foreign.

Income generating programme for women and girls of low-income groups in Bangladesh

The Bangladesh Jatiya Mahila Samabaya Samity Ltd. Dacca wants to start vocational training centres at Dacca to impart training to women and girls of low income group families in Bangladesh to enable them to earn their livelihood by engaging themselves in the offices and firms or engaging themselves in the trade with the object of their social security and of raising their standard of living. This would lead to their emancipation—both social and economic.

The particulars on the vocational training programme—

- (i) Training in secretarial course at a cost of Taka 5.01 lakhs and;
- (ii) Electronic services training course at a cost of Tk. 4.27 lakhs. Foreign agencies would be approached for funds for these two projects. The number of trainees would be 160 (80×2) per year for the purpose.

Workshop in collaboration with F.A.O.

A two-day national workshop on the role, contribution and participation of women in agricultural/rural development in Bangladesh was organised by the Bangladesh Jatiya Mahila Samabaya Samity (BJMSS) in collaboration with F.A.O.

Earlier a consultant was appointed to prepare a report on the above subject in the light of the findings of field investigations of four villages selected from four administrative divisions of Bangladesh.

The Workshop consisted of seven sessions including inaugural session and a plenary session at the end. The workshop was participated by 60 delegates from all over Bangladesh representing various agencies and voluntary organisations.

A set of recommendations were adopted in the workshop in the following matters—

- (i) Legal matters;
- (ii) Education
- (iii) Motivation
- (iv) Employment
- (v) Training
- (vi) Integration
- (vii) Institution Building
- (viii) Credit & Marketing
- (xi) Technology,
- (x) Health & Nutrition
- (xi) Rural development, and
- (xii) Research.

The National Society feels that there should be ways and means to see that the recommendations are gradually implemented in the interest of the women community.

Role of Women's Cooperatives in Bangladesh

The Bangladesh Jatiya Mahila Samabaya Samity Ltd. is the national Women Cooperative Society in Bangladesh. Its membership is open to the Central Women's Cooperative Societies in Bangladesh. The membership of a central women's Co-operative society is open to the primary women's co-operatives in the area of operation of the central women's

Coop. society concerned. The women and girls (of 18 years or above) of the area of a primary women's cooperative society can become its members. Thus the cooperative programme for women is on 3 tier basis—national, central and primary-village level to national level.

- (a) The National Women's Cooperative Society is responsible for making plan and programme for the development of women's cooperatives—central and primary.
- (b) The central women's cooperatives are to give guidance to the primary women's cooperatives.
- (c) The primary women's cooperatives are to arrange for training of the individual members in income generating activities like handicrafts cottage industries and rural industries.

Activities of the Women's Cooperatives

The activities of the National society has been discussed in the above paragraphs.

The Central Societies have arranged for training of the members of primary societies in sewing, weaving, embroidery, doll and toy making, confectionary, paper flower making, chinese cooking, wool knitting, jute handicrafts, batic printing, cane and bamboo works, pottery etc. in a limited scale with donations or grants.

Some of the primary women's cooperatives have arranged for imparting training to the members in sewing, weaving embroidery, wool knitting, jute handicrafts, cane and bamboo works in a limited scale with donations or grants.

It has been observed that rural women though conservative and shy, are eager to "learning by doing" to augment their income working with groups of women or women cooperatives.

The position of Central Women's Cooperatives and of primary women's cooperatives has been shown in appendices A & B for reference and information.

Problems of Women's Cooperatives

Some of the problems of Women's Cooperatives are as follows:-

(a) At national level

(i) Absence of capital to run show room-cum-sale centre and cafeteria;

(ii) No system for marketing of products (handicrafts etc.) of the Central or primary societies could yet be devised;

(iii) Absence of facilities for training of women and girls in producing improved types of quality products for better marketing;

(iv) Absence of a Cooperative Zonal Institute for women only;

(v) Vocational training centre for urban women to solve unemployment problem could not yet be started;

(vi) Want of adequate subsidy and grants to meet the costs of development activities for emancipation of women and girls; and

(vii) Want of funds for field investigation, evaluation and workshop.

(b) At Central/Secondary level

(i) Accommodation facilities;

(ii) Absence of adequate funds for raw materials;

(iii) Lack of marketing facilities;

(iv) Absence of adequate training facilities for the members;

(v) Absence of leadership;

(vi) Social gap between educated women and illiterate women;

(vii) Absence of continuous education/training programme for women;

(viii) Inadequate number of women cooperative officers who are suitable to arouse interest in women for income generating activities;

(ix) Want of machineries and equipments for training-cum-production purposes.

(c) At primary level

(i) Office accommodation problems;

(ii) Inadequate training facilities for members;

(iii) Inadequate fund for poultry farming, fish farming and raw materials for handicrafts works;

(iv) Want of machineries and equipments, like sewing

machine, wool knitting machine, weaving materials etc. for training-cum-production purposes;

- (v) Shyness and conservatism of rural women and girls;
- (vi) Undue interference and influences on the women members (Cooperators) by their male guardians and male relations;
- (vii) Lack of motivation to make thrift deposits to the society for capital formation;
- (viii) Majority of women members being illiterate, there are problems of accounts keeping, budgeting and management;
- (ix) Problems of marketing of members' produce/products; and
- (x) Inadequate atmosphere facilities for women for working together to augment their income.

Data Collection and Evaluation

The progress of activities and problems of women cooperatives are discussed in the annual general meetings and Managing Committee meetings concerned.

The audit report and statements of accounts (each account, balance sheet, trading account) are submitted to the departmental (cooperative) officers every year.

Moreover, cooperative officers concerned are supposed to visit or inspect the cooperative societies from time to time.

But there is no system for thorough evaluation of the activities and problems of the central and primary women's cooperatives and for evaluation of Development programmes.

Need of Evaluation study and workshop

This national society feels that there should be some arrangement for evaluation study and workshop on the activities and problems of the women's cooperatives in Bangladesh. The object of such evaluation field study and workshop would be to identify problems, defects, shortfalls and thereby to identify future line of action for "Cooperative Programme for Development of women".

The subjects of evaluation/study may include

- i) the impact of the project for "Development of Women Cooperatives in Bangladesh.
- ii) Problems and prospects of Central Women's Cooperatives and primary women's Cooperatives;

- iii) Problems of income generating groups of women;
- iv) Avenues of part-time and/or full-time employment of women and girls;
- v) Sources of initial funds for training-cum-production units under Women Cooperatives;
- vi) Processing of measures/steps for implementation of the recommendations of the last workshop organised by the Bangladesh Jatiya Mahila Samabaya Samity Ltd. in collaboration with F.A.O.

The Bangladesh Jatiya Mahila Samabaya Samity Ltd. would accept any offer for holding such investigation, evaluation and workshop by any local or international agencies in the interest of women community.

Necessity of schools and colleges (General and Technical) for Women development

At present there are inadequate facilities for vocational/professional training of girls at the schools and colleges. The schools and colleges for girls should arrange for facilities for imparting education and training in crafts and skill for which the girls are most suited. They may be imparted training in shorthand, type-writing, commerce, office methods, business methods, business management etc. so that they may take up careers for which openings exist and are likely to increase.

There should be multipurpose schools and technical institutions for women and girls for training in handling appliances like comptometer, calculating machine, dictaphone, duplicating machine, cash register etc. which are either run by hand or electricity.

The opportunities which can be provided by Technical Institutions in our country in training young girls for careers, full time and part time, are to be explored. The most promising field of employment lies in the development of the smaller industries. Ordinary women are interested in making articles of taste and decoration like doll making, paper flowers, paper and palm leave fans, bags, leather goods, cane and bamboo goods, embroidery works, ready made garments, weaving, sewing, wool knitting etc.

The demand both inside and outside the country for such handicrafts can be multiplied with better methods of production and organisation only.

The progress of Women's participation in Women Coops. is shown below:—

A. Primary Women's Cooperatives

	No of societies.			
1971-72	13	1,1179	(members)	
1973-74	359	19,019	..	
1977-78	1217	40,125	...	
1979-80	1412	45,698	..	Tk 356,897 (Share Capital)
				Tk 67,405 (Reserve Fund)
				Tk 262,750 (Deposits)
				Tk 1,303,172 (Working Capital)

B. Central Women's Cooperatives

1976-77	16 Societies	182 member Societies	
1977-78	26 ..	455 ..	
1980-	36 ..	610 ..	Tk 21,405 (Shares)
			Tk 6,090 (Reserve Fund)
			Tk 10,845 (Deposits)
			Tk 264,208 (Working Capital)

C. Apex (National) Society

1977-78	1	—	
1979-80	1	32 member Societies	Tk 8000 (Shares)
			Tk 104,000 (Reserve Fund)
			Tk 104,000 (Deposits/Grant)
			Tk 112,000 (Working Capital Grants)

Policy decisions by the Govt. for development of women:

The Govt. of Bangladesh declared a number of policy decisions which included the following—

- a. Provision for employment of women upto 10% in all

- Govt. and Semi-Govt. departments;
- b. Representation of women in local Govt. bodies;
 - c. Special facilities for education of women;
 - d. Hostel for women employees at some centres;
 - e. Employment of women in the Police Department and Ansar Department;
 - f. Establishment of a Ministry of Women's Affairs;
 - g. Establishment of a national Women's Organisation—Jatiya Mahila Sangstha with branches at different levels.

All these measures would encourage the participation of women in economic and development activities and to emancipation of women. They are now grouping themselves into Co-operatives for their units and social security and for income generating works.

Some suggestions for Women's participation

In a developing country like Bangladesh, the women-folk should have better opportunities and avenues to play their "Role in development" by participation in Women's Cooperatives.

- a) Scheme for development of Women Cooperatives should be further expanded to (i) organise & develop women co-operatives in all the thanas in the country and (ii) to establish training Units in Small Industries and (iii) Establish vocational training centres.
- b) There should be Show Room-Cum-Sale Centres for procurement and marketing of cooperative products.
- c) The Govt. may be moved to give part of the orders for uniform, files etc. to recognise women's institutions/co-operatives instead of to contractors.
- d) The women cooperators should be advised to take the fullest advantage of the existing training facilities for new careers and professions and opportunities for employment. Where such facilities are inadequate to meet the demand, these should be asked for from the authorities concerned through the Bangladesh Jatiya Mahila Sambaya Samity Ltd.
- e) There should be hostels for women only at important centres.

- f) There should be separate training institute for women.
- g) There should be multipurpose schools, technical institutions, vocational training centres and similar institutions for women to make them fit for part time and full time employment.
- h) There should be higher and foreign training facilities for women (workers) cooperators and lady officers.
- i) There should be survey of the needs and problems of women in the society and measures should be taken to meet the requirements in the interest of the national development.

T. S. RUKMAYI*

Role of Women in Cooperative Fields

Co-operative Principles in Indian Culture

Principle of Co-operation and Indian Philosophy

Nathwaham Kamaye Rajyam

Na Swargam Na Punar Bhavam

Kamaye Dhukha Santapta Praninam Arthinashanam

The above quotation from Ramayana, a great epic of India says, "I do not aspire for the Kingdom; I want neither heaven nor moksha; I pray the Almighty to destroy sorrow of the sorrowful persons".

Sarve Bhavanthu Sukhinaha

Sarve Santhu Niramayaha

Sarve Bhadrani Pashyanthu

Ma Kashchith Dhukha Bhag Bhaveth

The above quotation from Mahabharatha, another great epic of India says "Let all Subjects be happy; Let all Subjects enjoy health; Let all people be blessed with prosperity; Let not any one suffer sorrow".

You can see from the above quotations that the principle of co-operation and equality and sharing of common-good has been neatly woven into the fabric of Indian Philosophy. The very way of life of most of the people in ancient India was vibrant with the doctrine of co-operation. If a calamity befell on an individual, the entire community joined together not only to partake in the sorrow but also to redress. If it was a

*Senior Administrative Officer, Indian Telephone Industries & Director, Sodari Sangha Consumer Cooperative, Bangalore, India.

matter of rejoicing, the entire village rejoiced. That was the great philosophy of India.

Basic Economic Conditions of the Country

Area and Population and Nature of Economy

India is having 609.5 million people according to the latest estimates. It is second in the world in population, though seventh in size. Over 70% of the population live in the country side, engaged in agricultural activities. In spite of rapid industrialisation since 1947, the year of Independence, the economy of the country is still predominantly agricultural based. About 45% of the income of the nation is derived from agriculture and allied activities and nearly three-fourths of the working force is absorbed in agriculture.

Intensity of Poverty and Un-employment

Poverty and un-employment are two major problems confronting the Indian Economy. In spite of the continuous economic planning of three decades majority of the country's population continue to remain poor. To attain even the minimum requirement of calories for sustenance of an individual, a monthly per capita consumption expenditure of Rs 61.80 for rural areas and Rs 71.30 for urban areas at 1976-77 prices are required. The present expenditure is definitely at least 15% more than the above figures on account of the rise in price of every commodity. The percentage of population below poverty line in 1977-78 has been estimated at 48% in rural areas and 41% in urban areas. It is estimated that over 300 million have earnings much less than the minimum requirements referred to above. The total number of unemployed persons during March 1978 was 20.6 millions of which 16.5 millions (80.1%) pertained to rural areas and 4.1 millions (19.9%) pertained to urban areas. This shows the magnitude of under-development and under-nourishment of our people. Considering this aspect, the basic thrust of our economic policies has been to motivate them to mobilise their own resources and efforts. Taking note of the conditions prevailing, the Government of India has enunciated a new co-operative policy resolution which aims at promotion

of co-operative organisation as shield for the weak.

Population and Literacy of Women

In India, during the year 1901 the female population was only 117 million. By 1971 it rose to 264 million. This means that over 7 decades, the female population increased by 147 million or 126%. As per 1971 census, for every 1000 males there were 930 females.

The rural population of women was 1813 lakhs and the urban population, 435 lakhs. The number of literate women out of the rural population was hardly 281 lakhs which works out to about 15%, while in urban areas the number of literate women was 212 lakhs which worked out to about 50%.

Employment of Women

Women in employment can be classified into 3 groups:

I Rural

- (i) Agriculture including Cultivation and work in Plantations.
- (ii) Cottage Industries
- (iii) Domestic Service

II Physical Labour—Skilled and Unskilled

- (i) Manufacturing Process
- (ii) Mines
- (iii) Construction

III Educated

- (i) Central and State Government Service
- (ii) Semi-Government Service
- (iii) Self employed
- (iv) Banking
- (v) Miscellaneous

The percentage of women employed in the various avenues of employment in urban areas is pitifully low. In higher services it is still lower. The main reasons for this are:

- (1) degree of women literacy is small
- (2) social conventions and restrictions put a ban on women's employment possibilities

- (3) psychological factors like men's prejudices to allow better chances to women employees
- (4) family responsibilities of the married women often debar them to get full-time employment.

The ILO Report on "Women Workers in changing World" noted that "while formal discrimination in the employment based on sex is tending to disappear, informal policies and practices are tending to persist. The residual forms of discrimination tend to operate informally at a higher level in the occupational pyramid, often blocking the advancement of women on the ground of their individual merit irrespective of sex".

National Committee on status of women in India and their recommendations

The Government of India in the year 1974 set up a National Committee on women to go into the details of status of women in India. The Committee made far-reaching recommendations emphasising that the problem of involvement of women in National Development cannot be tackled in segments. It has to be viewed from all angles touching legal, economic, educational and political aspects. The following two recommendations of the Committee are related to participation of women in co-operative movement.

- (1) adoption of a well-defined policy to fulfil constitutional directives and government's long term objectives of total involvement of women in national development.
- (2) special efforts to be made to develop vocational training centres for both illiterate and semi-literate women.

Based on the recommendations of the National Committee on women, the Government of India have formulated a National Action Programme for women which emphasises:

- (i) vocationalisation of education programme to orient it suitably towards involvement of women in social and economic activities
- (ii) promotion of self-employment opportunities for women
- (iii) village industries to promote employment for women.

The extent of women's involvement in co-operatives has been very limited. Only a few co-operative societies particularly consumer co-operatives and urban credit co-operative societies have women on their membership. The number of women on the Board of Management may perhaps be counted on one's fingers. By and large, involvement of women in co-operative movement in general has been negligible.

Sodari Sangha Consumers Co-operative Society Limited, Bangalore

A few enthusiastic ladies of Bangalore started a Women's Consumers Co-operative Society in an extension in Bangalore in April 1965. The number of share holders has risen to 342 from 15.

The paid-up share capital of the Society is Rs. 8,600/- out of which Government has contributed Rs. 4,000/-. The Government has subsidised the Society to an extent of Rs. 2,500/- during the first three years towards managerial expenses. It has also given interest free loan of Rs. 25,000/- returnable in 15 years.

The Society deals with rationed articles and also essential food commodities. It has also small cloth section where controlled cloth as well as non-controlled cloth are sold.

The turn-over of the Society is Rs. 4 lakhs per annum. More or less, it is run on no profit, no loss basis.

The Society does social service also by conducting classes in tailoring, handicrafts etc., specially for poor and destitute ladies in order to make them skilled artisans.

The Society could be considered as a model society and if women form such societies in every locality, the community would be largely benefited.

Suggestions for enhancing women's participation in co-operative activities (Consumers)

I am giving below the following suggestions to involve more women in consumer movement.

- (1) It is necessary to create congenial atmosphere with the

movement so that women may feel encouraged to participate actively in the affairs of the societies. To create interest, it is necessary to enlighten women in co-operation and co-operative methods by formulating a wide-spread co-operative education programme for women.

- (2) There are about 16,000 primary consumer societies with about 45,50,000 members. Among the members there may not be more than 90,000 women which works out to 2% of the total members. To start with, to have active participation of women and to involve more women in consumer societies activities, action must be taken to enrol women members so that they constitute 25% of the total members. By this about 10 lakh women may become members of the consumer societies. For this, a systematic campaign should be undertaken for enrolling women as members.
 - (ii) Opportunity to be given to members' wives to participate in the meeting of the societies as associate members and to give a right to vote in the absence of their husbands. To implement this, it may become necessary to amend the Act, Rules and the Bye-laws of Co-operative Societies.
- (3) Suitable steps should be taken to give adequate representation for women on the Board of Directors of primary co-operative societies, whole-sale stores and federations. In the initial stage women directors have to be nominated on the board as majority of women do not like to contest elections and compete with men.
- (4) Women directors should be put on purchase committee of the Societies so that good quality items are brought to the Society.

Traditional Industries and Weavers Co-operatives

Next to agriculture, is the village industry, handloom and handicrafts. Considerable number of families eke out their livelihood in this sector. The handloom industry in India is very ancient and, it is most important rural and semi-urban industry which has spread over most part of the country. Weavers Co-operatives constitute an important segment of

industrial co-operatives. It is estimated that there are over 3.5 million handlooms providing employment and living for more than 10 million people. Largest number of women workers work along with men and contribute their share of work during their spare time. In Assam, weaving is exclusively done by ladies of the family. It is customary for them, to present a Gamacha (Towel) as a mark of love, affection and respect to the near and dear ones, on special occasions like New Year's day etc., by weaving in their own looms. 25% of cloth requirement come from this sector. It is gratifying to note that our country's export of handloom fabrics was nearly to the tune of one million rupees. These looms can be brought under co-operatives.

Khadi and Village Industries

With a view to develop village industries and provide employment opportunities to the rural population in their own villages, the Khadi and Village Industries Commission was established in the year 1956 by an Act of Parliament. At present there are 25 groups of industries under the purview of the commission. It is estimated that over 6 million persons are employed either wholly or partially under the sector.

Industrial Co-operative Societies

In addition to the Traditional Industries and Khadi and Village Industries, new spheres of activity where women could participate and contribute to the productivity of the country have ushered in, thanks to some Public Sector Undertakings who have initiated action in encouraging Women's Industrial Co-operative Societies with a view to help the dependants of their employees. These societies help to supplement the income of the families and raise the standard of living. They would also provide job opportunities for the uneducated and overaged women who have no opportunity to secure any employment else where and also for widows of deceased employees and physically handicapped women.

The Industrial Co-operative Societies attached to the public sector undertakings are generally formed by women. They

are not only the workers of the society but also the members. As such, there will be a complete involvement of the members, in the co-operative activities. Further, they are fully aware that their earnings and benefits that accrue to them would depend on their efficiency and productivity. The scheme of the working of such societies is that there would be one or two representatives of the concerned Public Sector on the Board of Management along with the elected directors. Technical know how, raw materials and components are supplied by the main Industry and the assembled goods are collected back. Hence, the management of such societies will not have problems of purchase of raw materials and components and marketing the assembled products. They are actually ancillaries to the main industries. The great advantage of such societies is that they need not invest funds on purchase of raw materials, advertisement, marketing etc., In this connection, I am proud to mention that the Indian Telephone Industries Limited, the first public sector undertaking started in free India, where I have the privilege of working, has set a very good example in this direction, since the policy of the management of Indian Telephone Industries Limited from the beginning has been to give importance to welfare measures of the employees.

The following Industrial Co-operative Societies are working as Ancillary Units to the Indian Telephone Industries Limited.

Women's Industrial Co-operative Society Limited, Bangalore

The Society was started in the year 1960 with the main object of providing employment to women belonging to the class of socially and economically handicapped such as destitutes, widows, deserted wives and physically handicapped.

As per the agreement entered into by the Society with ITI, the Society gets the raw materials on job order basis for which rates are fixed by ITI and finished products are delivered back to ITI. Variety of assembly jobs, wiring jobs, adjustment jobs are undertaken by the Society and the Society prefers a bill on ITI for the jobs done.

The Society which started with 36 members has 135 members at present. The members were paid in the beginning a guaranteed minimum wage of Rs. 75/-per month plus incentive calcu-

lated at 23% of the producing capacity of the Society. At present, the income of the workers has gone up to Rs. 250/- with varying incentive depending upon the proficiency of the worker concerned.

The Society is being managed by a Committee consisting of 9 members out of whom 5 are elected and four are nominated by the different departments of Government namely Department of Co-operation, Industries, SISI and ITI.

Finance—The Society which collected the share amount of Rs./- 100 per member in easy instalments has been able to build a Reserve Fund of Rs. 1,13,000/-.

Other Welfare Facilities—Society is running a Creche out of the recurring grant of Rs. 2,000/- per annum from Central Social Welfare Board and a nominal fee of Rs. 2/- per month collected from members. Society is able to provide free mid-day meals to the members and children out of the donations received from the National Christian Council of India and Free Gifts Committee.

Mahila Udyoga Sahakara Sangha

After observing the progress made by the above Society, the Township Council of ITI requested ITI to provide small assembly jobs to the dependants of ITI employees who are living in the township. Management of ITI agreed to entrust simple assembly jobs to the women of the township who came forward to undertake the work at their houses and pay them labour charges on piece rate basis. After some time those women who were doing the above jobs thought it was better to work in a common place from the point of view of convenience for taking raw materials and delivering finished goods and also for seeking guidance. So, they formed into a Co-operative Society and registered it under the name Mahila Udyoga Sahakara Sangha in the year 1965. There were 60 members initially.

Since the scheme worked very well and helped the dependants of ITI employees and supplemented the income of their families, two more women's Industrial Co-operative Societies namely Vanitha Udyoga Sahakara Sangha & Dooravani Udyoga Sahakara Sangha were started during the years 1973 and 1976 respectively.

Management of Indian Telephone Industries Limited has provided lot of facilities to all the above 3 societies, out of which 2 are situated in Dooravaninagar and one in Mahadevapura which is about 4 Kms from ITI.

Facilities provided by ITI Management

ITI Management has provided rent free buildings to the above societies. In addition, required machinery, work benches, tools etc., have also been provided free of charge. Technical know-how is imparted free. Raw materials and Components required for assembly are supplied at the premises of the above societies and finished goods are collected by the ITI. Rates for each kind of job are given by the ITI on the basis of which billing is done by the societies.

Management

Each society is being managed by a Board with elected representatives and ITI representatives.

ITI has given the above facilities with a view to provide job opportunities to the dependants of its employees and enable them to supplement the income of the families, thus helping them to better their standard of living and thus facilitating the members of the Society to provide better education to their children.

Covered under different Labour Laws

Societies are covered under different labour legislations like Factories Act, ESI Act, Provident Fund Act, Gratuity Act etc. In case, members desire to withdraw, they are paid Provident Fund and Gratuity that are due to them. Profits earned by the Societies are distributed among the members in the form of uniforms, gift articles of utility, service awards in addition to Bonus/Ex-gratia payment.

Tailoring and Condiments Societies

Another Public Sector Industry, Hindustan Aircraft Limited is encouraging Women's Industrial Co-operative Society which

is running a Tailoring Unit and a Condiment Unit. 45 dependants of the employees are benefitted by this. The Society undertakes to stitch certain types of uniforms required by the factory. The earnings of members vary from Rs. 6/- to Rs. 10/- per day. Another Unit which supplies condiment items to their canteen is also there.

Lizzad Pappad Manufacturing Organisation

The above voluntary organisation of women in Maharashtra which is preparing pappads is doing wonderful work and has secured even export orders in sending to various countries. 10 women started doing pappads in their homes collectively. They found that they were able to produce them cheaply. Encouraged by this, they gradually started taking orders and preparing the same on large scale. To-day the trade name of this pappad has found a place in export market of the country, since the quality of the product is very good and is being maintained. Women in their spare time undertake to prepare pappads and deliver it. Quantity of dough required to prepare a certain number of pappads is given. These are delivered to the organisation after preparation. Though the above Organisation has not been registered under the Co-operative Societies Act, it is definitely a co-operative activity and it is worth mentioning that many such units which can provide part time employment to women, can be started.

Priya Darshini Bakery in BEL Township—Bangalore

A multipurpose society registered in the year 1976 has started a bakery unit to help dependants of the deceased employees of Bharath Electronics, a public sector industry. Central Social Welfare Board under their socio-economic programme has met stipend amount during the period of training and a grant of Rs. 76,000/- has been given to the above Society. BEL purchases 50% of their requirement of bakery products namely Bread, Bun and Cakes amounting to about Rs. 1200/- from the above Bakery per day. The Society has provided job opportunity to 25 women who have lost the earning members of their families. The Society has been able to enhance the

salary of a worker to Rs. 200/- per month which was only Rs. 100/- initially and they have also succeeded in granting 2 months bonus every year.

Police Women Industrial Co-operative Society Limited, Salem, Tamil Nadu

Dependents of Policemen of Salem in Tamil Nadu started an Industrial Co-operative Society on 5th May 1957 with a view to ameliorate the economic conditions of the families of Policemen by providing gainful employment either part-time or full-time to the dependents of the policemen.

The Society has 500 members. The institution is functioning to its fullest capacity and has provided full time employment to more than 50 women in Weaving Section and about 20 women in Tailoring branch of the Society. Several others work on part-time basis. Society undertakes orders for stitching of uniforms of the staff of Salem Municipality and all Government hospitals of Salem District.

The Management of the Society vests with a Board of Directors consisting of nine members nominated by the Registrar of Co-operative Societies. The Superintendent of the Society is the President of the Society.

One special feature is as per the provisions of the Tamil Nadu Co-operative Societies Act, the Board of Directors of Industrial Co-operative Societies can be nominated by the Registrar for a period of nine years since inception of the Society and if necessary, the period can be extended to a maximum of 18 years.

Earnings of members—The earnings of each worker amounts to Rs. 85/- to Rs. 125/- per month. The profit earned is distributed and it is normally about 30% of the annual income.

Conclusion—The success of the Society may be due to the fact that the President of the Society being the Superintendent of Police, a Government Officer, is able to secure orders to the Society. The Secretary being an official of the Industries Department, is answerable to his Department and lastly but not the least, members of the Society being alert know their responsibilities and hence the paid managerial staff are forced to be more careful and effective.

Mahila Bank

As already mentioned, women play an important role in developing the economy of the country. Majority of the women think about future of the family and would like to save for a rainy day. Women's organisations have always helped the government in reaching the targets fixed under small savings scheme.

On 7th July 1977 a small group of women in the capital of Karnataka ventured opening a Mahila Bank. To-day they have a membership of 4000 with a share capital of Rs. 4 lakhs. They have been able to secure deposits of Rs. 8.5 lakhs. They help the needy women with finance to enable them to start their own small scale industries like Agarbathi manufacture, Pappad manufacture, Garments etc.,

In Ahmedabad a Co-operative Bank by name "Seva" which was started in the year 1975 was able to get deposits of Rs. 3 lakhs during the first year itself 4,500 women enrolled as members and about 9,000 women have deposited their savings. The aim of "Seva" is to organise finances for the self employed people to liberate them from the clutches of money lenders.

Scope for Expansion of Women's Industrial Co-operative Societies

Considering the vastness of our country and the population and rapidity of industrialisation and the policy of the Government, the future of Co-operative Societies is very bright. With the change in the attitude and the outlook of the people and the change in the pattern of Society and families, the restrictions on Women's participation in Co-operative activities are slowly disappearing. Now is the time for women to come out of their shell and actively participate in the Co-operative activities in addition to their responsibilities at home. Women by nature are devoted and dutiful and they willingly take responsibilities with a smile, though by nature they are shy.

There is a tremendous scope for women in organising additional Societies in the atrseas already covered and yet to be covered. I have made an attempt to list out the fields available which are eminently suited for women's participation.

(i) *Ancillaries*

There are about 176 Public Sector Undertakings employing about 3.5 million workers. If other Public Industries follow the example of ITI and encourage women industrial co-operatives, there is scope for starting atleast 100 Women Co-operative Societies which could create job opportunities for 10,000 women.

(ii) *Tailoring Units*

25% of the schools at least insist that students should wear uniforms prescribed by them with a view to inculcate not only discipline but also a sense of oneness. Now-a-days at least two to three schools are there even in small towns. There is scope for starting one or two tailoring units in each Town. This will provide part-time employment to some needy women and enable them to use their spare time in a useful manner and also facilitate them to supplement the family income.

(iii) *Chalk Crayons Manufacturing*

A school having 1000 students strength consumes 100 boxes of white chalk pieces and 10 boxes of coloured chalk pieces. The country's requirement of chalk is fantastic. Even if 10% of the fantastic production is taken over by Women Industrial Co-operative Societies it provides employment to quite a few women and they can earn between Rs. 6/- and Rs. 8/- per day. Unskilled, uneducated, aged women in rural areas can take up this work on Co-operative basis. In Madras, capital of Tamil Nadu, some blind women have undertaken this work and they do the entire job starting from moulding to packing.

(iv) *Bakeries*

The consumption of Bakery products of an industrial canteen with a force of 25,000 is as mentioned below:

Items	Quantity	Rate per piece		Amount per day		Monthly
		Rs.	ps	Rs	ps	Rs. ps
Bread	1600 leaf	1.45		2320.00		58,000.00
	400 gms					
Bun	15,000	0.15		2250.00		56,250.00
Cakes	500	0.50		250.00		6,250.00

If 100 out of 175 public sector industries follow the example of M/s BEL and encourage starting of Bakeries for 50% of their requirement, it not only enhances the participation of women in co-operative activities but also helps the needy women to supplement the income of their families.

(v) *Condiments*

It is estimated that an industrial canteen of 25,000 work force requires condiment products as mentioned below:

Items	No. required	Rate per	Amount	Total expenditure per month
		Rs. ps	Rs. ps	Rs. ps
Pappad	12,000	6.00 per 100	720.00	18,000.00
Pickles	120 Kgs	10.00 per Kg	1200.00	14,440.00
Sambar Powder	60 Kgs	18.00 per Kg	1080.00	22,000.00
Rasam Powder	20 Kgs	15.00 per Kg	300.00	7,500.00
Bhath Powder	20 Kgs	18.00 per Kg	360.00	8,500.00
			Total	70,440.00

Condiments worth about Rs. 70,000/- are required for industrial canteen catering to 25,000 workers per month. Even if 25% of the above requirement is entrusted to a Society, part-time employment can be provided for at least 25 needy women. There is scope to start several hundreds of such units. In fact they can sit in their houses and prepare these things during their spare time as is being done by those who are members of the association manufacturing lizzard pappads. Such Societies can be opened in rural areas to help uneducated, aged needy women of the village.

(vi) *Student Consumer Co-operatives*

There is vast scope for starting co-operative societies in Schools and Colleges. These may be run by students themselves or by women or jointly. The educational system has recorded over the years a phenomenal growth. At the beginning of the 5th five year plan, the total number of schools and colleges had increased to 5.72 lakhs from 2.31 lakhs in 1950-51. The corresponding increase in enrolment was from 2.73 crores to 8.76 crores.

TABLE 1—Education

No. of pupils in Class I to V	7.01 crores (701 lakhs) or (70.1 Millions)
No. of pupils in Class VI to VIII	1.79 crores (179 lakhs) or (17.9 Millions)
No. of pupils in Class IX to XI and XII	0.87 crores (87 lakhs) or (8.7 Millions)
No. of pupils at the University stage (Arts, Science and Commerce)	0.29 crores (29 lakhs) or (2.9 Millions)
Total no. of students (all stages) in Schools	9.80 crores (980 lakhs) or (9.8 Millions)

From the young age, if children cultivate the habit of buying their necessities through co-operatives and make them know the advantages of the same, not only the co-operative principles will grow strong, but also the leadership will be built up. It will be a good ground to develop leadership and prepare future leaders who can take care of the movement. Mothers who have some spare time can start student societies and take some student representatives on the Board of Management.

(vii) *Miscellaneous*(a) *Dairy*

There are 41 dairy plants in India which are in the Co-operative Sector. There are more than 24,000 primary milk supply

co-operatives with a membership of 20 lakhs. It is needless to emphasise that it is the women who look after cows and buffaloes, but it is men who become members of the societies and avail of the advantages. Women must be encouraged to become members.

(b) *Poultry*

By the end of June 1976, there were 1224 primary poultry co-operatives with a membership of 53,200. These handled poultry products valued Rs 5 crores. Poultry is also normally maintained by women along with their domestic duties. Women must be encouraged to become members.

(c) *Child Welfare Centres*

Married working women face with the problem of leaving their infant children with their maid servants. Majority of the maid servants are not dependable. There is a great need of child welfare centres in cities where working women can entrust their children to be taken care by responsible persons. 40 to 50 working women can join together and start a child welfare centre on co-operative basis. Child welfare centres can also provide employment opportunities to elderly, semi-educated women who cannot get employment opportunities anywhere else. This would also relieve the working women of mental tension and anxiety of leaving their children at the mercy of servant maids.

(d) *Mahila Bank*

Women could start banks in rural and urban areas to promote thrift. Also, the banks could help its members to buy sewing machines, knitting machines, wet grinders etc., as this scheme would enable them to have self employment.

Wages in Industrial Co-operative Societies

In Industrial Co-operative Societies, it is always better to fix the wages on a piece rate basis as far as possible. The rate

fixed should not be higher than those prevalent in similar factories. Many societies have suffered by fixing high wage rates when profit was in sight instead of keeping them within reasonable limits and building up reserves. Special emphasis should be laid on periodical cost accounting to keep an eye on the sale price and profits.

Conclusion

I am now coming to the concluding chapter of my paper. I have made an attempt to portrait a picture of the co-operative movement in the hoary past, the living present and the bright future. I am by nature very optimistic. I firmly believe that nobleness enkindleth nobleness; co-operation enkindleth co-operation. I have placed before you a bird's eye view of the present economic condition of our country and how women could help to improve the situation. I have talked about future plans and scope for greater participation of women in co-operative societies. They should not end with the talk. Action should immediately be initiated on the following lines in order to give concrete shape to the plans.

(i) Training

First and foremost is that women particularly in rural areas should be trained in co-operative principles and practices. Also, with the help of Adult Education programme, general education should be imparted. Benefits that would accrue by co-operatives should be explained. How they could be of assistance to the Country in general and to the village community in particular, should be brought home to them. Scope for starting various types of societies and the Government assistance therefor should be clearly explained. All assistance should be rendered by the concerned departmental officials.

(ii) Comprehensive Laws

The Industrial Societies are governed by a number of laws like Factories Act, PF, ESI Acts etc., and also Societies Act. I personally feel that a great improvement has to be made in this

direction. Separate comprehensive laws exclusively for Women's Industrial Co-operative Societies should be drawn up. There should not be much of rigidity and penalty. But at the same-time interests of workers who are also members, must be safeguarded. As an example, Women's Industrial Co-operative Society which assembles parts are covered under Excise Duty regulations. Though the main industry reimburses excise duty, still the Society has to maintain quite a lot of records, submit periodical returns etc., to satisfy the legal requirements. This would involve lot of clerical work. The Government can think of giving exemption.

(iii) Concessions by Government

Government can think of giving concessions to Women's Industrial Co-operative Societies with a view to encourage women to participate more and more in the co-operative activities. For example, Sales Tax, Income Tax etc., may not be levied. Besides concessions, there should be lenience also.

(iv) Government Assistance

The Government should give liberal assistance to Women's Industrial Co-operative Societies. It could be in cash and kind. Financial assistance may be in the form of grants and long term loans with nominal interest and even interest free. Recurring grants for maintenance of Creche, Canteen and other welfare measures could be given every year, if necessary till such time the Society is in a position to stand on its own legs and meet such expenses. Government should not hesitate to render all assistance when a Women's Industrial Society runs into rough weather. Buildings could be given at a nominal rent. Equipments necessary could be procured and given to the Society and 50% could be recovered in instalments.

The Government could issue circulars to their various Departments listing out the Women's Industrial Co-operative Societies and the items manufactured by them and request them to buy their requirements, if available, through these Societies only.

RAJWANT SANDHU*

Women's Participation in Cooperatives in India

From the available statistics it appears that women's participation in the cooperative movement in India is on a very limited scale. At present 300,000 cooperative institutions are registered in India which have a membership of 70 million. Out of this large number only 2838 are women's cooperatives covering a membership of 122,575. It is possible that some women may be members of cooperatives which are not exclusively women's cooperatives but it can safely be assumed that the number here too would be negligible. No report of survey is available which has determined the over-all participation of women in cooperatives in India.

Nature of Women's Cooperatives in India

Women's cooperatives in India can be classified mainly into three categories:

- i) Industrial cooperatives.
- ii) Credit cooperatives.
- iii) Other types covering thrift and saving society, consumer societies and welfare activities.

Under the industrial cooperatives the following are covered :

i) Handicraft societies

These are organized for crafts like embroidery, jari work, cloth printing, dolls and toy making.

ii) Handloom societies

For weaving of sarees, dhoties, towels, furnishing material etc.

*Additional Registrar, Cooperatives, Himachal Pradesh, Simla.

Small scale industries using simple tools and machines for production of glass-ware, lace, braid etc.

iii) Agro-based industries

Dairy, poultry, bee keeping societies.

Credit cooperatives

Many working women have joined Urban Credit Societies alongwith men but the participation of women in the rural sector is extremely low. In Gujarat and Maharashtra, Urban Cooperative banks are run exclusively by women and are doing quite well. The movement has however not spread to other States.

In the rural areas women have joined Thrift and Saving societies but with the rapid extension of the banking structure even in rural areas this facility is not being availed of by a very large extent of members. Women's cooperatives have not entered welfare activities to any significant extent, however this role is being played in most of the Indian States by 'Mahila Mandals' which are organized under the societies registration Act 1860. Grants for welfare activities are channelized to these 'Mandals' by the government. These 'Mandals' thus are playing a role in teaching the members sewing and embroidery, cooking, organizing social evenings for their members. Some of these societies are even selling consumer goods in their areas and taking an active part in the distribution of fertilizer etc. The difference between the working of cooperatives and these societies mentioned above is mainly that the income earned by these societies must benefit the general membership of the society and cannot be distributed to individual members. Profit sharing as everyone knows is an integral part of the cooperative movement.

In certain areas women's cooperative societies have earned a name for themselves in the production of items like pickles, papad, jam etc. Though a number of women may be members of consumer cooperatives dealing in household articles including essential commodities, their participation is restricted to membership only. It is very rarely that these women members actively participate in the management of these cooperatives.

Possible causes for low participation of women in cooperatives

(i) Cooperative coverage is mainly restricted to the agricultural sector. Though there is no restriction under any structure or law that prevents more than one member of a family becoming a member of a cooperative or on instance that members should have property in their names, it is found that generally it is the male head of the household who becomes the member of the cooperative society. This is because security is required for loans and the property is generally in the name of the man of the family. Different inheritance laws are applicable to the different sections of the Indian population but none of these prohibits inheriting property. In the Hindu community, however, it has been traditional for women to be denied their share in their father's property and even when this share is legitimately due to them, most women decline to take it. The reason for this is that traditionally property has gone through the male line and it is a fact that if women insist on taking their share in their father's property illwill is likely to develop and relations between the women and male members of her father's family would be strained. Since this matter is largely one of attitudes, it is not possible to correct this through any kind of legislation or movement. It is a moot point whether in the Indian context the change in this traditional pattern is desirable.

(ii) According to the 1971 census only 18.7% of the women of India are literate. Among the total female literates 40% have no educational level, 7.8% are matriculates while 1.4% are only graduates. The widespread illiteracy on the part of women has also proved a barrier to their participation in the cooperative movement. They are hesitant to avail of loans or enter into business deals since putting their thumbs to a piece of paper entails a grave risk in their view.

(iii) Women cooperatives have not had adequate guidance for their development and expansion, since they are largely unaware of the various schemes in operation which can benefit them. Though there are many agencies for providing financial assistance, there is little coordination between the potential beneficiary cooperatives and the financing organizations. It is

difficult for the female members, busy as they are with their household tasks, to get cumbersome formalities completed.

(iv) Women cooperatives also lack adequate managerial skills and enough efforts have not been put into training individuals from this sector either. Because of this they have not been very successful and thus have not been able to attract larger membership.

Cooperative Education and Training for Women

Though it has been recognized that without proper education and training of women in general and in management in particular, women cooperatives cannot be successful, yet an appreciable dent does not appear to have been made in this field. The National Cooperative Union of India which is the apex organization of the cooperatives is playing a pivotal role in monitoring the education programme for members of the cooperative societies. The Union initiated a Pilot Project for women education in Delhi in 1964. The main objective of this project was creating consumer consciousness among working women in and around Delhi and for suggesting measures for improving their working conditions. The experiment was considered a success and it was decided to extend this on nationwide basis. The scheme for education of women was formulated with the following broad objectives:

- to acquaint the women i.e. housewives, working women school and college students, who are prospective members, with the ideals, philosophy, and potentiality of cooperative movement.
- to educate the women members in the principles, practices and procedures of cooperation enabling them to lend greater support to their cooperatives and making them more service oriented so that the cooperatives can provide better service to their members.
- to expose the office-bearers and the managing committee members to the techniques of cooperative management so that they can give suitable directions to the working of the societies and also provide guidance to the employees.

At present the cooperative education programme for women

is implemented by various State Cooperative Unions. In some States it forms a part of the general education programme but in others including Assam, Gujarat, Himachal Pradesh, Karnataka, Madhya Pradesh, Maharashtra, Manipur, Kerala, Orissa, Tripura, Uttar Pradesh and West Bengal there are exclusive lady cooperative education instructors, who conduct special educational classes for women for 3 to 10 days duration. Some State Cooperative Unions have also appointed lady education officers to supervise the education programme. Data, however, is not available on the number of women covered under these programmes and though on the training side, employees of women cooperative societies are free to make use of the various training facilities available in the cooperative sector, it can be seen that actually participation of women is again negligible. This is probably due to the fact that mostly the State Governments are responsible for sponsoring candidates to these programmes. Where the State Government is itself not taking special interest in the development of women cooperatives, women employees tend to be ignored for training programmes. It is also possible that domestic constraints also come in the way of more women availing of the facilities of training.

Assam

There are 1314 women cooperatives in Assam which are all Industrial societies. The total membership coverage is 40304. Additionally it is seen that out of the 1160 weavers societies in this State, 80% of the membership is of women.

Andhra Pradesh

There are 56 societies exclusively of women. These are mainly industrial societies engaged in tailoring and embroidery and manufacturing of leaf plates.

Gujarat

In Gujarat women cooperatives have made a mark. Women have taken an active part in dairy cooperatives. The progress of the Mahila Sewa Sehkari Bank with a membership of 6939 is remarkable.

Haryana

The total number of societies is 308 and the membership is 7833. Out of these 43 are industrial societies, 3 are credit cooperatives and 262 societies are of other types.

Himachal Pradesh

There are 163 women cooperative societies. Of these 33 are industrial societies, 4 credit societies and 126 are of other types.

Karnataka

There are 68 societies of which 12 are industrial, 6 credit and 50 of other types. Total membership coverage is 13470.

Kerala

Total number of women's societies is 6 of which 4 are credit societies and 2 are of other types. The total membership is 2545.

Madhya Pradesh

Madhya Pradesh has 13 industrial societies, 1 credit and 6 other types of societies with a membership coverage of 1591.

Maharashtra

Total number of societies is 167 of which 144 are industrial societies, 8 credit and 15 of other types. Total membership is 33868.

Manipur

There are 453 women societies. Out of these 382 are industrial, 1 credit cooperative and 70 are of other types. Total membership is 13377.

Nagaland

There are 6 industrial societies with a membership of 186.

9 other defunct societies exist in this State.

Orissa

28 Women's societies exist of which 17 are industrial and 11 are of other types. Membership coverage is 1405.

Punjab

Total number of societies is 1838 of which 452 are industrial, 20 credit and 1366 are of other types. Total membership is 76471.

Tamil Nadu

There are 19 women's cooperatives which are all of other types. The membership is 17000.

Tripura

Total women's cooperatives are 43 of which 39 are industrial and 4 are of other types.

Uttar Pradesh

There are 146 women's cooperatives which are concerned with the promotion of thrift, health and general welfare of the members.

West Bengal

In West Bengal a number of industrial cooperatives have been set up for the rehabilitation of refugee and needy women. Various types of industrial cooperatives for the production of handicrafts, ancillary items etc. have been formed.

Andaman and Nicobar

Here the number of societies is only 3 of which one is industrial and the rest of the two are of other types. Total membership is 182.

Jammu and Kashmir

In Kashmir a number of societies have been organized which are called Dastkari Production societies. The State undertakes the training of women in embroidery and gives them a stipend. A part of the stipend is invested as share capital in the societies formed by the young women undergoing training and a matching share capital contribution is given by the State to the newly formed societies. The society undertakes production of embroidered shawls and sell them at a very good rate as Kashmir shawls are very popular. These societies are doing well but the exact number of such societies is not available.

Enhancing Women's Participation in Cooperative Activities in North-Eastern India

A Glance at Women

The Socio-Economic status of women in this country leaves much to be desired. There is only a small sizeable group of educated women, enjoying high-status—privileges in society. According to the census of 1971, female literacy was only 18.7%; the literacy among females in rural areas was 13.2%. Among these literates, 40% of women are matriculates, and 1.4% graduates. With such negligible background of general education, active participation by women in the country's developing economy is, perhaps, less possible.

The census report of 1971 further gives exposition to the facts that 28% of working women of rural areas are said to be engaged in farming operations and 46% of these rural women are working as labourers in the fields. But in urban and semi-urban areas, women form 10% of the total labour force, employed in manufacturing activities. The women, engaged in trade and commerce cover only 4 to 5%. The women employees have, gained better position in the field of services, public sectors, central and State Governments.

Women's Cooperative Organisations

It is rather encouraging to note that women in recent times, have started joining the cooperative organisations with increased enthusiasm. These cooperative societies are found to be capable of rendering services to them in achieving their economic ends in view. Such cooperative societies may be classified

*Assistant Registrar of Cooperative Societies, Itanagar Arunachal Pradesh.

as Cooperative Housing Society, Cooperative Salary Earners Society, Cooperative Thrift and Credit Society, Cooperative Consumers, Dairy and Industrial Societies etc. Women-Weavers have also made a remarkable contribution to Cooperative Handloom Societies.

In India, with the adoption of the policy of universal membership, women in rural areas assume membership of agricultural Cooperative Services. Besides, there is no bar on their becoming members of any Cooperative Society which promotes economic interests in the fields of small-scale industries, thrift and savings, Urban banking, Consumer stores or any society undertaking welfare and economic activities.

Cooperative societies formed by women may be classified as follows:—

- (1) Industrial Cooperative Societies.
- (2) Thrift and Credit Cooperative Societies.
- (3) Consumers and other Cooperative Societies.
(including those, undertaking welfare activities)

(1) **Industrial Cooperative Societies** undertake various functions, such as production, provision of raw materials, inputs, sales, common services etc. The functionwise classification of industrial Cooperative Societies are given below:—

- (a) Production Cooperative Societies.
- (b) Service-cum-sales Cooperative Societies.
- (c) Common facility Cooperative Centres.

(a) *Production Societies*: Production societies are also called workshop type societies. In these societies, the production is undertaken on behalf of Societies. The Societies supply raw materials and also give specification of items for production and production is carried out either in the sheds of the societies or members are allowed to take materials to their houses and finished products are delivered to concerned societies. Members are paid wages/labour charges for work done by them.

(b) *Service-cum-Sales Societies*: Service-cum-Sales Societies supply raw materials and other items to their members as per requirements either against cash or on credit.

(c) *Common Facility Centres*: Common Facility Centres (mostly organised by the member societies) provide common

services like dyeing of yarn and fabrics, calendering and finishing etc. Here also, the members will pay processing charges and take finished goods or the goods are retained by the centre for sales. In some cases goods are sold on consignment basis.

Industrial Cooperative Societies have been organised for a number of crafts and trades depending on the availability of raw materials, skills of workers and the market demand. Cooperative societies manufacture products ranging from cloth to carpets, toys to telephone parts and match to machines.

Generally, industrial cooperative societies can be grouped as follows:—

(a) *Handicraft Cooperatives*: These societies manufacture dolls, toys, baskets and undertake embroidery, textile printing, leather work and paper etc. Here, production is undertaken without the help of machine.

(b) *Handloom Cooperatives* : Such societies undertake weaving work with materials such as cotton, silk and woollen yarn. In many parts of the country, mats are also woven with grass reeds and mat sticks.

(c) *Tailoring Cooperatives*: These cooperatives are engaged in stitching different types of garments for ladies and children as well as uniforms etc. Many Cooperatives also undertake knitting of pullovers either by hand or with the help of small machines.

(d) *Ancillary Cooperatives*: Such cooperatives are attached to big enterprises and the manufacture of small parts or undertake assembling work as per orders received from various enterprises.

(e) *Small Industries Cooperatives*: These societies undertake production with the help of small machines. Such societies manufacture a number of items, such as: glass, ampoules, small tools, bicycle parts, machine part, stationary items, umbrellas etc.

(f) *Food Production Cooperatives*: Women cooperative societies have made a name for themselves in the production of delicacies like pickles, papads, jams, powdered spices etc.

(g) *Thrift and Credit Cooperatives*: In credit sector, working women have taken keen interest. Many working-ladies have joined credit societies in their offices/companies, jointly, with men. In some states of Northern India, women have formed thrift and

credit societies for the purpose of effecting small savings. Lately, women have also established their own banks in other parts of the country, entirely, by women membership, managed by women only. In some schools and colleges, teaching and non-teaching staff have formed thrift and credit societies. The women's urban banks in the western parts of the country play an important role in promoting savings.

Other types of Cooperatives in which women are involved are consumer cooperatives and cooperatives which undertake mostly educational and welfare activities. Women are also main buyers of household essential commodities. Some consumer stores have been organised exclusively by women under various schemes. The aim of welfare cooperative societies is to impart training to young girls and other needy women in learning crafts like tailoring, embroidery, etc. On the whole, the varied participation in cooperative societies by women have enhanced the development of Cooperative activities throughout the country.

North Eastern India in a Nut-Shell

The North Eastern India consists of Assam, Arunachal, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura. Considering the factors (such as the climate, the topography, the people, the religion, and their socio-economic conditions) that govern life of the people in the area of the country, we may call this region a "Mini world". This "Mini world" has unity amidst many a diversity.

All the states/Union Territories have their own social, political and economic characteristics. People of this area profess many a religion. Some are Hindus, some are Muslims, there are Christians, and Buddhists, Jains and worshippers of Nature. Yet, they live side by side peacefully as one people of one Great land-India.

The society in this area is rooted, mostly in a patriarchal family system with the exception of Meghalaya wherein prevails at large, the matrilineal system of society.

Yet, it is a fact that the society of North Eastern Region as everywhere also is dominated by men. In some tribal areas, women are sold to the families of their fathers-in-law. Even

in the civilized society of this region, girls are victims of "Dowry" system. Under the prevailing social conditions, a generous attempt on the part of the Government of India to introduce, to extend and to enhance Cooperative Societies among women has been made and this may be taken as genuine progress among them; such "progress is the activity of today and the assurance of tomorrow".

In handloom weaving, Assam maintains a glorious tradition. Here the women of Assam are the most active participants and preserve the glory of this well-known industry. "Assam women can weave poems in their looms", it is the warm tribute paid to the women of Assam by Gandhiji. In fact, Assam has achieved mastery in the art of weaving and thousands of women are engaged in this trade. Besides, every women in a rural-home also plays an important role to develop this most essential industry.

There are about 648,000 handlooms in Assam, of which 32,000 are run under Cooperative fold. In Assam, the house-holder is very proud to possess a handloom but he is not, in the least, commerical-minded. For every possible assistance for the development of handloom industry, the Govt. of Assam has established a separate Directorate but the handloom industry under the Cooperative Sector is entrusted to the Registrar of Co-operative Societies.

It is interesting to note that there are only 10 to 15 thousand professional weavers but the rest engaged in this industry are women. Even among the professional weavers, 85% of such weavers are women.

The handloom industry, run by the professional weavers under the Handloom Cooperative, have started Commercial production. Even the traditional weavers have accepted weaving as part-time occupation and the handloom products, surplus to their requirements are being marketed under mutual cooperation. Thus this remarkable industry has been able to produce substantial income for the people engaged in this industry.

Primary Weavers' Cooperative Societies

There are 1308 Primary Weavers' Cooperative Societies under the Assam Apex Weavers' Society, of these societies, 1263 deal

with cotton, 25 with Silk, 12 with Khadi Cotton and 8 are Powerloom Societies. Thus, there is a great scope for development of Handloom Weavers Societies and substantial amount of Government assistance by way of subsidy, loan, rebate etc. is also made available to such societies.

Above all, it is remarkable to note that the involvement of Women as members and employees of these cooperative organisations is about 85%.

In Arunachal Pradesh, as a matter of ancient tradition, every village has its own self-regulatory organisation. Further, its geographical location has helped to preserve these old rural organisations. In recent years, by coming in contact with modernity, the people of Arunachal Pradesh have undergone rapid transformation. Yet, this new socio-economic relationship does not receive universal acceptance by communities at large in Arunachal Pradesh. Nevertheless, a new economic order is in the offing.

At this juncture, the Cooperative institutions have a vital role to play. But the question arises whether the villagers are capable enough to manage the cooperative institutions, by themselves alone, or do they require adequate guidance. In such circumstances, the Cooperative can be entirely democratic, in their constitutions.

The Cooperative Movement in Arunachal Pradesh has been introduced from the year 1957-58. At present, Arunachal Pradesh is having more than 125 Cooperative Societies of various types such as (i) Consumers Cooperative (ii) Service Cooperative (iii) Marketing & Processing Cooperative (iv) LAMP Thrift and Credit (v) School Cooperative (vi) Cinema Cooperatives (vii) Dairy Farming (viii) Apex Bank (ix) Apex Arunachal Pradesh Marketing & Supply Federation and (x) Arunachal Pradesh Cooperative Union. The total individuals included as members are more than 25000.

Very recently, women of Arunachal Pradesh have started taking active parts in joining the Cooperative institutions. At present, there are active Women-participation in two Cooperative Carpet-making Societies. Besides, there are active women members in one of the Dairy Cooperative Societies of Arunachal Pradesh. The women of Itanagar, the capital of Arunachal Pradesh, have founded a Women Cooperative Society very recently.

The Govt. of Arunachal Pradesh has also initiated a proposal to organise Cooperative Societies with all female members.

Nagaland has a remarkable place in North Eastern Region in terms of "enhancing women's" participation in Cooperative movement. The state has 28 Cooperative Societies entirely managed by women. Such Societies include Weaving, Multipurpose, Farming and Industrial Cooperative Societies.

Meghalaya's achievements in enhancing women's participations in Cooperative institutions includes 21 Cooperative Societies of women, consisting of 350 members. The total share-capital collected by these societies amount to Rs. 31,000/-. Besides, this State is having a number of women as departmental officers in the Cooperative Department.

Plan for progress in future

All plans for progress in future should be based on realism; it should also be need-based. Just for starting point in planning we may look at the following statistical information:-

Area (100 Sq Km)	Population (Million)	Density of pop. (p.sq.km)	Growth of pop. (%)	Per capita income (in Rs.)	Literacy (%)
Assam 79	10.2	18.6	31.5	852	19.27
Manipur 22	1.4	48	40.0	755	32.80
Meghalaya 22	1.3	45	30.0	761	29.35
Nagaland 17	0.7	31	42.0	949	27.40
Tripura 10	2.0	140	33.3	825	30.98
Arunachal 84	0.5	178	26.0	838	11.29
Mizoram 21	0.4	16	25.3	790	53.70
All India 3288	646.0	186	18.7	1278	29.5

1979 Estimate

The above tabular information would also reveal that the per capita income of the people of North Eastern India is not at par with the rest of the Country. More so, women of our country as a whole constitute a socially depressed class. Their participa-

tion in economic activity is not at all, satisfactory. As such, the economic rehabilitation of women specially in this area is very essential and Cooperative institutions, if organised properly, may answer to the need of the hour.

In conclusion it may be mentioned that "Democracy is eager for rapid progress". Neither neighbourhood, family nor individual can live profitably in exclusion from the main stream of the socio-economic relationship in society. And, by keeping this end in view, we must have a clear strong purpose so as to enhance women's participation in socio-economic activities as envisaged in Cooperatives. Thus we may also think of a real progressive transition from one step to another for the purpose of reaching our goal- "Common good for all". To achieve this, measures are necessary; and measures as necessary should be provided for, methodically because "methods facilitate every kind of business, and by making it easy makes it agreeable and also successful." Some measures suggested are :—

- i) Women must be encouraged to join cooperatives.
- ii) Measures should be taken by the Govt. in order to form Cooperative Societies exclusively of women mixed membership.
- iii) To involve women in Cooperatives, Cooperative Societies' Acts/byelaws should provide for compulsory representation of women on the Board of Directors of the Cooperative institutions.
- iv) Cooperative Education programme must be arranged regularly to help educating women to join cooperatives. Such education programme must be meant for both literate and illiterate women.
- v) A women's cell in the Cooperative Directorate of the State Govt. must be maintained to assist women in joining Cooperative.

Simultaneously, the reasons for non-participation in Cooperative Activities by women must be looked into. The following are regarded as accepted reasons for women's non-participation in Cooperative institutions :—

- i) Illiteracy.

- ii) Economic backwardness.
- iii) Non-congenial environments against participation in Co-operative activities.
- iv) Lack of coordination.
- v) Financial difficulties.
- vi) Lacking in Managerial skill and business experience.

Every possible effort should be made to eradicate these difficulties against joining of women in cooperative movement.

Lastly, the fact remains—"Nature knows no pause in progress" The secret of success is constancy of purpose. It is the old lesson—a worthy purpose, blended in patient energy for its accomplishment, along with a resolution undaunted by difficulties would surely result in success. Once again, it may be emphasized that measures suggested for progress should be followed methodically in a spirit of service because "without method there is no organisation or construction". If we could be true to our task in terms of dedication, the rest would take care of itself. Finally the Cooperative institutions might be accepted by the women folk as potential organisation for solving problems, connected with total family welfare.

M. SUTARDJO*

Cooperative Development in Indonesia

Within the frame of national development, Cooperative Development has been launched in accordance with the Five Year Development Plan or PELITA III, the Third Five Year Development Plan (1979/80-1983/84).

The National Development policy laid down in the Plan stipulated that Cooperative Development is to fill the economic and social order as stipulated in article 33 provision (1) of the 1945 Constitution. It is for this reason the policy on Cooperatives is not separable from Government development policies supporting pillar of economic democracy, as laid down in the Basic Guidelines of Government Policy adopted by the Peoples General Assembly (GBHN).

Thus in accordance with the GBHN for the First and Second 5 Year Development (PELITA I and PELITA II), besides the main role of Cooperative of serving its members in providing assistance and directions to their activities and endeavours, the Indonesian Cooperative Movement has to share the Government policy, and support its programmes to realize the objectives of National Development Plan, viz. :

- Increasing of production, (economic growth)
- Even Distribution of Income (social justice)

For this reason the emphasis of Cooperative development during the implementation of the PELITA I and PELITA II was on the aspects of production increase in rural areas, through Government supported Village Unit Cooperatives (KUD-Multipurpose Agricultural Cooperative, amalgamated from small village Cooperative Societies in a sub-district).

The Basic Guidelines of Government Policy of 1978 for the PELITA III, viz.

- a. even distribution of the gains of the development (equity of income).

*Dewan Kooperasi Indonesia, Jakarta.

b. economic growth,
c. national stability,
should also be carried out by Cooperatives, simultaneously and in justifiable proportions with priority given to the equity of income.

The Cooperative Movement in Indonesia has for the last few years shown considerable progress in its work during the previous stages of the First and Second Five Year Development Plans which is now entering the Third Five Year Development Plan.

Qualitative improvement of the Cooperatives have been endeavoured so that they may play a greater role in the development activities.

Cooperatives engaged in the production of food (rice and other secondary agricultural food products) have enjoyed first priority in the policy of fostering and guiding, while fishery, cattle breeding and poultry, horticulture and handicraft cooperatives are promoted in a slightly different way. This is an agreement with the provisions of the Third Five Year Development Plan, by which it is determined that food production is to be given the most important place in the plan, primarily in order to maintain stability in the economic conditions of the people.

In continuation of the policies of the previous years relating to the BUUD/KUD (Village Unit Enterprise/Village Unit Cooperative Societies), which are in accordance with the objectives of the development, these policies have been given first priority. Consequently, the Village Unit Cooperative Societies are now showing considerable progress. They have been successful in raising the income of the farmers in the rural area. Such success has resulted in the decision of the Government to develop the economic activities of the people in other fields such as fisheries, cattle breeding, small scale plantations, industry, handicraft, etc. through the same approach of promoting the BUUD/KUD. In this way the BUUD/KUD will become the main form of organization for the people in the rural areas to attain their economic ends collectively, so that it will be no longer necessary to form various types of cooperatives at the rural level as it has been the practice in the past. The system of the BUUD/KUD will be more efficient and more effective in the efforts of raising the rural economy of the people.

Cooperative Education

Government Sponsored Cooperative Education :

In order to strengthen the Cooperative organization and management, and to promote its business abilities, training programmes were conducted for Government personnel as well as Cooperative leaders.

Member Education Sponsored by Cooperatives and the Cooperative Council

Education organized and conducted by Cooperatives during this period was still limited, since Cooperative Education was integrated in Government National Development programmes in the PELITA.

Nevertheless, education activities were still conducted by Cooperatives for KUD Managers, Board of Directors, Book-keepers, Fertilizer and other Technicians, Cadres and also Non-KUD Managers, Executives, Book-keepers and, Members (cadres).

Besides the non-formal education, the Cooperative Council is running one Cooperative Academy in Bandung (West Java), one Cooperative Academy in Ujung Pandang (S. Sulawesi), one Senior Cooperative High School in Jogjakarta and one Junior Cooperative High School in Pontianak (W. Kalimantan)

The Indonesian Cooperative Council (DEKOPIN)

The Indonesian Cooperative Council has been reorganized and restructured since early 1978, as had been decided by the 10th National Cooperative Congress at the end of 1977. The **reorganization** is still in progress. As of November 1979 out of 278 districts throughout Indonesia, 186 Local DEKOPIN branches were restructured and 14 Provincial DEKOPIN branches out of 26 Provinces reorganized.

Further steps have to be taken up so as to organize activities.

One of the important steps to be taken after the restructuring is **member education** in order to motivate member participation in the Cooperative organization such as decision making, recruitment for the management of Cooperatives out of mem-

bers etc. and active participation in the business performance. These steps are to be taken up as a priority so as to balance the Government supporting activities in creating a sense of belonging and responsibility among members for their own Cooperatives.

Cooperative Women's Council

On February 29, 1980 the DEKOPIN (Indonesian Cooperative Council) has set up the **Badan Kontak Wanita Koperasi** (Contact Body of Cooperative women), which is a part of the DEKOPIN. The aim of the **Badan Kontak Wanita Koperasi** is to bring together and to coordinate all the women participating in the Cooperative Movement. The **Badan Kontak Wanita Koperasi** has branches in several provinces.

Conclusion

Within the Indonesian Economic System the Cooperative Movement was given an important position based on the country's constitution. The objectives of developing the cooperatives will be carried out through approaches relevant to the situation and current conditions :

- (1) By satisfying the needs and wants of the people optimally, cooperatives should be guided towards activities in the field of food-production, and other consumer's products.
- (2) By providing with fertilizer and pesticides.
- (3) By settling price policy which guarantee fair price for the local producer.
- (4) By issuing regulations to protect the interests of the members of cooperatives.
- (5) By providing easy loans on easy and cheap terms.
- (6) By pursuing the cooperatives to centralize their activities into a bigger scale business through the integration of cooperatives.

To achieve those objectives in developing the Cooperatives the Government issued relevant rules in the scheme of the National Development by introducing the **Koperasi Unit Desa** (KUD=Village Unit Cooperative) as a form of cooperative activity through which any activity of the rural and urban people could be channelled.

Other measures have been taken to motivate cooperative activities—i.e. the electrification of villages, the small credit policy, etc. The KUD MODEL develops and grows because of real and felt needs, and because of the potential for economic activity in the local district. To identify the needs and potentials, it is necessary to do feasibility studies and other surveys. These studies and surveys can be augmented by government guidance.

Based on the needs and potentials identified, further activities can be performed in accordance with the policy of Cooperative Development in PELITA III, i.e. :

1. Economic Approach Through Development of :

- (a) A Credit System
- (b) Supply of the 9 Basic Necessities
- (c) Viable Production Facilities
- (d) Suitable price guarantees
- (e) Protection of Production and Service
- (f) Capita
- (g) Diversified Activities
- (h) Large Scale Activities

2. Intergrated approach considering the other programmes of KUD MODEL Presidential Instruction No. 2/1978.

3. Ecological approach considering local environmental conditions as follows :

- (a) Geographic condition
- (b) The conditions of communication and supporting facilities, communication, transportation, electricity, etc.
- (c) Social conditions of the community, educational level, skill level, welfare level, customs and habits, etc.
- (d) General communication among individuals, community leaders, groups and governmental agencies.
- (e) Local potential, both readiness and community response in the execution of the cooperative programmes and in the resources of activities that can be developed.

4. Institutional Approach Considering :

A. Cooperative Organization

- 1. Membership
- 2. Management

3. Audit Control Body
 4. Member Meetings
 5. Management Executive(separate from Board of Directors)
 6. Administration.
- B. Supervision and Expediting Growth
- C. Promotion of cooperative business between cooperatives and other non-cooperative institutions.
- D. Cooperative Integration.
5. Demographic Approach Considering :
- (a) Population structure emphasizing the rural poor
 - (b) Population increase
 - (c) Mobility of people.
6. Technological Approach Considering :
- (a) Relevant technology
 - (b) Management
 - (c) Transfer Technology
 - (d) Joint Effort Activities.

These approaches can be applied one by one or together according to the developmental level of each KUD.

In view of the present achievements in promoting Cooperative Development, the basic idea is that through Government policy the Cooperatives will obtain the ability to help themselves. The guidance and the development of Cooperatives, by and large through friendly persuasion, is expected to be entirely taken over by the Movement itself according to the Cooperative principles.

And yet during the coming III Five Year Plan the following problems should still be taken into consideration.

1. Internal Organisation—problems regarding the few capable members of the Committees, where there should be many
2. External Organisation problem—The general attitude of the masses to a certain extent is still passive, where there should be a participative attitude.

In the coming decade those main problems which hampered a speedy development of the Cooperatives in Indonesia should be minimised if not at all become zero.

A. SOEJITNO*

Report on “Setia Budi Wanita” (SBW) Multi Effort Women’s Cooperative Society-East Java, Indonesia

This Cooperative is called “SETIA BUDI WANITA” (SBW)
S—Stands for Setia, meaning Loyal
B—Stands for Budi, meaning Benevolent
W—Stands for Wanita, meaning Women.

Location: 70—76 Trunojoyo Street, Malang, Jawa Timur (East Java), INDONESIA.

Background of the Society

The SBW Multi Effort Cooperative started with a traditional social women group (a kind of savings and loan activities). The group consisted of 17 members.

In the beginning, it was a small and unimportant organization. The increasing number of the members encouraged the founder (Mrs. Zaafril Ilyas) to accept more members and to expand the savings and loan activities. She was of the opinion that the rich members should help the poor ones.

In 1976 the group increased to 166 members and they were divided into 10 groups, each consisting of 15 to 30 members.

During the past ten years Cooperatives had unfavourable image. Many Cooperatives failed in improving the standard of life of the members due to mismanagement and corruption.

The high interest rate of loan in the open market outside the group encouraged the members to take advantage of the lower interest loan provided by the group. The group gives the members loans for productive as well as for consumption proposes.

*Dewan Kooperasi Indonesia, Jakarta.

The group decided to organise members from the economically weaker sections of the community. They had considerable difficulties in dealing with a bank, because they only need a small loan.

This group is neutral to religion as well as to politics, and it does not discriminate between one group member and another.

The Establishment of the SBW Cooperative

Realizing the great sympathy the group gained from the rich as well as the poor, the founder, Mrs. Zaafril Ilyas, changed the group into a Cooperative. In a Cooperative the members can do more to the society than in the traditional artisan group.

On January 25th, 1977, this "Savings and Loan Group" was inaugurated as a credit Cooperative by the officers of the Department of Cooperative. The main support of membership came from the poor as well as from the rich. Cooperatives which membership consist exclusively of poor people are not desirable and not instrumental in certain circumstances. The separate Cooperatives of the poor are not favourable in serving members need. On the other hand the mixed membership will eliminate the tendency of exploiting the poor by the elite.

Specific changes must be made in order to ensure the society of the good treatment provided by the SBW Cooperative.

Membership

The members of this SBW Cooperative are divided into many groups, each consisting of 15 to 30 members. The membership of the group is based on the residence of the people located in the same area. Therefore they have known each other well before.

The candidates can be admitted as members of the group after being approved by the other members of the group (a kind of screening test to select new members). Members have to attend the regular meetings each month and they must follow the rules and norms of the group as the routine regulations issued by the board. The deterrant for the members who are frequently absent in a group meeting is the delay in granting their loan.

The members are supposed to get involved in every activity of the group and they may give their suggestions and express their complaints directly to the board in written as well as in oral form.

The board may directly call and meet any member for constructive purposes. The members have to attend the Annual Meeting of the members and they should be active in making decisions in the Annual Meeting.

The Group Leader

In every group, a group leader and her deputy are freely and secretly elected by the group members and later confirmed by the board. A group leader should be able to carry out his duties, namely:

- a. To discuss the material for the Annual Meeting before the Annual Meeting is held.
- b. To lead and control the group activities as an, organization group or economic group in accordance with the goal and the principle of the Cooperative.

A greater amount of loan and transportation fee is provided to the group leader as incentive for working hard.

The Group Coordinator

District groupings need the appointment of a group Coordinator. A group coordinator as a special assistant to the board is a member of the Cooperative. She is not a group leader nor a member of the board.

A group coordinator is in charge of 4 to 10 groups. A group coordinator's duty is to coordinate activities of the group and she must report to the board about the condition and the development of the group on a given date every month.

The group coordinator and the board are supposed to be frequently present in the group meetings. The schedule of every group meeting has been set and listed in the secretary's office of the cooperative, acknowledged by the board.

The Board

A member of the board is also a member of the group based on her residence. She may not be a group leader nor a group coordinator.

The board members, who are well elected in the Annual Meeting, have to lead the activities based on the decisions made in the Annual Meeting. Besides deciding the policies of improvement, the board guides and controls the cooperative. So they should be creative enough for the progress and the development of Cooperative.

The Annual Meeting of the Members

The basic strategy of the board policies is based on the decisions made in the Annual Meeting. For a large number of members, the Annual Meeting can be held with the “representative system”:

Every certain number of members is represented by one member appointed and approved by the rest of the members. A group may consist of at most 30 members. This mean that there will be 3 representatives for every group, namely:

- the group leader
- his deputy
- one member, appointed as the representative.

The rest of the members may also be present in the Annual Meeting but they are not entitled to speak. Whenever they want to speak, they have to speak through their representatives.

The material for the Annual Meeting is sent to the members 3 months before the meeting is held.

This will enable every member to read and discuss it in the pre-Annual Meeting in every group.

The representatives are expected to be directly involved in the discussion of the material and decisions to be made in the Annual Meeting.

The direct involvement of the members in making the decisions and determining the basic strategy will lead the members themselves to have the sense of responsibility for every activity of

the cooperative.

This will create loyalty from the part of the members in following the rules of the Cooperative.

The Board Inspectors

In every Annual Meeting, the board of inspectors is elected. It consists of 3 members who are qualified for this purpose. As representatives they have to inspect the application of the decisions made in the Annual Meeting. They may make an inspection without telling anybody at any time. In the next Annual Meeting they have to give a report to the members as the results of their inspection.

The Basic Principle of the Mutual Responsibility System

The application of the Mutual Responsibility System in the SBW Cooperative is the reflection of the realization of the sense of solidarity, mutual aid and the sense of family spirit (togetherness) in a cooperative. These above principles are the cultural inheritance of the Indonesian ancestors which have been long recognized as the socio-economic values of the Indonesian people. The mutual responsibility system is the system of sharing the responsibility for the risk of one or some members loan to the cooperative. In case that one member of the group suffers from a disaster, others will help him overcome his problems. In case that one member makes a mistake, others will help him overcome his problems.

In case that one member makes a mistake, others feel responsible for correcting the mistake immediately for the sake of the progress of the cooperative. If the percentage of the unpaid loan in a group is more than 2% of the whole loan in the group, the time of giving other's proposal of loan will be delayed till it becomes less than 2%.

The delinquents have to pay 5% more than they have to as a fine. The Mutual Responsibility System can smoothen and accelerate the mobility of the members and the Cooperative's capital because this system does not demand too many formalities and properties as a guarantee.

The effective application of this system have been felt very

beneficial toward the goal of the cooperative.

The Programmes of Development

Despite the fact that many Indonesian cooperatives fail due to mismanagement and corruption, the Setia Budi Wanita Cooperative is advancing in our present society. The key to the success is the application of the Mutual Responsibility System. Starting with saving and loan activities, it has developed into a multi-function and multi-effort Cooperative.

To fulfill the needs of the members the Setia Budi Wanita Cooperative provides an accurate and regular service for the members by opening:

- a Credit Unit
- a Store Unit
- a Printing Unit
- an Agriculture and Farm Unit
- a Welfare Unit

Each Unit is under one professional manager as a full timer. The manager works under supervision of the board and they have to report to the board about the finance and the condition of the Units once a week. They may give advice on the external matters (of which the activities are carried out by the board).

In other words, they act as advisors to the board in the financial matters outside the Cooperative.

Credit Unit

Savings:

- | | |
|-----------------|---|
| Basic | : Rp. 15.000,—(paid in 5 times) |
| Compulsory | : Rp. 750—each month |
| Optional | : 2%—2-1/2% interest |
| a. Deposit | : The interest is given monthly. |
| b. Daily Saving | : The interest can be taken every 3 or 6 month. |

Loan:

The members may ask for a loan, after 3 months of membership.

- a. New Member : Rp. 150.000,—(3% interest, paid in 10 instalments).
- b. Old Member : Rp. 200.000,—(idem).
- c. Group leader/group-Coordinator : Rp. 300.000,—(18 × idem).
- d. Board member : idem (20 times).

Store Unit

Home service by telephone, Paid either on credit or in cash with discount.

- Sell : food and beverages
 : textile
 : leatherware
 : household, utensils
 : lady wear
 : furniture
 : writing utensils

Printing Unit

- Publisher: "Setia" magazine,
- Receives printing order from the members on credit.
- Outsiders order in cash and up to the agreement.

Agriculture and farm unit

- 1. Loan : Rp. 500.000, —in the form of:
 - agricultural goods
 - sheets
 - fertilizer
 - insecticide
 - some cost of living

2. The loan is paid after the agriculture has been productive usually in 6 months so they pay their loan at least twice a year.
3. The paying may be in crops or in cash money.
4. If the farmers have money before the time, they may pay it earlier.

Facilities Provided

- Guidance and counselling
- Marketing the crops : —apples
 - potatoes
 - carrots
 - cabbages

Poultry Farm

Layers

Loan : Rp. 500,000,——in form of :

- does
- chicken food
- 3 % interest

Paid : after the poultry farm has been productive. Usually within 8 months.

If payment is made from the first to the 8th month no interest need be paid.

Broilers

Loan : Rp. 500.000,— — (idem)

Paid : after selling the production, approximately on the 9th week. The grace period is the first to the 9th week.

Facilities

- guidance and counselling
- sell : —poultry farm production

—SBW —Chicken feed for layers as well as broilers.

Welfare Unit

1. Members have to register at this Unit. They have to pay Rp. 500—each month as a contribution.

2. After a Year they may ask for service which are provided by this Unit namely

- a. Health checking, free of charge
- b. Giving scholarship to the members' children, whose parents cannot afford to pay for their study.
- c. Giving amount of money to the members who are suffering from disaster.
- d. Courses in skills such as home industries.

And other courses that will encourage the members to be involved in business. This will increase the family income.

T. PATHMA*
SITI ROSNAH HAJI AHMAD**

General Situation of Women's Cooperatives in Malaysia

Introduction

Women have only recently begun to take an active interest in cooperative societies. The main reason for this growing interest is due to the high cost of living which has made it impossible for middle class housewives to manage their household within a restricted budget. Therefore, it is not surprising to see great number of women are turning to cooperative forms of activities in order to maintain a decent standard of living. Although the interests of housewives are largely the same every where but their problems and priorities differ from one country to another.

In Malaysia, where women are involved in the Cooperative Movement, they prefer to form their own women's societies or other women's groups such as associations where they can solve their own special problems which revolve around the home and families. One reason for this is that although social barriers are steadily disappearing, women are still reluctant to accept leading roles in established cooperative societies where men had dominated by their long experience and extensive knowledge.

Women's cooperative in this country was first born in 1947. The idea was mooted by the Department of Cooperative Development. The department realised that women play an important role in the country's national development. Campaigns were carried out all over the country to encourage more women participate in the Cooperative Movement. Up to 31st December 1965, the Cooperative Department managed to register 101 women's cooperatives, both in the urban and rural areas. They

*Cooperative Union of Malaysia, Kuala Lumpur

**Angkasa (National Union of Cooperatives, Malaysia) Kuala Lumpur.

were first registered as thrift and loan societies in the urban areas and as rural credit societies in the rural areas.

In 1973, the Government—Ministry of Agriculture established the Farmers Organisation Authority (FOA) and Fisheries Development Authority (MAJUIKAN) to take charge of all the agro-based cooperative societies and fisheries cooperative societies. At the end of 1972, the total number of cooperative societies registered and supervised by the Department of Cooperative Development were 2,475 with a total membership of 722,934. The share capital was approximately M\$ 239,837,315 and total assets was about M\$ 559,571,402. After the introduction of the Government Policy in February 1973, the Department of Cooperative Development handed over 1,550 cooperative societies of the agricultural type to the Farmers Organisation Authority (FOA). As a result of this, the situation of women's cooperative societies were also affected. As at 31st December 1972 the total number of women's cooperative societies registered were only 91 and 59 societies were placed under the jurisdiction of the FOA. Most of these societies are in the rural areas and they are of the rural credits and multi-purpose types. From 1965 to 1972, the number of women's cooperative societies had been declining. The reason for this—lack of active participation from the women members.

Women's Cooperatives in the Rural Areas

Women as a social group have experienced a high degree of emancipation in Malaysia in the last few years. This is clearly indicated by increasing participation of women in the economic sector. In 1970, women contributed about $\frac{1}{3}$ of total labour force in the country. About 58% are employed in the agricultural sector and only 7% in the manufacturing industries.

Today, women play an important role in the nation's development. In the rural areas farmers depend solely on agriculture as a source of income. With the introduction of cooperative concepts, and modern technological techniques, women are also involved in all aspects in an effort to increase production and strengthen their economic standing.

The first women's cooperative was set up in 1947 in the State of Perak. It was registered as rural credit cooperative society

(RCCS). From 1947 to 1952 the Department of Cooperative Development managed to establish 16 women's cooperatives in the rural areas. In 1965, the total number of women's cooperatives increased to 101 out of which 85% were in the rural areas. From 1965 onwards, some of these societies did not function satisfactorily and they were deregistered and few of these were turned into multi-purpose cooperative societies. In 1972, only 91 women's cooperative societies were left and in 1973, the Farmers Organisation Authority was established to take charge of all the agro-based cooperative societies including the women's cooperative societies. As stated earlier the total number of women's cooperatives handed over to FOA by the Department of Cooperative Development were 59. In 1976, 76 cooperative societies including 3 women's cooperative societies in the State of Kelantan were put under the supervision of Kemubu Agricultural Development Authority (KADA), and 289 cooperative societies in the State of Kedah were put under the jurisdiction of Muda Agricultural Development Authority (MADA) including six women's cooperative societies.

It would appear that the number of women's cooperatives under the FOA had been declining. Out of 59 women's cooperatives, 15 societies had been deregistered by the Registrar-General of FOA. These societies had ceased being active for a good number of years, and they were amalgamated into farmers cooperatives.

Women's Unit in Farmers Cooperatives

In 1975, the Farmers Organisation Authority realised that rural women play an important role in the agricultural development programme.

In May, 1975 the Director General of FOA established a Women's Participation Unit (WPU) within the Development Division at the headquarters level to be solely responsible for the female membership in the farmers cooperatives.

Objectives of this unit:—

1. to encourage more women to become members of farmers cooperatives

2. to mobilise and encourage less active women members to participate in farmers cooperative projects and activities.
3. to encourage viable women's cooperatives (agro-based) to participate in programs directed towards improving family income and welfare.

To achieve the above objectives, women members of farmers cooperatives were encouraged to form women farmers committees (WFC).

The Women's Participation Unit (WPU) programs are centred around 5 major areas:—

1. Increasing farm production through cultivation of cash crops and food crops.
2. Encouragement of poultry rearing projects.
3. Setting up of tailoring shops to cater to the needs of farmers families (including school uniforms).
4. Promotion of handicrafts, cooking and preservation of food and other cottage industries.
5. Other related projects such as setting up of retail shops, cattle rearing etc.

In 1978 a total of 513 projects have been started involving over 4,000 participants. About M\$2.8 million have been expended for such programmes. Total membership of the WPU program has increased to 27,000 women.

Year	No. of Projects					No. of Participants	Allocation
	A	B	C	D	E		
1977	53	27	5	8	6	956	M\$ 380,699
1978	86	89	25	8	4	1,625	1,127,531
1979	30	133	32	7	—	1,548	1,314,635
Total	169	249	62	23	10	4,129	M\$ 2,823,965

Note: A—Agricultural Production, B—Poultry Farming,
C—Tailoring, D—Cottage Industries, E—Others.

To date, FOA has set up 138 Women's Units in Peninsular Malaysia to encourage more women to participate in the agricultural projects run by the Farmers Cooperatives.

- a. activities carried out by the above units are mainly poultry rearing and tailoring. Farmers Organisation Authority also encouraged the women members to undertake livestock farming and cottage industries.
- b. Cottage Industries—two types of cottage industries are being encouraged:—
 - i. agro-based cottage industries
 - ii. non-agro-based cottage industries

Most of the agro-based cottage industries utilise the agricultural products for making salted eggs, fruit, and vegetable pickles, rice noodles, preserved meat, brown sugar etc, non-agro-based activities such as weaving, handicrafts etc.

c. Tailoring Activities—this activity is the most suitable for women as it is a part of the home economic programme. Objectives of opening the tailoring business are:—

- a. to provide job opportunities to women members.
- b. to check the migration of labour from the village to the towns.
- c. to foster close relationship between the women members and the Farmers Cooperatives.
- d. to provide service for the local community due to the lack of tailoring shop.
- e. to uplift the standard of living of the women members by training them to be good and capable business women so as to be equally efficient as their male counterpart.
- f. to utilise the tailoring skills of the women members.

Women's Unit in the Fisheries Cooperatives

Fisheries Development Authority (MAJUIKAN) was given the responsibility of taking charge of all the fisheries cooperatives and fisheries associations in this country. At present there are 69 fisheries cooperatives in Peninsular Malaysia. Total

number of fishermen are 86,479 and about 41,411 are members of fisheries cooperatives. Unfortunately there are no women members in these cooperatives.

The level of poverty in this sector is still very high and most of the women in the fishing areas particularly the fishermen's wives are doing odd jobs with the cooperatives and associations to increase their family income.

Rural women have always been active in the agricultural sector either in the cultivation of crops, poultry rearing or fresh water fish rearing. As we know fish is a main source of protein which can be a substitute for beef, chicken and other foods which are too expensive for the rural people.

In July 1980, the Fisheries Development Authority (MAJUI-KAN) decided to form Women's Unit within the fisheries cooperatives all over the country.

The objectives of these units:—

1. to promote better home life activities
2. to improve health of fishermen's families
3. to encourage fishermen's wives to participate in the fisheries cooperatives projects.

The first women's unit was established in the State of Johore-Mersing Fisheries Cooperative Society which involved 30 women.

Women's Participation in the Cooperative Movement in Malaysia

In Malaysia, women are regarded equal to men and they occupy the same position in society. In the Cooperative Movement, Malaysian women play an important role. Infact, cooperatives in Malaysia offer equal opportunities to men and women even in the sharing of benefits. In consumer cooperatives 30% of the total membership are women, 30% in thrift and loan societies, 30% in the agricultural cooperatives and 10% in the industrial cooperatives. However, in Government Departments where there are cooperatives, generally 65% of the membership are women. In big cooperatives like teachers'

cooperatives and other Government Servants' Cooperatives, the percentage is 40% to 50% women members. The women members have direct participation in cooperatives as employees and also as committee members but the percentage is still very low. In rural areas, where there are cooperatives, women leaders in cooperatives are female teachers who work voluntarily to promote cooperative principles and savings campaign. Though Malaysian women prefer to have their own women's societies as stated earlier, a large number of them are members of mixed cooperatives such as housing cooperatives, transport cooperatives etc.

Efforts had been made by Women's Unit of ANGKASA to encourage all the cooperative societies to set up women's units in order to get more women to participate in the cooperative activities. Campaigns had been carried out with the help of Cooperative Department in every state.

Women's Participation in Cooperative Societies—1979

<i>State</i>	<i>Total Membership</i>
Negeri Sembilan	12,669
Malacca	4,942
Pahang	6,668
Perlis	1,684
Kedah	13,267
Penang	8,721
Perak	19,143
Selangor	21,021
Johore	14,937
Trengganu	7,054
Kelantan	11,525
Federal Territory	2,751
National Societies (100 societies)	62,871
Total	187,253

To encourage more women's involvement in cooperative societies

ANGKASA as an apex organisation established a Women's Unit in 1975. This unit coordinates with the Women's Participation Unit of FOA. The main objective of this unit is to provide cooperative education to both rural and urban women members.

Need of Expansion in New Activities for Women's Cooperatives

As stated earlier, it is found that these women's cooperatives since 1972 have not yet ventured into new activities. In almost 80% of these societies, both in the urban and rural areas, their main activities are giving out loans to members. Only few of these cooperatives, managed to run retail shops for their members, small scale farming, orchid project, cottage industries, poultry rearing etc. These activities are carried out in small scale. To date, only 2 women's cooperatives have ventured into land development project and investment.

At present the Women's Unit of FOA are encouraging its women members to involve in agricultural activities working hand in hand with the male farmers.

During the National Women's Seminar in 1977 which was organised by ANGKASA and ICA, few of the women cooperators felt that women's cooperatives should participate in any new projects or in industrial activities. The urgent need for expansion into new activities is being realised by ANGKASA Women's Unit and also the Department of Cooperative Development. Attempts had been made by the women leaders of ANGKASA to launch a pilot project on cooperative nursery or child care centre. As 1979 has been proclaimed as the International Year of the Child, women cooperators in Malaysia agreed that the viable women's cooperatives should participate in this activity. Shortage of kindergartens/nurseries, difficulties in getting housekeepers/nurse-maids, has now become a major problem to our women. This is the reason why women are reluctant to spend their time in participating in cooperatives or any other women's societies.

Objectives of this new activity:—

1. to strengthen the situation of women's cooperatives.
2. to help women members to lessen their daily routine.

3. Promotion of family education program for both areas—
rural and urban.
4. provide service at minimal cost to housewives in both
areas.
5. to help the Government to solve problem of abandoned
children in the rural areas.

Generally, this project will not only help the women members of cooperative societies but also the community on the whole. It will bring more women to participate in the co-operative movement especially the working wives and intellectual groups.

Future Plans

1. Formulation of cooperatives for women engaged in small
economic activities.
2. Extension of credit facilities to women's cooperatives.
3. Training women to help them to set up child care
centres.
4. Provide family education course to women members.

The Cooperative Movement in Malaysia has undergone successes and failures. The same things are experienced by women's cooperatives. The failures of women's cooperatives are due to the problems listed below:—

1. Lack of active participation from career women
2. Lack of women leaders who could sincerely devote their
time in cooperative activities
3. Lack of background education in cooperatives.

Lack of active participation from the women members—
major problems faced by women :—

1. housewives have less time to get themselves involved in co-
operatives
2. working wives are reluctant to participate in coopera-
tives due to past failures of cooperatives.

To eradicate such problems, ANGKASA Women's Unit in collaboration with FOA Women's Unit and Cooperative Department had organised seminars and courses for women.

The new cooperative development program has started its reform and it has encouraged more women to participate in cooperative development as a means of improving their living activities.

Efforts are being made by women leaders to set up more women's units in viable cooperative societies especially in industrial and consumer cooperatives, and to get more women sit on par with their male counterparts as board of directors of cooperatives.

Women's Unit of ANGKASA plans to expose rural women to urban development by organising study visits to cooperative societies in the urban areas. Suggestion had been made to the Government to introduce the concept of cooperation as a subject taught in the teacher training institutes in this country.

Women in Urban Cooperatives

Women's Bureau of the Cooperative Union of Malaysia (CUM)

1975 is of great significance to the women members of the CUM. 1975 was International Women's Year and an ICA Regional Conference on "The Role of Women in Co-operative Development" was held in Hotel Jaya Puri from the 21st—28th July 1975. Arising out of one of the recommendations passed at the Conference was the formation of the Women's Committee of CUM.

Since its formation the CUM Women's Committee has carried out various activities with the hope of educating, motivating and creating greater awareness among women co-operative members, of their role in the cooperative movement.

Forums and dialogue sessions were held at the MCIS building in Jalan Ampang and Wisma MCIS. Speakers from various organisations were invited to discuss topics of interest with the women members present. Some of the topics

covered in the getting to know the cooperative movement were:—

Activity	Topic
1. Dialogue Session (43 participants)	Are Co-operatives really necessary and what part can women play in the cooperative movement.
2. Dialogue Session (40 participants)	The principles of cooperation
3. Workshop (CUM Women's Committee Members) Functions and objectives of Thrift & Loan societies (52 participants)	Programme Planning
4. Dialogue Session (35 participants)	Functions and objectives of Co-operative Supermarkets
5. Dialogue Session (35 participants)	Co-operative Central Bank Ltd.
6. Dialogue Session (50 participants)	Cooperative Education
7. Study Circle	(i) Learning the basics of biscuit making. (ii) Packing for sale.
8. Members Open Day at the Malaysian Co-operative Supermarkets Society Ltd. in Jalan Haji Hussein, K.L.	Sale of:—biscuits home-grown vegetables pickles tit-bits
9. Forum followed by one day Seminar. (40 participants)	Better Living Through Cooperatives
10. One Day Seminar CUM workshop(37 participants)	Cooperative Management and Administration

- | | |
|--|--|
| 11. National Seminar
(45 participants) | Member Education |
| 12. Study-Circle
20 members of affiliates
of CUM | Basics of Macrami |
| 13. Members—Open Day
at MCSS | Sale of Macrami flower—pot
holders and potted plants grown
by members. |
| 14. Talk | Women and cooperatives |
| 15. Residential Seminar
(45 participants) | Women and cooperatives in the
Eighties. |

Among the objectives of the CUM Women's Committee are the following two:—

- (i) to teach women income-generating skills to supplement family income
- (ii) to set-up women's units in cooperative societies.

In keeping with the former objective, the two study-circles mentioned above that is, to teach the basics of biscuit-making and macrami were carried out. Apart from teaching the housewives the method of biscuit-making they were also given lessons on packing for durability, pricing their items and other relevant points by the representatives of both the Asiatic Packing Company and the Malaysian Cooperative Supermarkets Society Limited.

Although the CUM Women's Committee members assisted them in the preparation and packing of the items for sale at the members Open Day at MCSS, however the housewives were introduced to the Management of MCSS so that they could deal direct with MCSS for the sale of their items, after the Open Day Sales. Thus the housewives were made aware and benefited from one of the services of the Co-operative Supermarket.

In keeping with the latter objective the members of the CUM Women's Committee have encouraged and assisted in the formation of Women's Committee in the Societies. One such women's unit is the "Koperasi Unit Wanita", Taiping, Perak which was formed in 1978. The Chairman of the unit is Puan

Ahsaniah bt Othman and the Secretary Puan Azizah bt Mohd. Noor.

We are happy to mention here that through the good offices of the President and members of the Executive Council of CUM, the Women's Committee has been able to nominate their members to participate in national seminars organised by CUM and ANGKASA. Women are also serving in the Auxilliary Committees of CUM.

Tradition and common prejudices die hard. It has taken many decades for women to gradually emerge from the social and economic constraints into which tradition and prejudice have cast them. The already revolutionary changes that have taken place in the status of women in general are by no means complete.

The participation of women in the urban co-operatives is far from satisfactory although when the Rochdale Pioneers formulated their principles they intended to include women. It is recorded that women were very active in the preliminary meetings and a woman, Miss Ann Tweedale is named among the famous 28 pioneers.

The main reason that has kept women away from active participation in cooperative is their preoccupation with problems related to home and family responsibilities.

However we in the CUM Women's Committee are confident that with the continued support and assistance from the President and Executive Council Members of CUM, for all the activities organised by us, the participation of women will improve although they may not play a part commensurate with their membership in the cooperative movement.

ROSARIO C.LAZARO*
ROSALINA G. SANTOS

Women's Participation in Cooperatives in the Philippines

The cooperative movement in the Philippines was started as early as 1915 with the enactment of the Rural Credit Act. As in most Asian countries, cooperatives in the Philippines started in the rural areas. Several laws institutionalizing both agricultural and non-agricultural cooperatives were passed since then.

One of the most significant programs of the Government after the country was placed under Martial Law was the agrarian reform program. This drastic program aimed to revolutionize land ownership in the country by transferring ownership from a few big landowners to farmers who were after all, the actual tillers of the land. A parallel program was deemed necessary to successfully implement the intended agrarian reforms; thus the cooperatives development program was drawn up.

The new cooperative development program of the Philippines aims 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, primarily farmers, in order to attain a more equitable distribution of income and wealth.

The base of the program is the *Samahang Nayon* (a local term for a rural association), a pre-cooperative organization of farmers. Providing education and training, not business activities, is the primary aim of the Samahang Nayon. To date, there are more than 30,000 such organizations all over the country, 29,000 *Kilusang Bayan* or full-fledged cooperatives, such as area marketing cooperatives and cooperative rural banks. There is also a Cooperative Marketing System of the Philippines, a Cooperative Insurance System of the Philippines, and a National Publishing Cooperative. Last December, the Cooperative

*Vice-Chairman, and Member, Executive Committee, Philippine Federation of Women for Cooperatives, Inc. Manila, Philippines.

Union of the Philippines was organized.

In the education field, cooperation has been integrated in the school curricula from the elementary up to the tertiary level. Both public and private schools are inculcating in the students the cooperative principles as a way of life.

Ironically, while Filipinas have attained equality with their menfolk in practically every field of endeavour, women have shied away from cooperatives. It was timely, therefore, that the United Nations declared 1975 as "the International Year of Women", with the following objectives: (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 recognize the importance of women's increasing contribution to peace.

In July of the same year the International Cooperative Alliance Regional Office and Education Centre for South-East Asia (ICA-ROEC) accordingly held a regional conference on "The Role of Women in Cooperative Development" in Kuala Lumpur, in collaboration with the Cooperative Union of Malaysia. The Philippines sent five delegates to the conference.

Immediately after, in the Philippines, organizational efforts were started by the Filipino Cooperative Wholesale Society's Women's Committee, but it was only in the latter part of 1977 that Committee was converted into the Steering Committee of the Philippine Federation of Women for Cooperatives, Inc.

In May of this year, an ICA Study was conducted to (a) ascertain the present position of women in cooperatives in the Philippines and (b) suggest ways and means for increasing women's participation in cooperatives. The team was ably assisted by the Ministry of Local Government and Community Development Regional Staff and the Bureau of Cooperatives Development key personnel.

As a result of the survey, the PFWCI then decided to hold a seminar/workshop on "National Training Course for Women Leadership in Cooperatives" in Baguio City from October 22-30, 1979. Specifically, the seminar-workshop aimed to: (a) provide training for leadership of women in cooperatives; (b) study problems of consumers, credit and rural cooperative societies; (c) discuss possible solutions to the problems, and (d) accelerate/increase active women's participation in their coope-

ratives.

Thirty-two women cooperative leaders from all regions in the Philippines were invited to attend the seminar-workshop. These women leaders mapped out an action plan designed to establish regional chapters, especially in the rural areas, where there is a more pressing need for organized cooperative effort. Hopefully, women cooperators in the rural areas will be mobilized to carry out projects/activities that will solve not only their everyday problems but all other problems attendant to rural development, such as population control, nutrition, sanitation and ecology.

In accordance with this action plan, chapters at the municipal, provincial and regional levels are presently being organized. Today, there are more than 1,000 members all over the Philippines. A national convention will be called before the year ends.

In the Philippines, Government agencies take charge of various Government programmes such as population control, nutrition, cottage industries and cooperatives. Although the PFWCI is presently registered with the Securities and Exchange Commission as a non-profit civic organization, it will eventually be registered with the Bureau of Cooperatives Development since it is also a non-profit civic organisation of women cooperative leaders. As such, it will be able to count on both private and Government support in all its projects.

As soon as a national convention is held and its national Board of Directors is elected, the PFWCI hopes to conduct seminars and training on such varied topics as leadership, nutrition, handicrafts, family planning and other areas that particular regions have a need for. The Philippines, consisting more than 7,000 islands having varying local conditions, thus experience differing local problems. It is the intention of the PFWCI to help solve problems peculiar to each region; for this reason, the seminars and training to be conducted will be held along a number of areas simultaneously but in different places. It is not the intention of the PFWCI to undertake projects on its own; rather, it hopes to collaborate and to coordinate with the government agencies concerned. In this way, utilization of manpower and funds of both the government agencies and the PFWCI will be maximized.

The biggest problem the organization is facing is how to encourage women cooperative members to get more involved in their cooperatives. The survey mentioned above revealed that both women members and board members composed of less than one half of the total, with only two regions having 52 % and 53 % women members and also two regions having 50 % and 50.82% women board members. Getting women involved is a problem in the Philippines because Filipinos continue to adhere to the Filipino tradition of confining women to the home. This makes a Filipino a follower and seldom a leader in the community and in social organizations. Education and westernization have not changed this outlook even in this so-called jet age; Filipinas, especially in the rural areas, continue to follow and be contented to stay behind their menfolk. Therefore, the PFWCI will not venture into areas that are traditionally those of men, but instead concentrate on those that are the domain of women.

HO CHUI YIN*

Women in Singapore Cooperatives

Women in Singapore Society Today

The picture that immediately comes into mind when we think about the question of women in Singapore society today is that of women as equal partners, enjoying equal opportunities to participate in the economic and social progress of the country.

The Women's Charter of 1961 safeguards the right of women to participate in the social, economic and political life of Singapore on the basis of equality before the law. The principle of "equal pay for equal work" has been implemented in the public sector since 1962 and is also applied in the private sector, although in many areas, discriminating wages still prevail and female earnings still lag behind those of her male counterpart. The Employment Act lays down the statutory benefit workers are entitled to apply equally to both male and female workers. The Act nonetheless has its discriminatory aspects—additional provisions for female workers are made in areas of maternity leave and night work and while male workers may claim medical benefits for their wives the provision does not apply to the male spouses of female employees.

Formal education opportunities in Singapore, are open to all Singaporeans irrespective of sex. The increasing levels of literacy and abundant job opportunities that have been generated as a result of the industrialization programme have led to a significant increase of females entering the labour market, especially, between 1966 and 1974. The female labour force participation rate rose from 15% in 1960 to 41.9% in 1979. Although the majority of the women in the labour force are in the low paying jobs, the better educated are slowly finding access into the administrative and professional ranks.

Women in elective politics have however since shown a mark-

*The Singapore National Co-operative Union Limited, Singapore.

ed decline as the emphasis shifted towards that of mobilizing them to contribute to economic productivity and industrial growth. Women's participation in politics, has nonetheless, taken on new forms. There is a new and higher degree of involvement of women in community centres, trade unions, voluntary organisations and co-operative movements.

Outside of the community centre sub-committees and the trade unions, women in Singapore are actively involved in some 20 organisations and associations that cater to the social and recreational needs of women.

The recent formation of the Singapore Council of Women and their proposals for the setting up of Family Courts reflects the desire among women to take up a more effective lobbying role with respect to social issues of national significance. The needs of working women, especially working mothers with young children have now become current issues both for discussions and areas of service provisions within both the union movement and community centres.

The rise in participation of women in employment in Singapore today is attributed to the economic and industrial development which took place during the last 15 years as a result of which many job openings suitable to females were created. This growth was accelerated after 1968 where conditions were more conducive to investors after the enactment of the Industrial Relations (Amendment) Act and the Employment Act.

In 1965 female employees constituted 17,591 persons or 18% of the working population but by 1979 this number had increased to 33.6% or 342,583. This great growth is made possible by the success of our industrialization programme where by a major transformation of the economy from an essentially entrepot and trading one to industrialization since the early sixties have attracted investors to our Republic. The favourable political and economical climate as well as the availability of labour from our youthful population aroused added interest as well.

Singapore in the early post war years was predominantly a trading and processing centre and jobs then were insufficient to cope with our ever growing work force. In 1960 the female working population was only 12,796. They were employed mainly in the services and commerce sectors and only a small

number in industry. At that time females were still bound by the traditional social belief that a woman's place was in the home. They were expected to do domestic work, look after a home and raise a family and the male was considered the breadwinner. But as the years passed and with the economic modernization and the expansion of education of the females such barriers on traditions and customs soon changed and the younger females now offer themselves as an integral part of the nation's workforce.

- (a) The total number of employees (both male and female) has increased from 399,480 in 1980 to 1,018,328 in 1979.
 - (b) The number of employed women in 1969 was 100,816 but at the end of 1979 it increased to 342,583. This indicates that within a period of 11 years an additional 241,767 gained employment. In terms of percentages, in 1969, women formed only 25.2% of the total employees. However, in 1979 females constituted 33.6%.
- (1) The largest proportion of females are employed in the Manufacturing Division which accounted for 131,464 or slightly over 38% of the total females employed. This is because this category includes the garment textile and electronic industries which employ majority of female workers.
 - (2) The Commerce Division accounts for 83,129 or 24.3%. This comprises workers in the wholesale and retail trade as well as employees in hotels and restaurants. The rise of the hotel industry as we developed our tourist trade has brought forth an increase in job opportunities in the hotel catering services.
 - (3) This is followed by those Community, Social and Personal Services which is 71,129 or 20.8%. This group comprises clerical, domestic, professional and technical workers.
 - (4) Financing, Insurance, Real Estate and Business Services comes fourth in the absorption of our female workforce with 18,158 employees or 5%.

Problems in encouraging greater female participation in Economic Development

One significant problem lies in the inability of women to reconcile the dual role of homemaker and worker. The working woman has to divide her time between her home and her work. This is often aggravated by a social development which is gradually evolving in Singapore—the breaking up of the traditional family system. More and more young couples today tend to set up their own homes instead of staying with their in-laws or parents. This makes it imperative for working women to hire domestic helps. However, the rising cost of domestic help coupled by shortage, make it impossible to do so. Consequently, many of them withdraw from the labour force soon after marriage and arrival of children.

Another problem lies in the values and social attitudes of traditional Asian men and women. It is a common belief that women are weak, emotional and irrational and are not suited to shoulder higher responsibilities. Such beliefs have made society reluctant to treat women on an equal basis, particularly in employment. This has to a certain extent, restrained women from venturing far into the professions.

Some Suggestions for the advancement of Working Women

a. Reform of the System of Values

This must be carried out essentially among agents of socialisation i.e. the family, school, cultural environment, mass media etc.

b. Application of Dynamic Vocation Training and Employment Policies

This implies:

- the restructuring of the vocational training and guidance system for girls,
- the creation of new jobs for women, taking due account of structural and regional disparities, perhaps by intro-

ducing quotas and granting them access to recurrent educational institutions.

c. The adoption of legislation and regulations which would secure the application by enterprises and incorporation in individual contracts and collective agreements of measures to ensure equality of treatment in respect of working conditions, the elimination of wage discrimination, the introduction of new methods of job evaluation and an equitable status for male and female workers with regard to social security and fiscal arrangements.

d. Effective family welfare programmes. In particular, these would include:—

- the provision of facilities such as creches, cultural, educational and leisure services for children, adolescents and old people, day hospitals for workers' dependants in need of treatment, production of labour saving household devices at reasonable prices, and low cost housing complete with domestic services etc.

e. Practical Recognition by Society of the time women spend looking after their young children and of the unpaid work they do in the home. There should also be reform of the fiscal legislation and social security programmes for women outside the labour force and reform of the legal status of married women (covering such matters as nationality, parental authority, equality between the sexes as regards inherited and other properties etc).

f. The launching of educational, social and recreational programmes for women development:—

- Educational programmes must be so designed not only to enhance their employment prospects but to encourage also women to be more actively involved in trade union activities e.g. trade union education and leadership training courses.
- More creches and day-care centres must be set up to meet

the needs of working mothers.

- Extra-mural classes or games must be organised to suit the recreational needs of members, be they men or women.

As Singapore enters the 1980s with a new economic policy to upgrade the structure of the economy, the role of female workers assumes even greater importance. The change to higher levels of industrial development in Singapore will not limit the opportunities for female employment. On the contrary, new opportunities arise in skilled and better paying jobs. However, it is important to recognize that such opportunities could be taken advantage of only if females are mentally prepared and have equipped themselves with the necessary training, skill and knowledge through the availability of the training facilities.

PAILIN SUPAKITVILEKAGARN*
SUPARB PIMPARTHONG

Women's Participation in Cooperatives in Thailand

Background

Events in Thailand over the past decade have created many socio-economic problems which need to be resolved. Slow economic recovery, income disparities, unbalanced population growth, and unemployment have all had an impact on the socio-economic problems Thailand is now facing. Inequality in the standard of living and income distribution between rural-urban population has resulted in massive migration to Bangkok and other urban areas. To reverse this situation the Royal Thai Government is committed to supporting the rural poor as one of the priority target sectors by placing special emphasis through Tambol Councils and Village Development Committees on the development of those activities which will enhance the quality of life.

In countries where data on rural non-farm employment are available, it is clear that rural non-farm activities can provide significant amounts of employment and income for rural worker. One of the more promising approaches for stimulating rural employment and assisting the poorer members of rural societies is the development of small-scale industries in rural areas, especially in handicrafts and cottage industries. By providing additional opportunities in the rural areas, they reduce the need for rural people to migrate long distances to obtain employment particularly in off-farm season thus reducing population pressure in the metropolitan areas, and at the same time, increase income of rural people thus closing the income gap between those in rural and in urban areas as well as raising the

*Cooperative Promotion Department, Thailand.

standard of living of the rural people.

The development of rural industries especially handicrafts and cottage industries can be expected to have a major impact on the role of women in society and the integration of women into the economy. At the present time, women in the rural areas are active in many types of commercial activities. As industrial opportunities are identified, it can reasonably be expected that women will be major participants in organizing and operating enterprises as well as receiving good wages.

One of the main strategies to increase income and reduce poverty of rural people is to make use of all available resources more fully. This calls for increasing and more productive employment, fuller use of human skills and energies, participation and integration of rural people into the production and distribution systems. So, handicrafts and cottage industries through women groups have been promoted as a means to increase income of rural people.

Responsible Organizations

The responsible organizations for conducting the programmes for women in Thailand are divided into two sectors.

2.1 Private sector or non-governmental sector

2.2 Government sector.

2.1 Private sector or non-governmental sector are as follows.

2.1.1 The National Council of Women of Thailand (NCWT)

2.1.2 The Girl-Guide Association of Thailand under the Royal Patronage of Her Majesty the Queen.

2.1.3 The International Organizations such as The International Council of Women, The International Human Assistance Programmes etc..

2.2 Government sector

2.2.1 Community Development Department, Ministry of Interior.

2.2.2 Department of Agricultural Extension, Ministry of Agriculture and Cooperatives

2.2.3 Department of Industrial Promotion, Ministry of Industry

2.2.4 Cooperatives Promotion Department, Ministry of Agriculture and Cooperatives

The Guidelines and Principles

The programmes of action of the two sectors are founded on the guidelines and principles as follows:

- That women should participate and contribute on an equal basis with men in the social, economic and political processes of rural development and share fully in improved conditions of life in rural areas,
- That national cooperation should be strengthened and a new sense of urgency introduced to augment the flow of financial and technical resources for rural development,
- With the support of private-sector, should strengthen their technical cooperation in rural poor and foster policies of collective self-reliance,
- That creating activities for self-improvement in education, health, nutrition, family planning, general knowledge, elementary knowledge of legal-rights, duties and civic responsibilities, etc.

Objectives

In general, the objectives of the two sectors are alike that are:

1. To stimulate, inform and promote various types of rural income-generating activities like cottage-industries, crafts, livestock, embroidery, nutrition and agro-industries techniques through women's group,
2. To promote cooperation in production, marketing, management and other appropriate technology through the cooperative method,
3. To provide a forum for the rural women to develop action oriented income-generating projects towards their own self-reliance.
4. To exchange ideas and experiences in the field of rural development through groups.
5. To promote the women's role both in the family and the community by setting up the women groups that can solve the common and the family problems.

Activities

Private sector and government sector's activities relating to women groups, both adult and youth, are as follows:—

- To educate them on increasing their farm product especially economic crops by improving farm practices such as soil fertility, the application of chemical fertilizers, insecticide and pesticide, selecting of high yielding varieties of crops and also farm planning in order to increase their farm products and profit maximizing.
- To educate them in post harvest farm storage and transportation for market
- To train them on handicraft, such as bamboo products, mat woven from rush, furniture, handloom weaving and dress-making by local resources mobilization,
- To educate and demonstrate them on food nutrition, family and personal health and also family planning.

Advantages

The advantages of the program serve as a forum for co-operative promotion by encouraging the rural women to learn about crafts, agriculture, livestock and other rural income generating projects as well as to let these women to define possible action projects to help themselves.

Furthermore, it is hoped that the members will be able to know new methods using appropriate technology and gain practical insight into local processing and manufacturing management and marketing techniques.

It will serve the women groups to know how to work together, the basis of democratic control, the social situation and also be able to solve the problems themselves. Besides these, it raises the living standards of the rural poor, because the activities are formulated on the premise that skills training and the extension of credit can go a long way in giving the disadvantaged women the resources to help themselves in raising their standard of living.

The number of women groups

Within the scope of these projects the standard of living in participating villages and tambols will improve as a result of women and youth receiving practical skills training through courses.

A number of women development groups set up by the Community Development Department are as follows.

date		no. of groups	no. of mem- bers	note
1975	Women de- velopment groups	559	12,770	The Women de- velopment groups shown in the tables are in two levels, vil- lage level and tambol or town- ship level in 69 provinces.
1976	„	576	16,837	
1977	„	397	8,100	
1978	„	797	17,548	
1979	„	737	16,223	
	Total	3,066	71,478	

Youth women groups operated by the Department of Agriculture Extension have been set up in 72 provinces. The number of groups in July 1980 was 1,437 while the number of members were 51,376.

For the private sector or non-governmental sector, there are 27 groups with 474 members. This project is operated by the International Human Assistance Programs in collaboration with the Community Development Department.

Furthermore, there are some women groups which are operated by both sectors such as the National Council of Women of Thailand, the Girl-guide Association, Department of Industrial Promotion and Cooperative Promotion Department.

Women's participation in Cooperatives

In Thailand, the emphasis on training of members and board of directors is the main policy of the government.

For women's participation in cooperatives there are only 2 or 3 cooperatives operating on income generating activities for the cooperative members family. New or expanded project activity will not be undertaken until there is satisfactory evidence that project is working effectively.

Minburi Agricultural Cooperative is one of the cooperatives where supplementary income is earned through various handicrafts (wicker, weaving etc.). Since 1975, the extension of skills training programs for members housewives and youth of this cooperative has been developed.

The following activities are carried out by the cooperatives themselves with cooperation of the cooperative officials :

1. select participants for training
2. implement the training courses and follow-up
3. assist women and youth groups in the development of project request
4. find the professional lecturers in various subjects
5. collect the products and sell to the market etc. to increase the income of the member families.

Suggestions from the rural men and women who attended the National Workshop in February 1980.

A National Workshop for Rural People on Rural Income-Generating Activities in Agriculture, Crafts and Livestock through Self-help was organized by the Cooperatives Promotion Department, assisted by many other governmental departments concerned. The participants were from different districts of whom 68 were women, 114 men and 133 young-women and youngmen.

Recommendations and suggestions from the participants are as follows :

1. Problems of shortage of water for agriculture are found in their own villages and in villages they visited on the field trips. Suggestions for solving this shortage of water should come through the Tambol Council.
2. While solving this shortage of water, it is advisable to assist the villagers to find supplementary income from other sources.

3. To earn supplementary income, one should look for local raw materials, make use of the know-how of the villagers themselves and find a market.
4. To assist them in earning supplementary income, the villagers requested to be trained in crafts. After what they saw during the field trips, the participants were sure that the training given by the governmental and non-governmental organizations can help them.
5. For efficiency in earning supplementary income, the villagers should work in groups if possible in the form of cooperatives to be effective in work and in ideas to solve problems instead of just waiting for governmental assistance.
6. To obtain supplementary income through crafts, each locality should preserve its own characteristic.
7. To solve urgent problems of shortage of funds, saving groups must be formed among members of cooperatives or among the villagers themselves if possible.
8. Resource persons belonging to governmental and non-governmental organizations working in various localities do not have opportunity to work together. After this workshop it is known to the villagers that there are officials from various departments and members of the cooperatives in districts and townships who are capable of assisting the supplementary income—generating projects.
9. The participants suggested that apart from the government officials, there should also be local experts who can help to teach handicrafts so they could be involved in the teaching process.
10. The participants recommended that various government departments should agree to cooperate and should agree themselves before going to the villages to assist rural development according to the common projects of each province.
11. The villagers agreed to promote additional income through self-reliance to solve their own problems, but they requested the government to give aid in matters in which they cannot help themselves.

The recommendations and suggestions of the participants enabled the Cooperative League of Thailand in collaboration with the Cooperatives Promotion Department to formulate the project on 'women's participation in cooperatives'. A study on the project from Minburi Agricultural Cooperative and the other counties have been undertaken, and the project for formulating a plan of action in agricultural cooperative in Yasothan province in the northeast of Thailand is considered as a pilot project.

Cooperative League of Thailand

Cooperative League of Thailand, an apex organization representing cooperative societies throughout the country, has played a major part in enhancing woman's participation in cooperative activities. Two years back training courses were conducted for women who represented village leaders in the north-eastern part of the country in order to feed them up with better understanding of cooperative practical knowledge in respect of their economics and social life. On the other hand attempts had been made to promote their skill and knowledge of producing local material or goods and marketing of their products. This is aimed at promotion of using local resources for economic purpose, creating certain degree of employment within the village and to improve their income.

In the past, women's participation in cooperative activities had formed a very small degree due to lack of financial assistance on this event. The Cooperative League of Thailand has tried its best to put up this activity. But the Cooperative League of Thailand itself has its main responsibility in training its in-service personnel of cooperative societies throughout the country with its very limited funds. Thus it is quite difficult for the CLT to share costs for putting up such a kind of event regularly.

However, to make women's participation in cooperative activities possible, the Cooperatives Promotion Department and the Cooperative League of Thailand are looking for financial assistance from outside.

E.R. BROISMAN*

The Role of I.L.O. in regard to Women Workers and Cooperatives

The year 1975, proclaimed by the U.N. as International Women's Year, served as a point of departure for the I.L.O. to redefine its objectives concerning women workers. During the 60th Session of the International Labour Conference, held in Geneva in June 1975, the I.L.O. adopted a Declaration and a Resolution to promote equality of opportunity and equality of treatment for women workers, which continue to be the basic guidelines of I.L.O.'s activities concerning working women.

The Declaration incorporates a series of fundamental principles based on international norms and standards adopted by the I.L.O. or the United Nations. Article I of the Declaration states that "there shall be equality of opportunity and treatment for all workers and all forms of discrimination of sex which deny or restrict such equality are unacceptable and must be eliminated."

The Resolution puts forward a Plan of Action to promote efforts at the national, regional and international levels. The Plan of Action calls for broad national programmes including promoting equal access to employment and training, improving conditions of work and life, encouraging participation at all decision-making levels, strengthening administrative machinery and reviewing protective legislation.

It should also be noted that the Declaration urges special efforts, in favour of women workers in developing countries, particularly in rural areas.

The recommendations embodied on the Resolution are reflected in the I.L.O. medium-term plan (1976-1981) adopted by the Conference in June 1976. Priority areas of activities include the need to increase employment opportunities for women; the

*Coordinator, Women's, Young Persons' Relations and Information Section, I.L.O. Regional Office for Asia and the Pacific, Bangkok, Thailand.

elimination of discrimination against women in systems of social security and practical measures for the implementation of the equal pay principle.

In regard to the subject opportunities for women, I.L.O. research and action programmes are concerned with the improvement of education and training for women workers including retraining for women re-entering the labour force; measures to improve the participation and advancement of women in co-operatives, trade unions and related organisations which mobilise support for the elimination of discrimination.

In 1976, the I.L.O. also launched its World Employment Programmes at a World Employment Conference which placed special emphasis on the need to improve the status of women in developing countries, especially in rural areas, full recognition was given to the important role played by women in the basic needs, strategies as the main priorities of food, clothing, etc. The Conference recommended that the workload and drudgery of women be relieved by improving their working and living conditions and by providing more resources for investment in their favour in rural areas.

Under the World Employment Programme, the major objective of research and studies is to determine the socio-economic factors that affect the position of women in rural areas.

Some of the studies completed or in process include the following subjects:—

1. *Village Women in Bangladesh—Prospects for Changes.*
2. *Women in Rural Development: the Peoples Republic of China.*
3. *The Impact of Market Forces and Development Processes on Women in Rural Subsistence Economies—India.*
4. *The Role of Rural Women in the Bidi Industry (Uttar Pradesh, India.)*
5. *Socio-economic Inquiry into the Agricultural Workers' Union of Sujaral, India.*
6. *Women Rubber Plantation Workers in Malaysia.*

Under this ILO rural employment programme, two major projects have recently been approved, an inter-regional project on rural development and women funded by the Federal Re-

public of Germany and another project for rural women in Asia funded by DANIDA—the Danish Funding Agency. Both these projects foresee further research studies, regional and national seminars leading to action oriented programmes.

The long-term objective of the I.L.O.'s programme for training women consists in providing skills for need income earning opportunities. Studies in regard to income generating activities were carried out in Bangladesh, Malaysia, Philippines, Sri Lanka and Thailand which were combined into a report entitled "Income Generating Skills for Women in Asia". The report served as a basic paper for the I.L.O. Regional Workshop on Income Generating Skills for Women in Asia held in Chingmai, Thailand in August 1979, with topics such as training of instructors, development of training materials, promotion of training in rural areas and standardisation of skills. A follow-up national seminar has already been held in Sri Lanka and other national seminars are expected to be carried out in Bangladesh, Indonesia and Malaysia.

A number of I.L.O. technical co-operation projects in favour of women are presently being carried out in the Asia and Pacific region. Those related to the cooperative field are being implemented in Pakistan where an ILO executed project aims at developing skills for rural women for gainful employment in the carpet industry. New designs for carpets are being introduced and 15,000 industrial homes or centres for training women are being set up in villages. The scheme also hopes to achieve some success in breaking down traditional rural prejudices against women.

Of particular interest is the I.L.O. Project on the Development of Women's Participation in Cooperatives in Papua, New Guinea, being funded by UNDP since 1977. Its primary objectives are the development of small business cooperatives, business management and small scale industries training. The Project started in Smoha is being expanded in four other regions.

In Bangladesh, an ILO/UNICEF Project on training of women for Skills Instruction has recently started which aims at providing women with skills to earn an income in order to generate cash income and enable them to use resources to improve their well being. This is mainly a rural development

programme concerned with training instructors, expansion of income generating smallscale industries and handicrafts centres and marketing facilities. Three ILO women experts of Filipino and Indian nationality, are assisting the Government in carrying out the project. In an ILO/YWCA project, which began in 1975 in Fiji, over 600 women and young people have successfully acquired new skills using local resources such as tree bark, sisal and coconut husks to produce screens, slippers, handbags and other products of sufficiently high quality for export to New Zealand.

As regards ILO assistance to Governments in the region in regard to cooperative development, which includes assistance to women cooperators or cooperatives in countries in the Asian and Pacific region can submit requests for assistance through the relevant government agencies, to the ILO Regional Office for Asia and the Pacific located in Bangkok where an ILO Regional Adviser on Cooperative Development is located or to the ILO Office located in the country concerned. These are located in Islamabad, New Delhi (covering India, Nepal, Sri Lanka, Bhutan and Maldiv Islands) Djakarta, Manila and Fiji (covering the Pacific islands and Papua New Guinea.)

A regional team concerned with cooperative trade between developed and developing countries is also located at the ILO Regional Office in Bangkok.

MARGARET M. CROWLEY*

Brief Statement by F.A.O.

On behalf of the Assistant Director General of the Food and Agriculture Organisation of the United Nations, I wish to convey our best wishes to the participants of this seminar, for a very successful meeting. The theme of this seminar "Enhancing Women's Participation in Cooperative Activities" is of great interest to us and in line with our overall responsibilities in promoting improved agriculture and raising the level of Nutrition of the member countries.

During the past decade there has been increased emphasis and recognition of the role women should play in the overall development of their own countries. This concern for greater participation of women in their own development is reflected in the many activities organised at national, regional and international levels.

F.A.O. has always had a special interest in Cooperative Societies, and has provided both expertise and funding for their development in member countries. This assistance has been well documented elsewhere, and will not be discussed here. However two on-going programmes concerned with income raising activities are

- (i) Small Farmer Development Projects (SFDP) and
- (ii) Inter-country Project for the Promotion and Training of Rural Women in Income raising group activities.

The SFDP project is based on the organisation and formation of homogenous groups around an economic activity and is on going in Bangladesh, Nepal, Philippines and Thailand.

The second project for the promotion and training of Rural Women in income raising group activities is based on the phi-

*Regional Officer, Home Economics and Social Programmes, F.A.O. Bangkok.

losophy that people at the grassroots level in developing countries have a great deal to teach their own people, and that they themselves are the best teachers. Pre-planning for both projects included a survey and analytical stage, and the preparation of case studies. The projects, case studies, and evaluation of the overall strategies are available in book form and may be of interest to the participants of this seminar. Countries involved are Bangladesh, Korea, Malaysia, Nepal, Philippines, India, Indonesia, Sri Lanka and Thailand.

Of particular interest to cooperatives would be:

Learning from Rural Women and Transfer of knowledge and skills among poor groups.

These have been produced by the ESCAP and F.A.O. joint Co-ordinators of this Inter-country project and are available from the respective agencies in Bangkok.

**Group Reports,
Recommendations**

Report of Group I

Structure

<i>Chairperson</i>	Mrs. Rosario G. Lazaro, Philippines
<i>Secretary</i>	Mrs. Hosnera Chowdhury, Bangladesh
<i>Rapporteur</i>	Mrs. Ferdausi Ali, Bangladesh
<i>Members</i>	Mrs. Swarna Wickramasinghe, Sri Lanka
	Miss Siti Rosna binti Hj Ahmad, Malaysia
	Mrs. Rajwant Sandhu, India
	Mrs. V. Kandiah, Sri Lanka

Subject :

1. What are the problems involved in the organisation of women for increased cooperative activity?
2. What institutional, structural and financial support is necessary to make women's participation in cooperatives more effective and more meaningful?

Introduction:

The broad objective of this Seminar is to make recommendations on "Enhancing Women's Participation in Cooperative Activities" in the countries of South-East Asia and to review, examine and assess the recommendations of the Regional Conference held at Kuala Lumpur in 1975 as to the extent of the implementation and future programme of action. The intention of the Cooperative Movement is to better the standards of living of families. Women do not seek to set up parallel cooperative movement, rather they have to come into the mainstream since it is their role in the family which is of paramount importance in maintaining its peace and happiness. The Cooperative Women's Organizations should be a part of the whole cooperative system of the country since women as homemakers play such an important role in maintaining the health and happiness of the family.

To by-pass women in the cooperative movement would mean the failure of its long range objectives. Women's part only seek to correct an existing imbalance. Group I is assigned the subject on 'STRUCTURE' and how it interlinks with subjects assigned to Group II, III, and IV.

Structure is defined as the general framework of the cooperative organization. It is necessary in any organization so one can know who become members, how the association will be managed, who are its officers, who can become officers and what committees will it have. It is primarily designed so as to facilitate the achievement of its objectives as well as to have an efficient and effective organization.

In answer to the first subject some of the principal difficulties which come in the way of women's participation in the cooperative movement are:

1. *Social Systems* : Customary and traditional laws are standing blocks to women's participation in cooperatives inspite of the fact that legislations have not in reality discriminated them.
2. Lack of Leadership—Leadership in a woman is either inborn or developed through contact with people.
 - 2.1 indifference on the part of well-seasoned women leaders to tap the potential of a woman in the lower levels.
3. Lack of knowledge about the cooperative movement on areas such as :
 - 3.1 structural organisation
 - 3.2 duties and responsibilities of the members and the officers
 - 3.3 benefits of being a member.
4. Time element—lack of time to participate actively in the movement are caused by family/household responsibilities of a housewife and mother who has to carry the brunt of household chores from day-to-day: and to a career/professional woman who works in a government or private agency, she places her cooperative activities secondary only to her duty to her career.

5. Lack of motivation.
6. Difficulty in contacting members through transportation and communication.
7. Economic problems.

In answer to the second subject, we are presenting to an organisation of the women's committee which we believe will help in the more effective and meaningful participation of the movement, taking into consideration the above mentioned difficulties. It is regrettable to note that at present women's participation at the primary level is very limited in most countries of the Region. Their participation in the secondary and national levels is virtually non-existent since these levels are managerial in character and are composed of elected representatives from the next level. The ICA Regional Conference on 'The Role of Women in Cooperative Development' had recommended that National Cooperative Organizations should organize women's committees in order that policies be formulated and programmes be planned to enhance women's participation in cooperative activities.

Structural Support : Women's participation at the base level is at present limited in most countries. Consequently their participation at the secondary, apex and national levels is virtually non-existent since these levels are managerial in character and are composed of elected representatives from the next below level. The ICA Regional Conference on "The Role of Women in Cooperative Development" had recommended that the National Cooperative Organizations 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—the secondary and primary levels.

Though the national women's committees have been formed in most countries, women's committees do not exist at the lower levels.

Primary Level : Provision must be included in the By-Laws for the organization of the women's committee in all levels wherein officers shall be elected such as the President, Vice-President and Secretary; The President of the Women's Com-

mittee in all levels shall be a member of the policy/decision making body with the right to voice and vote.

All women in the primary cooperative societies form the Co-operative Women's Organization wherein women shall be elected from among the women membership.

Secondary Level : Representation from the primary level organization shall be organized to form Women's Committee from which its officers shall be elected.

National Level : The national women's committee shall consist of the members of the regional level district committees. It shall likewise elect a national women's committee from among its members. It is the highest authority of cooperative women's organization.

South-East Asian Regional Level : There shall be a Regional Women's Committee for South-East Asia which shall be composed of two delegates, elected/nominated from each member country in the South-East Asian Region whose office shall be at any place where the Regional Office of the South-East Asian Region is located.

The term of office of these delegates shall be four (4) years.

International Level : The Women's Committee of the South-East Asian Region shall be represented in the ICA Women's Committee by one delegate from each country of the South-East Asian Region.

Objectives and Functions of the Cooperative Women's Organisation

1. Furnish assistance and advice for the implementation of the objectives of the cooperative societies in the area of operation.
2. Collaborate with regard to the democratic policy/decision making process of the cooperative societies.
3. Collaborate with regard to the marketing and production policies according to the needs of the members.
4. Provide advice to regularize the supply and distribution of consumer goods and pricing of goods etc.
5. Enhance the women's participation in Cooperative Movement from the grass root level to the national level.

6. Function in collaboration with the international organizations to get financial and technical assistance.

7. Membership with the Women's Committee of the ICA.

8. Membership with associations and institutions which promote home economics.

Institutional Support : Of the difficulties enumerated as coming in the way of women's participation in cooperatives the first i.e. traditional social system will continue for a fairly long time to come and can be conquered to some extent if knowledge about cooperative principles and practices can be widespread and leadership developed amongst women.

Both disseminating information about cooperation and developing leadership are the functions of the cooperative education programme. All the countries represented here have some sort of cooperative education programme though some may not be catering to women at present. It is recommended that the institutions give support to a special programme aimed at women through adequately staffed women's wings. Through the involvement of voluntary workers interested in cooperation, leadership in this field could be developed as is being done in Sri Lanka. The involvement of the Cooperative Department of each country to promote this programme in a positive manner would be helpful.

The involvement of the consumer institutions representing the movement of each country in the education programme for women would greatly enhance women's interest in this since it is in the consumer field that cooperatives can be of the greatest help in aiding the women in improving her home management.

Institutional support must also be available when women wish to set up cooperatives on their own for handicrafts, dairy and industrial cooperatives, consumer cooperatives etc.

Financial Supports

Any institution/organisation without the funds cannot stand with a solid foundation. Its financial support may be obtained in any of the following:

1. by shares and savings from women membership.
2. provide allocation from the annual budget in any level of cooperative societies.

3. allocate a certain percentage of the annual profit as a special fund of the women's committee for its activities.
4. Fund raising campaigns.
5. Government cooperative awareness and its corresponding assistance.
6. Loans from banks.
7. International aids in the form of donations and grants.

Recommendations

1. Ensure that voluntary participation of women is in the mainstream of cooperative activity and not in exclusive isolated activity.
2. A national legislation should be passed for the compulsory inclusion of subjects on cooperatives an all levels of education in both public and private institutions of learning.
3. Representation of more women cooperators from each member country of the South-East Asian Regional Women's Committee in the ICA Women's Committee.
4. Recommendation 16.6 of the ICA Conference held at Kuala Lumpur in 1975 must be fully implemented.
5. Revision of Cooperative By-Laws for the representation of women in policy/decision making bodies at all levels, be it in the primary, secondary and/or national level through election or nomination.
6. Institutional support must be available to women desirous to establish cooperatives of their own.
7. Banking institutions must lend adequate finances to cooperative societies for starting or expanding their cooperative activities.

Report of Group II

Education Leadership

<i>Chairperson</i>	Mrs. Minoti Riba, India
<i>Secretary/Rapporteur</i>	Miss T. Pathma, Malaysia
<i>Members</i>	Mrs Pailin Supakitvilakagarn, Thailand Ms Mimi Sutardja, Indonesia Ms. B.M.H Weerasekera, Sri Lanka Ms. Emma Broisman, ILO

Introduction

Throughout the whole proceedings of the above seminar, cooperative education was stressed by all speakers, resource persons and the participants themselves.

The Group during its discussions was of the opinion that Cooperative Education is vital for the social and economic advancement of the people and the movement. The potential of the vast human resources available must be correctly estimated so that programmes are specially designed to improve and increase the quality and quantity of cooperative leaders and cooperators.

The Group felt that members who are not mindful of cooperative principles will not share the correct aspirations and will not attempt to understand the movement's difficulties. The movement needs cooperators with sound attitude to face the future with confidence.

To draw up Education Leadership programmes, the Group discussed the subject in three parts and the recommendations of the Group are mentioned below.

1. Problems encountered in the field of Cooperative Education and Training and Leadership Development

- (a) lack of awareness about potentiality of cooperation among the people, owing to large scale illiteracy, apathy and prejudices;

- (b) lack of knowledge about cooperative aspirations among the cooperative membership and poor communication with their cooperatives;
- (c) lack of effective coordination within the cooperatives;
- (d) weakness of large number of cooperatives especially the primaries—organisationally, financially, administratively;
- (e) ineffective programme planning at all levels and for all levels;
- (f) lack of enlightened membership and Leadership;
- (g) inadequately trained manpower at all levels;
- (h) inadequacy of finances and poor financial arrangements;
- (i) inconsistency in government policies;
- (j) multiplicity of agencies working in the field of cooperative development—leading to duplication of efforts and leaving of gaps—many agencies carry out similar programmes;
- (k) inadequate communication and relations with the government.

2. What are the strategies that can be used to make member education, especially for women, more effective?

The Group recommends the principle of the 4 M's in its education programme to effectively overcome the above:

- (a) Manpower
- (b) Money
- (c) Material
- (d) Management

This programme should cover the under mentioned;

- (a) (i) Education for members and potential members,
(ii) Changing of attitudes, both men and women
- (b) Leadership education,
- (c) Middle management and top level management,
- (d) Employees of cooperatives,
- (e) Government officials.

3. Methodologies and Approaches

Education for members and potential members:

- (a) Education programme to be conducted at:
- (i) Primary (to cover all areas)
 - (ii) Secondary
 - (iii) Regional
 - (iv) National levels.

Approaches

Demonstration and courses in the field and in the surroundings familiar to these persons can be regarded for creating specific problems affecting day-to-day life of members and potential members.

Discussions

- (i) Group dynamics
- (ii) Role play
- (iii) Talks, seminars, workshops etc.
- (iv) Pre-programmed package/training mobile units
- (v) Field trips
- (vi) Audio-visual aids, films etc.
- (vii) Home visits.

Leadership Management Training

Regional and National Centres should provide Advisory Bureaus and training programmes to cater to the above needs. In addition the existing facilities provided by cooperative training agencies, colleges and government training agencies should be utilized to the fullest to overcome the shortage of effective and honest leaders in the cooperative movement.

Staff of cooperatives and employees of cooperative shops and super-markets

In addition to "on-the-job-training", organised training at ap-

propriate stages should be made available to improve services and to compete with the private enterprises.

Conclusion

(i) Cooperative Education should include better living, income generating and also social and economic subjects which affect the family and community and serves the felt needs of the people.

(ii) Enquiries should be made into the availability of materials in cooperative organisations and related agencies which could be used by women's groups. Suitable materials should also be prepared and made available for women's educational programmes.

(iii) Coordination should be established with national and international agencies operating educational programmes for better living and income generating programmes.

(iv) International agencies should be approached to supply experts and technical assistance for conducting cooperative education programmes and also providing of books, audio-visual aids, transport and any other facility necessary to carry out cooperative educational programmes, when the need arises.

(v) Experts, teachers and field workers should be recruited to assist in projects. Assessment of the projects should be made at all stages to ensure the success of the projects.

(vi) Opportunities and financial assistance should be made available for women's training at all levels.

Report of Group III

Income Generating Activities

The Group consisted of the following:

<i>Chairperson</i>	Ms T.S. Rukmayi, India
<i>Secretary/Rapporteur</i>	Mrs. L.K. Ratnayake, Sri Lanka
<i>Members</i>	Mrs. Nurjahan Kamal, Bangladesh, Miss Ho Chui Yin, Singapore Miss M. Crowley, FAO Miss Anjana Shrestha, Nepal Mrs. Soejitno, Indonesia

The Group met on 20th and 22th September to discuss several aspects of activities connected with income generation.

The main aim of cooperative activities is economic development and hence importance has to be given to income generating activities. These were based on agreement that women can no longer meet the needs of the families on the income of the male member of the family only. This situation was made worse by ever rising market prices. So the women feel that it is very necessary for them to find out ways and means of supplementing this income and which will also help them to improve their health and nutritional status of the family and also help them to maintain contentment of the family.

The Group indicated that income generating activities could be classified as follows:

I. Activities by individuals

- (i) Activities that could be undertaken by individuals such as animal husbandry, kitchen garden, poultry, cattle etc.
- (ii) Handicrafts: weaving, sewing, embroidery, toy making, mat weaving, candle making especially about raw materials available within the country.
- (iii) Chalk crayons manufacturing.

II. Activities by groups

While some of the above can be also undertaken by groups of women, the following are better for group work:

(i) *Food preparation*

- (a) fruit drinks and squashes
- (b) jams and jellies
- (c) banana chips
- (d) bread and other baked goods
- (e) pickles, spices, condiments
- (f) pappads

(ii) *Food processing*

A variety of food crops can be processed in various ways including drying, extracting, pressing and grinding and smoking.

- (iii) *Running cafeterias*—group of women to organise catering services in schools and other institutions.
- (iv) *Running child welfare centres*—group of women to organise child welfare centres to help the working women.

The Group felt that these activities should be considered with the following:

(i) *Supplementary or part-time work* which could mean that women would work according to their own spare time. They could still be a part of group of women, and the impact would be greater because the group could request the factory or industry to make a convenient arrangement for them to pick up their work and also to collect the finished items and market them, at a fair price. If the women work as a group (although they carry out individual jobs) the group can negotiate that the women are not exploited by not getting a fair price for the work they do.

When such groups are strong they can form their own associations and they can request what they need from the concerned departments. These would include (a) skills and manage-

ment training, (b) equipment, (c) assistance in achieving a good standard, (d) in marketing products and implementation of various laws to protect individuals from exploitation.

(ii) *Full time employment*

(a) Ancillaries to major industries.

There is lot of scope to start ancillaries to major factories.

Management of public sectors as well as private sectors can encourage the dependents of their employees to start women's industrial cooperatives (sub-contract) certain simple jobs to such cooperatives. This would be beneficial and encourage women groups to form cooperatives and also help them to supplement the income of their families to have a better standard of living.

The Group also felt that where women worked full-time they should be sure of suitable working conditions and fair wages. If women do overtime they themselves must insure that they do not overtax their health or that the work interferes with the looking after the family.

Government and other sources of assistance

Recommendations

The Group agreed that where women's group work together they can demand the services and the training they need such as if their activities are related to agriculture that they be given the necessary seeds and assistance in crop production. If it is animal husbandry that the services of the veterinarian to be available to them. If the need is equipment such as looms, sewing machines etc. that they would either get them at subsidised rate or be allowed credit on a minimum interest rate.

Government institutions should guarantee that they would simplify procedures in relation to women's cooperatives. They should also simplify the paper work since this is very time consuming and is a burden on the members. They should also be flexible in what they require so that the women can make a good input without interfering with their health and home life.

The Group suggested that it would be a good thing that those in authority would come and help the group decide on the most suitable undertaking for their part of the country. This would include assessment of what is possible, what skills are already there, what additional training is needed, what would be equipment need of such activity. Groups should be helped in understanding the amount of time and the energy involved and the margin of profit made on the finished goods. All this is necessary so that they make the right decisions.

Report of Group IV

<i>Chairperson</i>	— Mrs. Rosalina Y. Santos, Philippines
<i>Secretary/Rapporteur</i>	— Mrs. W. Mavilmada, Sri Lanka
<i>Members</i>	— Mrs. Tsune Kobayashi, Japan
	— Miss. Akiko Kaneda, Japan
	— Miss Suparb Pimparthong, Thailand
	— Mrs. M. Kumarasinghe, Sri Lanka

Subjects :

1. In what ways can a Cooperative Society help in improving the living standards of the community ?
2. How can women use this field of activity to ensure this function and more effective participation in the Cooperatives?

Introduction :

In ordinary parlance or simply speaking better living is an aspiration to improve our family life or living conditions. The Cooperative Society plays an important role in uplifting the living standards of the community by providing the strategies relevant to the challenge of building a society one in which everyone man, women and child shall share in the responsibilities of enriching life in all aspects. This holds true in programmes such as :—

1. Family Health and Sanitation

- (a) *Nutrition:*
- Preparation of well-balanced meals
 - Cultivation of good eating habits
 - Preservation of Food.
- (b) *Child Care:*
- Immunization programmes to control communicable diseases
 - Encourage breast feeding
 - Put up day-care Centres.

- (c) *Sanitation:* — Observe proper use of toilets
 — Ensure sale of potable drinking water
 — Observe proper disposal of waste/garbage
 — Keep homes and premises free from mosquitoes, flies and other pests.
- (d) *Family Planning:* — Assist government in information dissemination on population control.
- (e) *Abuse Control :* — Information campaigns on the evils of Drug addiction especially in young people to inculcate social responsibility and moral values.

2. Home Management

- (a) Budgeting and simple book-keeping
1. Rationalization of household expenditure
 2. Plans for improvements of the Home Management—kitchen, etc.
 3. Plan for children's education, marriages etc.
- (b) Save and use Credit wisely ;
- (c) Consumer education ;
- (d) Backyard food production :
1. Vegetables, root fruits, crops fruits
 2. Pig and goat raising
 3. Poultry
- (e) Break-through of conventionalism.

3. Social Activities

- (a) Organize and promote sports activities for the youth and promote cultural and religious activities for both young and old.
1. Visits to historical place, museums etc.
 2. Conduct singing, dancing, painting or drawing contests.

(b) Put up a community news-letter to inform one and all of the various activities going on; encourage everyone to use this medium to communicate with government and private agencies.

These activities may differ in their implementation from one country to another due to political, social and economic conditions but with appropriate education and training programmes women in cooperatives learn the trade and thus become productive. They can pass on their knowledge, experience and skills to their families, through their neighbours communities and through their institutions. Women are the first to feel and appreciate the operational effects of cooperative programmes.

To ensure effective participation of women in these programmes the following recommendations should be considered :—

1. Conduct a survey to pin point the felt needs of the family/community;
2. Co-ordinate with various agencies—both government and private sectors for technical assistance in the various areas of the activities to be undertaken.
3. Study ways and means to utilize local materials available in the community for their activities.
4. Provide continuous training, workshops and demonstrations until the family/community has recognized the importance and value of social participation in cooperatives and is therefore enlightened.

Recommendations

Against the background of the talks given, study visits, observations and discussions held, the Seminar makes the following recommendations aimed at enhancing the participation of women in cooperative activities.

1. While re-emphasizing the recommendations of the Regional Conference on "The Role of Women in Cooperative Development" held at Kuala Lumpur in 1975 (Appendix 1) this Seminar reaffirms the following :—

- (a) that member organisations should conduct surveys in their countries to ascertain the present situation and role of women in cooperatives and to suggest ways and means for enhancing women's participation in cooperatives.
- (b) that women's committees be set up in all countries of the Region at all levels, to formulate policies and programmes for women cooperators.

2. This Seminar further realises that women must get into the mainstream of the cooperative movement in order to raise the socio-economic status of women and living standards of the family and the community, and recommends that if women are to be absorbed in the mainstream of the cooperative activity, women's committees should be incorporated within the framework of the organisational structure at primary, secondary and national levels.

3. Realising that in most countries of the region women are not members of cooperatives in their individual rights, the seminar recommends as its first priority an effective programme for enrolment of women in cooperatives in which they can actively participate.

4. For the effective coordination of women's activities, the seminar recommends the setting up of an Asian Women's Regional Council which should be affiliated to the ICA Women's Committee.

The seminar also recommends that there should be greater representation from the Region on the ICA Women's Committee.

5. Realising that Cooperative Education is vital for the social and economic advancement of the people and the movement, the seminar recommends that the vast human resources available be correctly estimated so that programmes are specially designed to improve and increase the quality and quantity of cooperative leaders and cooperators, with sound attitude to face the future with confidence.

The seminar also recommends that each country revises its National Policy on education to include Cooperation as a subject in the syllabi of all educational institutions at all levels.

Realising that women are recent entrants into the cooperative movement, the seminar recommends that special programmes of cooperative education, leadership development, skill and management training etc. be made available for women cooperators.

6. Recognising that the needs of the family can no longer be met on the income of the male members alone, the seminar recommends that income generating activities such as hand-crafts, agro-based activities etc. for women be identified and encouraged.

7. Realising that the cooperative societies play an important role in improving the living standards of the members and the community, the seminar recommends that the combination of cooperative education programmes with activities aimed at family welfare, namely, nutrition, health, child care, home management, consumer protection etc.

8. Realising that no programmes can be successful without adequate funds, the seminar recommends that financial support be ensured for women's cooperative activities.

9. The seminar recommends the appointment of full-time paid cooperative personnel to work with women's groups

10. The seminar recommends that effective coordination be ensured between cooperatives, government and other agencies which also aim at improving socio-economic conditions of women.

11. The seminar recommends that periodical review, seminars etc. should be undertaken at regular intervals at the national and regional levels regarding women's cooperative activities.

12. The seminar recommends that national and international agencies should extend support to projects aimed at improving socio-economic conditions of women in the region.

13. The seminar recommends that in the spirit of cooperation and in keeping with their specialisation, international agencies such as FAO, ILO etc. be approached to provide technical and financial assistance.

Members of the Drafting Committee

<i>Chairperson</i>	Miss T. Pathma, Malaysia
<i>Rapporteur</i>	Mrs. Rajwant Sandhu, India
<i>Member</i>	Atty. Rosario C. Lazaro, Philippines
<i>Member</i>	Mrs Rosaling G. Santos, Philippines
<i>Member</i>	Miss T.S. Rukmayi, India
<i>Member</i>	Mrs. M Riba, India
<i>Member</i>	Mrs. V. Kandiah, Sri Lanka
<i>Coordinator</i>	Mrs. M.D.' Cruz, ICA ROEC

Programme

9th September 1980	Tuesday		Arrival of foreign participants in Colombo—Stay at Mt. Lavinia Hotel, Mt. Lavinia.
10th September 1980	Wednesday	8 am	Leave for Kandy via Bulathkohupitya MPCS and Kegalle.
		1 pm	Lunch at Kegalle—Mrs. A. Udalagama
			Night at Cassemara Hotel, Kandy.
11th September 1980	Thursday	10 am	Inauguration of Seminar—School of Cooperation, Polgolla.
		2 pm	Introduction of Participants Mechanics of Seminar : Women & Cooperation in Developing Countries—An Overview.—Mrs. M.D'Cruz : ICA Women's Committee—General Introduction—Mrs Irene Romp. Discussion
12th September 1980	Friday	9 am	Country Papers and discussions
		2 pm	Country Papers and discussions
13th September 1980	Saturday	9 pm	Country Papers and discussions
		2 pm	Country Papers and discussions
14th September 1980	Sunday		Free
		7 pm	ICA Dinner
15th September 1980	Monday	9 am	: The Role of the National Co-operative Organisation and the National Women's Committee in promoting women's participation in Co-operatives. —National Cooperative Council of Sri Lanka Discussions
		2 pm	: Introduction to the Consumer Education Project for Women—Ms Jayantha Tennekoon.

- 16th September 1980 Tuesday 8.30 am : Field Visits—Participants in 5 Groups. Each group will visit one of the Cooperative Societies in Phase I of the Project.
- 17th September 1980 Wednesday 9 am : Member Education, Member Participation and Leadership Development with special reference to women in Cooperatives.—Dr.J.M. Gunadasa.
: Consumer Education as a means to Leadership Development—the Project Experience.—Ms Jayantha Tennekoon.
Discussions
2 pm : Case Study on Women's Involvement in Cooperatives —Mrs. Irene Romp
: Methodology of Education Training as a means to effective communication—the Project Experience.—Ms Jayantha Tennekoon.
Discussions
- 18th September 1980 Thursday 9 am : Better Living Activities through Cooperatives—the Japanese Experience.—Mrs Natsuko Yuasa
Miss Akiko Kaneda
: Better Living Activities through Cooperatives—the Project Experience.—Ms Jayantha Tennekoon.
Discussions
2 pm : Consumer Protection—Mrs. J. Mandanna
Mrs. M. D'Cruz
Discussions
- 19th September 1980 Friday 9 am : Role of Women in Community Development—Mrs. Vinitha Jayasinghe
Mrs. J. Mandanna
Discussions

	2 pm	: Income Generating Activities for Women—Mrs. Vinitha Jayasinghe, Mrs. Anula Udalagama Discussions Election of Drafting Committee Assignment of Group Discussions
20th September 1980 Saturday	8.30 pm	Women's Project Field Workshop—School of Cooperation, Polgolla.
21st September 1980 Sunday		Women's Project Field Workshop.
22nd September 1980 Monday		Field Day—Botanical Gardens, Peradeniya (organised by the women leaders and the Project).
23rd September 1980 Tuesday		Group discussions cultural programme—School of Cooperation.
24th September 1980 Wednesday		Free
25th September 1980 Thursday	9.30 am 3 pm	Plenary on Group Report Drafting Committee—Preparation of final draft of Conclusions of Recommendations of the Seminar.
26th September 1980 Friday	9.30 am 2 pm	Plenary on final draft. Preparation of Country Action Programmes by the Country Teams.
27th September 1980 Saturday	9.00 am 2 pm	Preparation of Country Action Programmes by the Country Teams. Plenary—presentation of Country Action Programmes.
28th September 1980 Sunday	8 am 9 pm	Leave for Hingurakgoda and Polonnaruwa via Sigiriya. Field Programme. Night at Giritale Hotel.
29th September 1980 Monday	am pm	Sight seeing in Polonnaruwa Leave for Colombo. Night at Mt. Lavinia Hotel.
30th September 1980 Tuesday		Departure of Participants.

Participants

BANGLADESH

1. Mrs. Nurjahan Kamal
Chairman,
Bangladesh Jatiya Mahila Samabaya Samity,
27, Banga Bandhu Avenue,
Dacca, Bangladesh.
2. Mrs. Ferdaus Ali
General Secretary,
Bangladesh Jatiya Mahila Samabaya Samity,
27, Banga Bandu Avenue,
Dacca, Bangladesh.
3. Mrs. Hosnera Chowdhury,
Secretary,
Comilla Sadar South Sub-Divisional Control,
Women's Cooperative Society,
Chotore Government Colony,
Quarter No. B. 1(F),
Comilla, Bangladesh.

INDIA

4. Mrs. Dineshwari Sharma,
Director,
Bihar Rajya Sahakari Bhumi Vikas Bank Samiti, Budh Marg,
Patna, Bihar.
5. Miss T.S. Rukmayi,
Senior Administration Officer,
Indian Telephone Industries,
and Director, Sodari Sangha Consumer Cooperative Society,
30/1, Nehru Circle,
Bangalore 560020.
6. Mrs. Rajwant Sandhu
Additional Registrar of Cooperative Societies,
Government of Himachal Pradesh,
Sjmla, Himachal Pradesh.

7. Mrs. M. Riba,
Assistant Registrar of Cooperative Societies,
Govt. of Arunachal Pradesh,
Department of Cooperation,
Itanagar, Arunachal Pradesh.

INDONESIA

8. Mrs. Soejitno,
C/o. Dewan Koperasi Indonesia, Komplek Pusdikop,
Jalan Jenderal Gatot Soebroto,
Jakarata, Indonesia.
9. Mrs. M. Sutardjo,
C/o. Dewan Koperasi Indonesia,
Komplek Pusdikop,
Jalan Jenderal Gatot Soebroto,
Jakarta, Indonesia.

JAPAN

10. Mrs. Tsune Kobayashi,
Advisor to National Council of Women's Association of Agricultural Cooperatives,
8-3, 1-chome, Otamachi, Chiyoda-ku,
Tokyo, Japan.

MALAYSIA

11. Miss T. Pathma,
Secretary, Women's Committee,
Cooperative Union of Malaysia,
Wisma MCIS, Jalan Barat,
Petaling Jaya, Malaysia.
12. Miss Siti Rosnah binti Hj. Ahmad,
Research Assistant,
ANGKASA,
103, Jalan Templar,
Petaling Jaya, Malaysia.

NEPAL

13. Miss Anjana Shrestha,
Member Secretary of Board of
Directors,
Women's Tailoring Cooperative
Society,
Town Panchayat Ward No. 14,
Bolachee Tale,
Bhaktapur Nepal.

PHILIPPINES

14. Atty. Rosario C. Lazaro,
Vice-Chairman,
Philippine Federation of
Women for Cooperatives,
GSIS Building, Arrocoros St.
Ermiia, Metro Manila,
Philippines.
15. Mrs. Rosalina G. Santos,
Member, Steering Committee,
Philippine Federation of Women
for Cooperatives,
229, 4th Street, 10th Avenue,
Caloocan city
Philippines.

SINGAPORE

16. Miss Ho Chui Yin,
C/o Singapore National Co-
operative Union,
P.O. Box 366,
Singapore.

SRI LANKA

17. Mrs. V. Kandiah,
Vice President, National Wo-
men's Committee,
National Cooperative Council
of Sri Lanka,
455, Galle Road,
Colombo 3, Sri Lanka.
18. Mrs. S. Wickremasinghe,
Assistant Commissioner of Co-
operative Development,
Department of Cooperative
Development,
Duke Street, P.O. Box 419,
Colombo 1, Sri Lanka.

19. Mrs. W. Mawilmada,
President, Central Women's
Committee,
Kandy MPCS,
Kandy, Sri Lanka.
20. Mrs. L.K. Ratnayake,
President, Central Women's
Committee,
Hiriyala MPCS,
Hiriyala, Sri Lanka.
21. Mrs. B.M.H. Weerasekera,
Secretary, Central Women's
Committee,
Teldeniya MPCS,
Teldeniya, Sri Lanka.
22. Mrs. M. Kumarasinghe,
President, Central Women's
Committee,
Hanguranketa MPCS,
Hanguranketa, Sri Lanka.

THAILAND

23. Mrs. Pailin Supakitvilagaran,
Chief of Training Centre Sub-
Division,
Cooperatives Promotion Depart-
ment,
Ministry of Agriculture and
Cooperatives,
Krung Kasem Road,
Bangkok 2, Thailand.
24. Miss Suparb Pimparthong,
Provincial Cooperative Officer,
Cooperatives Promotion Depart-
ment,
Ministry of Agriculture and
Cooperatives,
Krung Kasem Road,
Bangkok 2, Thailand.

Resource Persons

INDIA

1. Mrs. J. Mandanna,
President,
Karnataka Consumer Service
Society,
6, Langford Road,
Bangalore 560025.

JAPAN

2. Ms. Akiko Kaneda,
Staff of Youth and Women's
Organisations Section,
Central Union of Agricultural
Coops,
8-3, 1-chome, Otemachi, Chi-
yoda-ku,
Tokyo, Japan.
3. Mrs. Natsuko Yuasa,
Director,
Japanese Consumers Cooper-
ative Union,
1-13, 4-chome, Sendagaya,
Shibuya-ku,
Tokyo, Japan.

SRI LANKA

4. Dr. J.M. Gunadasa,
Lecturer,
Department of Geography,
University of Peradeniya,
Peradeniya, Sri Lanka.
5. Mrs. Vinitha Jayasinghe,
Director, Women's Bureau,
124, Barnes Place,
Colombo 7, Sri Lanka.
6. Miss J.C. Tennekoon,
Project Director,
Women's Consumer Education
Project,
15, Kumara Vidiya,
Kandy, Sri Lanka.
7. Mrs. Anula Udalagama,
President,
Kegalle Multipurpose Cooper-
ative Society,
Kegalle, Sri Lanka.

ICA ROEC

8. Mrs. Margaret D' Cruz,
Education Officer (Women &
Youth)
International Cooperative Al-
liance,
Regional Office & Education
Centre for South-East Asia,
43, Friends Colony,
New Delhi-110065, India.

ICA LONDON

9. Mrs. Irene Romp,
Secretary to Women's Com-
mittee,
International Cooperative Al-
liance,
11, Upper Grosvenor Street,
London W1X 9PA, U.K.

Observers

FAO

1. Ms. M.M. Crowley,
Home Economics & Social Pro-
gramme Officer,
FAO Regional Office for Asia
& Far East, Maliwan Man-
sion,
Phra Atit Road,
Bangkok 2, Thailand.

ILO

2. Miss E.R. Broisman,
Coordinator of Women's, Young
Persons' Relation & Infor-
mation Section
ILO Regional Office for Asia
and the Pacific,
P.O. Box 1759,
Bangkok, Thailand.

ICA ROEC

1. Mr. R. B. Rajaguru,
Course Director,
Regional Director,
ICA Regional Office & Edu-
cation Centre for South-
East Asia,
43, Friends Colony,
New Delhi 110065.

NCC

1. Mr. Chandra Angunawela,
General Secretary,
National Cooperative Council
of Sri Lanka,
455, Galle Road,
Colombo 3, Sri Lanka.

SECRETARIAT

1. Mr. Prem Kumar,
Personal Assistant to Regional
Director,
ICA Regional Office & Educa-
tion Centre for South-East
Asia,
43, Friends Colony,
New Delhi 110065.
2. Mr. M.K.M. Nalir,
Staff Officer;
NCC, 455, Galle Road,
Colombo 3, Sri Lanka.
3. Miss Bonita Yaheya,
Women's Consumer Education
Project,
15, Kumara Vidiya,
Kandy, Sri Lanka.
4. Mrs. Swarna Ellepola,
School of Cooperation,
Polgolla, Sri Lanka.

Appendices

- I— Recommendations of the Conference on “The Role of Women in Cooperative Development”—Kuala Lumpur, Malaysia, 21st to 28th July 1975.
- II— Cooperative Movement and Han Activities (Japanese Experiences for Member Participation).
- III— ICA Declaration on Consumer Rights 1969.
- IV— Consumerism/the Search for Consumer Protection— Excerpts from I.L.O. and U.N. Sources.
- V— ICA Consumer Committee’s Consumer Programme for Developing and Developed Countries.
(Preliminary Draft only)

Recommendations of the Regional Conference on the Role of Women in Cooperative Development, Kuala Lumpur, Malaysia, 21st to 28th July, 1975

1. The Conference notes that women are active in most types of cooperatives, such as consumers, agricultural, fisheries and allied activities, housing, thrift and credit and producers' societies, but they have not been represented in the elected bodies and management strata of the movement in numbers proportionate to their contributions. As a result, the Cooperative Movement has lost the benefit of additional human resources which women cooperators could provide in the successful promotion of social and economic objectives. Furthermore, cooperatives enable women to supplement their family incomes, thereby enabling them to raise standards of living.

2. The Conference acknowledges that despite cooperative principles which reject discrimination between sexes, traditional attitudes have tended to ignore the part women play or can play in cooperative development. Without denying that women themselves have not always taken advantage of rights to which they are entitled, it is quite apparent that in many countries national legislation appertaining to inheritance and property rights often create barriers for women seeking membership in cooperatives. Likewise, cooperative byelaws conditioned by legislation often include clauses which, in effect, bar or deter women from membership.

3. The Conference recognises that the greatest obstacle to women's participation is their lack of education in the cooperative principles and practices, and this has consistently put women at a disadvantage. It was accepted that cooperative education and training are open to both sexes. In practice,

however, women have been granted only limited opportunities or have not availed themselves of existing facilities.

4. The Conference emphasises the need for technical assistance if women are to receive the necessary education to participate in established cooperatives, or for special reasons, wish to promote cooperative projects suitable to their particular skills or to satisfy their current needs.

5. The Conference considers that the Cooperative Movement should review its role as an employer of female labour and its responsibilities in this respect.

6. The Conference realises that to fulfil these requirements the support of the ICA, its member organisations, the UN and its specialized agencies, Governments, donor organisations and other international non-governmental organisations must be enlisted.

The Conference therefore recommends the following:

7. Immediate Action

7.1 The Cooperative principle of equality between the sexes should be observed in every facet of cooperative activity and adequate representation of women be accepted from the grass roots to the highest levels of the movement.

7.2 As a follow-up of the present Conference, national conferences on the "Situation and Role of Women in Cooperatives," should be called by member organisations within one year, i.e., before July 1976.

7.3 Member organisations should conduct, at the earliest, a survey in each of their countries to ascertain the present situation and role of women in cooperatives. These surveys should be completed within six months.

7.4 The ICA Regional Office and Education Centre for South-East Asia should provide guidelines to the member organisations for carrying out the surveys.

7.5 The ICA Regional Office should be responsible for producing a report based on the collective findings of these surveys.

7.6 Accordingly, every national member organisation should formulate an Action Plan for implementation in its country.

8. Representation

8.1 Ways and means should be found for inclusion of women on the ICA Council for South-East Asia.

8.2 Member organisations should appoint representatives to the ICA Women's Committee.

8.3 Delegates should be sent to the ICA Women's Conferences held prior to the ICA Congresses.

8.4 As a matter of policy women representatives should be included in all national delegations, international events and committees inside and outside the South-East Asian Region, particularly those of the ICA.

8.5 Women should be given representation on Boards of Directors of the national cooperative organisations in each country.

8.6 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.

8.7 The national cooperative organisations should appoint women officers to carry out the programmes in regard to women.

9. Legislation

9.1 All national laws applying to inheritance and property rights, and also Cooperative bye-laws, should be examined to identify impediments which prevent women from taking full membership in cooperatives.

9.2 In all cooperatives, particularly agricultural cooperatives, where legislation is most likely to debar women from membership, revision and amendments of cooperative bye-laws should provide for family membership to enable all active persons to fully participate in these organisations.

10. Education

10.1 Women should be included in all on-going cooperative education and training programmes designed for (a) members, (b)

prospective and associate members (families, students, etc.): (c) board and committee members, and (d) employees. In this connection it was emphasised that particular attention should be paid to educational programmes for women in rural areas.

10.2 In addition to scheduled courses in cooperative educational and training institutions, courses should be organised for women participants only.

10.3 Cooperative centres and training institutions should organise short-term and specialised courses for women who are involved in a part or full-time honorary capacity in cooperative societies.

10.4 To assist in cooperative development, cooperative education should include social and economic subjects affecting the family and the community such as consumer information and protection.

10.5 Regular regional conferences of the type currently held should be arranged for women.

10.6 Information on scholarships, fellowships, grants, etc., offered by organisations such as the UN should be circulated with all possible speed.

10.7 Women should be included in exchange programmes for cooperative personnel, e.g., teachers, students etc.

10.8 Enquiries should be made into the availability of materials in cooperative organisations and related agencies which could be used by women's groups. Suitable material should also be prepared and made available for women's educational programmes. In this connection, the importance of producing and translating the needed material into the local languages was emphasised.

10.9 Coordination should be established with national and international agencies operating programmes for adult education, functional literacy, family planning, etc.

11. Technical Assistance

11.1 Women should share with men in all technical assistance received by individual member organisations of the ICA.

11.2 As an international non-governmental organisation with consultative status to the UN and its Specialised Agencies,

the ICA should emphasise matters directly relating to women cooperators.

11.3 International agencies such as the ILO, FAO, IBRD and other UN bodies, and national technical assistance agencies like SIDA, USAID, NORAD, DANIDA and CIDA should be approached to supply experts and technical assistance for conducting feasibility studies relating to the setting up of cooperatives, particularly industrial projects.

11.4 Programmes which could qualify for assistance should be submitted to agencies like the Swedish Cooperative Centre which has been providing technical assistance to various projects in the field of cooperative education over many years.

11.5 Attention should be paid particularly to the provision of books, audio-visual aids, transport, premises or any other facility necessary to carry out cooperative educational programmes for women.

11.6 Experts, teachers and field workers should be recruited to assist in projects where economic activities are being promoted for women, e.g., consumers', producers' and artisans' or agricultural societies.

11.7 Financial assistance should be made available for women's seminars and conferences at all levels of cooperative development.

12. Employment

12.1 Equality for both sexes should be observed at all times in appointing personnel for employment in cooperative service and in regard to salary scales.

12.2 Attention should be given to the recruitment of women in cooperative organisations including appointment to professional, managerial and administrative posts.

12.3 All cooperative organisations employing women should provide adequate facilities for women to carry out their work under good working conditions, recognising their family commitments.

Cooperative Movement and Han Activities

—Japanese Experiences For Member Participation—

by

JAPANESE CONSUMERS' COOPERATIVE UNION

Origin of Han in Cooperative

The term "Han" means the small unit of the organization and is used to indicate the certain form of members' gathering in the cooperative movement.

It is true that our movement has a history of more than sixty years, but it is only 25—26 years since the policy of organizing Hans over the nation was officially formulated. In fostering Han as a basic unit for members' activities in our cooperative societies, Tsuruoka Coop, Yamagata Prefecture, was the first cooperative in Japan to set its hand to this pioneering work. It was in 1956. Since then, the Han activities have spread to every part of this country, and today, more than 190,000 Hans are actively promoting cooperative movement all over the country.

This basic unit was not brought into existence by a mere casual idea, but it was a necessary result of the efforts made by members to protect their living and health. It would imply that members must depend on themselves in promoting Han activities further, availing themselves of the valuable experience of predecessors, but not relying on helps from other people.

At present, over 1,400,000 members out of 6,375,000 members are involved in Hans, of which 1,050,000 are women.

Han as place of Cooperation among Members

Han at national level is defined as follows:

“Han is a basic unit for promoting cooperative movement, where the idea of ‘member’s mastership’ is brought into a reality.”

To put it more definitely, Han meeting deals with any complaints, opinions and demands from members. Up-to-date information on the activities, policy and other matters of cooperative societies is conveyed to Han members at the meeting. In other words, Han is a place to assure democratic management of cooperative society. At the same time, it is a place used by members for joint purchase. (Some cooperative societies have patronage refund available for members through Hants). Han is where members make best use of the cooperative societies through mutual collaboration, while trying to live a planned life centered on commodities of daily necessities.

Han also serves as a center of activities, such as recruiting membership, increasing additional share capitals, thus consolidating cooperative movement, collecting signatures and fundraising for campaigns for “protection of living and health”, participating in meetings and assemblies for consumer protection and peace.

How to start Han

Each Han is constituted by 5—10 members living in close proximity. The size of Han varies from one to the other according to coop’s policy and members’ density. In some coops, especially most joint purchase coops, the involvement in Han is the prerequisite for coop membership as coops supply members with merchandise only through Han. In other co-ops with store operation, the affiliation with Han is not obligatory to be a coop member and is subject to individual choice, although coops from time to time persuade new and existing members to join in the neighbouring Han or form a new Han.

In case new Han is formed, its first meeting is to be attended by member relation officer or member activists to give necessary guidance with the aid of rules and other instructive brochures. “Start is the key” is the important maxim when orientating new Han. If the necessary information on the structure of Han share capital, joint purchase, etc. is given in detail, comparatively smooth operation will be obtained in

assignment of work and election of Han leaders and so on, but inauguration without such effectiveness can cause future troubles. Mutual confirmation on distribution of works and work routines will be an important basis for ultimate fulfilment of commitment by Han members.

Thus, major emphasis is placed on the first Han meeting, because the occasion is when the members are most eager to create their own Han. Many coops prepare the descriptive instruction such as "Members Guide", "Manual for Members Activities", etc. to facilitate smooth orientation. Since too many things at a time are less effective, coops may arrange the contents, as limited to minimum essentials or according to the motives of creating Han, in a proper manner to suit each Han. The existing Hans usually hold their meetings once every two or three months, but new Hans are to convene the second meeting one month after the first. The members put a greater number of more practical questions at the second meeting, as they have tried a lot of things by themselves during the month and their understanding seems to deepen more.

When the new member join in the existing Han, the explanation should be given by the other Han members.

How to encourage Han meeting

It is important for the coop staff to consult members' convenience in determining the date on and time at which the Han meeting is opened. The meeting will have to be held on Sundays or at night with Hans which are partly composed of such members as work in double harness. The coop staff must make every effort to adjust his/her time to be present at the Han meeting. In the course of such efforts on the part of coop staff, Han members will understand his/her conditions and find the best way to mutual satisfaction.

There is another important thing to be borne in mind for holding Han meeting on a regular basis. Apparently, those societies which have clearly presented their approximate schedule and agenda to the members seem to have enjoyed a higher rate of sitting in general. For instance, Shizuoka Coop has fixed its major annual timetable as follows:

June : Decisions and Resolutions in General Assembly

September: Policy for Coop Campaign Months

January : Problems left unsolved of the annual policy targets

March : Preliminary discussion of the proposed policy before General Assembly

In this way, more than half of the Hans in Shizuoka Coop have now come to hold their meetings at least quarterly. It is of vital importance for coops to prepare and distribute necessary materials such as coop news, Han meeting document, merchandise information etc. to facilitate their regular sitting as a practical aid.

Where things are nearly arranged for holding a Han meeting, a choice of the place to hold it raises some problem. Sometimes, a town assembly-hall can be a good selection, as is not infrequently the case, but the coop Han is a place of good neighbourhood for mutual assistance; so, a house of any Han members would preferably be selected.

At Han meetings of consumer cooperatives, COOP merchandises brought there will play an essential role in inviting Han members and providing a good opportunity for them to see, touch or eat by themselves. Around the merchandises, they can mutually study what are really good products from the standpoint of consumers and reconsider stores and COOP merchandises for increased patronage. This is also to be emphasized for reinforcement of the contents of Han meetings in promoting the cooperative movement. Shizuoka Coop makes several items of merchandises available at each of the Han meetings, the items including those selected by the coop, some determined by the district committee and others brought in with due consideration to the particular condition of each Han.

How to run joint purchase

For the joint purchase coops, Han is the basic instrument through which they do the business with members. There are many store-oriented coops which undertake joint purchase activities by members as well.

The joint purchase is a very popular system in Japan and the U.S.A. where it is called "buying club" or "pre-order coop". This system was developed by coops to avoid heavy capital investment involved in construction of new stores in major cities

where land and building cost is extremely high. This system is also applicable to the coops equipped with stores to serve members who live in the remote area from stores. Even members living in the proximity of stores can have the coops deliver the heavy and bulky goods while co-ops can enlarge assortment beyond capacity of stores.

In the joint buying system, coops deal with not only groceries but also rice, fruits and vegetables, meat, fish, milk, egg, frozen food with the aid of cold storage facilities. Kerosene oil is also a popular item especially, in the northern part of the country.

The frequency of ordering—delivery varies with merchandise groups, e.g. monthly for rice, weekly for groceries and egg, every three days for milk etc.

The process involved in joint purchase is very simple as illustrated below.

1. Forming Han group is the precondition of this system. Han functions as the interface between members and the coop.
2. Han members assign works among them and decide duty person either on rotation basis or dividing works.
3. Duty person receives blank order sheets as well as other information such as co-op news and distribute them among Han members.
4. Ordering is done by filling out a blank order sheet which lists the items available and their price. The order sheets are collected and tallied by duty person. Then a Han order is placed with coop by phone or by handing over to coop staff. If a prepayment system is used the goods are paid for at this time.
5. One week later the ordered goods are brought to the house of duty person or other depo by coop. There, the various group orders are broken down into individual orders and carefully stored, especially for fresh foods. Han members come to pick up their goods. In case post-payment system the goods are paid for at this time or one week later.
6. As ordering, distributing, collecting money are done by member themselves, 2% of purchase amount is paid back as dividend.

Joint Purchase System of Nada-Kobe Coop

1. Forming Han group
2. Assigning works
3. Distributing order sheets and information
4. Ordering goods through order sheets
5. Picking up goods and collecting money
6. Receiving dividend on purchase

I.C.A. Declaration on Consumer Rights

I. The International Cooperative Alliance declares that consumers have a right to:

1. A reasonable standard of nutrition, clothing and housing.
2. Adequate standards of safety and a healthy environment free from pollution.
3. Access to unadulterated merchandise at fair prices and with reasonable variety and choice.
4. Access to relevant information on goods and services and to education on consumer topics.
5. Influence in economic life and democratic participation in its control.

II. Consumer Policy

1. The call for pure and unadulterated food by the Rochdale Pioneers, reflected in their own practice, was made because of the widespread adulteration of merchandise at that time. Even today this call is, in many parts of the world, as topical as when it was first formulated. It therefore still holds a prominent position among the aims of all consumer cooperative movements.

2. This basic principle has nowadays come to imply considerably more. The previously rather narrow concept of consumption has widened to embrace all that affects the health and welfare of mankind. Clean air, clear and wholesome water, and in general a world fit for mankind, have come to stand out as ever more urgent requirements. These claims are no longer only applicable within consumer cooperative movements but are basic precepts for all cooperative organizations, and for other consumer organizations.

3. The cooperative movement has constantly endeavoured to equip itself with effective means for redressing grievances. Being engaged in production and in distribution it has had the opportunity of improving the living standards of all and of making necessities available to low-income groups.

4. The cooperative movement has acquired a significant influence on important sectors of economic and community life and it also has considerable influence on public opinion.

5. One of the basic principles of the movement is that the members themselves should have influence over its activities. The consumer member's self-evident right to voice his views is thus of fundamental importance in all consumer cooperative organizations. To make use of this authority and to exercise this influence the consumer needs knowledge; and education information thus play an important part in cooperative activity.

III. National cooperative movements should promote consumer interests in the following ways:

1. The continued development of cooperative production and distribution with special attention to consumer needs and in order to promote national economic and social development.

2. Campaigning for legislation in the field of consumer protection and for consumer representation on all public bodies involved in decisions both directly and indirectly affecting the consumer.

3. The further development of assortment policies to meet consumer needs with the expert advice and technical assistance of specialized laboratories, so as to make available to the consumer a wide range of products with easily comparable prices and ensure him full freedom of choice.

4. Taking and campaigning for effective action to control monopolies, ensure effective competition and fair prices; to try to ensure that the fruits of technological progress are passed on to the consumer.

5. The provision of educational opportunities for the consumer in the field of nutrition, domestic economy and general economies.

6. The preparation and dissemination of useful information either independently or in collaboration with public and other consumer organizations and the promotion of informative labelling and truthful advertising.

7. Taking the initiative in collaboration with other organizations involved in consumer affairs to coordinate the promotion of consumer rights, in an effort to achieve joint action to promote consumer interests in all spheres of community life.

IV. In the international field the world cooperative movement should take steps to:

1. Heighten and develop collaboration between cooperative organizations in all parts of the world; promote and assist newly emerging cooperative movements, especially in developing countries, and generally promote economic and social development.

2. Assist in implementing special programmes designed to improve human conditions in collaboration with ECOSOC, the UN specialized agencies, the UN regional commissions and international nongovernmental organizations having similar aims, and generally to promote the objectives of the Resolution on Cooperatives adopted by the UN General Assembly in 1968.

3. Support UN activities for the improvement of the human environment.

4. Advocate the abolition of monopolies and other restrictive business practices obstructing economic development and international trade and in general promote freer world trade while recognizing the special problems of developing countries.

5. Advocate an international coordination of laws and regulations affecting consumers through organizations such as the International Organization for Standardization and the International Electro-Technical Commission.

6. Advocate a coordinated international system of consumer information through collaboration with bodies such as the International Organization of Consumer Unions, the International Labelling Center, the International Organization for Standardization and the International Electro-Technical Commission and the joint committee formed by the last two, the International Standards Steering Committee for Consumer Affairs (I.S.C.A.).

Consumerism-The Search for Consumer Protection

Governments, social organisations and the individual consumers are increasingly becoming aware of the need for effective action in this field, especially as the producer of consumer articles, whether he be a Multi-National or otherwise uses very aggressive selling techniques to persuade the consumer to purchase more by creating confusion than by a disclosure of facts. Many a government in Asia has proceeded to enact legislation for consumer protection, but legislation becomes effective only where the awareness of the consuming public ensures the effective implementation of the laws.

Four fundamentals in consumer rights are generally recognised:

1. the right to safety—the buyer needs to know that what he buys to eat or drink or use in the house is safe and will not harm him or his children or cause any illness; and would include also the right to compensation, in the event of damage.
2. the right to fair dealing—that the information given about a product either orally or on the package is correct, honest and dependable; which would also include the right to consumer representation in appropriate bodies to ensure protection and fair dealing.
3. the right to full information—both about product reliability and its quality in comparison to other similar products.
4. the right to choose—which would mean not only the availability of a variety of goods to choose from but also access to appropriate consumer education and information.

These rights, though considered fundamental, are yet way beyond the reach of many a consumer. Fortunately for the

consumer, consumerism has developed into a full fledged national (in many countries) and an international movement with various members of the U.N. Family also throwing in their weight behind the national and international efforts. The International Organisation of Consumer Unions (IOCU) with its headquarters in the Hague and a Regional Office in Penang, Malaysia, is the foremost non-governmental organisation in this field, while the ILO, ECOSOC, and the U.N. Commission on Human Rights are playing an important role. The ICA itself through its Consumer Committee is making efforts to activate and motivate the cooperatives and their membership to play a more positive and meaningful role in this field. (The ICA declaration of 1969 is quoted elsewhere).

Given below are extracts from the International Labour Organisation (ILO) Study Guide on Consumer Protection (CE 0091-1.8) and from a U.N. Survey of Institutional Arrangements and Legal Measures (U.N. Report E/1978/81).

I. A. Objectives and measures related to consumer goods and services

<i>Objectives</i>	Measures to Attain these Objectives (examples)
<i>1. Adequate standards of product safety</i>	<p>Legal measures</p> <p>To ensure minimum degree of product safety;</p> <p>To specify conditions of minimum performance of products;</p> <p>To specify conditions of use of products;</p> <p>To specify conditions of manufacture of products (e.g., content, inclusion and exclusion of specific substances, protective design, etc.);</p> <p>To provide for licensing of certain types of manufacturing or services;</p> <p>To provide for compulsory testing and analysis;</p> <p>To provide for compulsory inspection of manufacturing and service enterprises.</p> <p>Standards</p> <p>Established and adhered to on a voluntary basis to provide for product safety measures going beyond a legally prescribed minimum.</p>

Programmes

For (voluntary) testing and comparative analysis of products;
 For research and development in the field of product safety;
 For national and international collaboration in the field of product safety.

2. Adequate standards of product quality

Legal Measures

To ensure minimum degree of quality in conformity with quality norms;
 To specify conditions (e.g. licensing) of manufacture of product satisfying certain quality norms;
 To provide for testing of product quality.

Standards

Established voluntarily to specify quality norms going beyond legal requirements.

Programmes

For testing and comparative analysis of product quality;
 For developing new quality norms;
 For collaboration to ensure national and international use of certain quality norms and standard.

3. Right of redress based on product liability

Legal Measures

To ensure redress in case of :

- (i) design defects (concealed danger through design; inadequate safety devices for design used; use of inadequate materials because of design)
- (ii) misrepresentation of material fact (concerning character and quality of product);
- (iii) breach of duty to ward (e.g. against potential dangerous use of product);

To ensure redress in case of unreasonable risk, damage and injury caused by negligence in manufacture or provision of services, or by unreasonably dangerous condition of product;
 To ensure minimum degree of guarantees (e.g. if product does not measure up to expressed or implied performance).

Standards

Established voluntarily to provide for a degree of product liability going beyond legal requirements (e.g. concerning degree of performance, guarantee services, etc.).

Programmes

For national and international collaboration to promote and harmonise legal measures and standards in the field of product liability.

B. Objectives and measures related to the distribution of consumer goods and services

<i>Objectives</i>	<i>Measures to Attain these Objectives</i>
<i>1. Correct and informative description of products</i>	<p>Legal measures</p> <p>To ensure truth in description of products (origin, contents, measures, performance, freshness, etc);</p> <p>To provide for compulsory description of certain categories of products;</p> <p>To ensure the use of certain methods of description;</p> <p>To ensure compulsory testing or inspection before use of certain descriptions.</p>

Standards

Voluntary agreements to use standardised descriptions in specified cases.

Programmes

To promote the development of recognised descriptions of product quality. (e.g. research, testing, consultative machinery, etc.);
 To harmonise "informative labelling" at the national and international levels.

2. Correct and informative pricing of products

Legal measures

To ensure correct pricing in accordance with "price" legislation (e.g. in case of anti-inflation measures, etc.);
 To provide for use of pricing methods facilitating comparisons ("unit pricing");
 To stipulate requirements in pricing cost of credit (e.g. for credit in cash, for instalment sales, etc.);
 To prohibit price misrepresentations (e.g. wrong bonuses, abuses of stamp systems, etc.).

Standards

Voluntary agreements to use specified "fair pricing" systems not required by legal measures.

Programmes

For promotion of "fair pricing" methods at national and international level, (e.g. information on "true cost", on cost performance ratios; price comparison, etc.).

3. Correct and informative advertising of products

Legal measures

To ensure truth in presentation of product and its performance;
 To regulate advertising for certain products;
 To prevent "unfair" methods of advertising;
 To prohibit false promises (of bonuses, imaginary products, unfulfilled services, etc.).

Standards

Establishment of voluntary codes at national and international levels.

Programmes

For collaboration at national and international levels in promotion of "fair" methods of advertising;

For the development of recognised brands with publicity value for products (tested).

**4. "Fair"
sales
methods**

Legal measures

To ensure minimum commercial requirements for sales transactions;

To license sale of certain types of products;

To prescribe conditions of sale of certain products (e.g. health regulations);

To regulate credit sales and instalment purchases (e.g. use and issue of credit cards);

To protect consumers against height pressure and abuse to door-to-door sales;

To regulate mail order sales (unwarranted mail, etc.).

Standards

Voluntarily established to ensure additional protection (agreements on conditions of certain products, on use of credit systems, on re-sale facilities, etc.).

Programmes

For promotion of "fair" methods.

C. Objectives and measures related to the consumer as individual

Objectives Measures to Attain these Objectives

*1. Consumer
information
and
education*

Legal measures

To establish governmental bodies concerned with consumer information and education (programmes for general information on consumer legislation, specific information on products, research and testing, training and employment of consumer counsellors, use of all suitable media, inclusion of consumer topics in school curriculum etc.);

To provide financial assistance to private institutions carrying out programmes of consumer information and education.

Standards

Agreements on methods of consumer education and information (objectivity of testing and test information, etc.)

Programmes

Of institutions specifically concerned with consumer information and education;

For publication of information and education material, for organisation of campaigns, congresses, etc;

For use of all suitable media to promote information and education of consumers;

For national and international collaboration.

*2. Consumer
aid
programmes*

Legal measures

To establish aid programmes for specific types of action (legal aid to consumers, admission of "class suits", etc.);

To provide aid for certain categories of consumers (budget aid, food stamp, rent control, programmes for elderly, handicapped, etc.).

Programmes

Established by non-governmental bodies, private firms, etc.;

To provide specific types of aid to certain categories of consumers (differential prices, legal assistance, subsidised housing, special business, etc.).

3. Consumer representation and participation

Legal measures

To establish bodies and offices in charge of elaborating, coordinating and implementing government policies and legislation concerning consumers (ministries, departments, councils, commissions, special advisers);

To entrust certain offices with the task of representing the interests of the consumer vis-à-vis public authorities (ombudsmen, attorneys, etc);

To provide for consumer participation in policy-making bodies concerned with consumer protection (at national and international levels);

To provide for consumer participation in bodies controlling the quality and performance of certain types of products (e.g. control of services rendered by nationalised industries, etc);

To provide for participation of consumer in bodies concerned with questions of general economic and social policy having an impact on consumer interests (anti-inflation policies, anti-pollution programmes, policies against restrictive trade practices, price and wage controls, trade agreements, etc).

Programmes

For (voluntary) collaboration of consumers with non-governmental bodies concerned with consumer protection issues (e.g. standardisation institutes, research and testing facilities, etc);

For collaboration with "allied movements" such as trade unions and consumer cooperative, political parties, opinion groups, etc. to obtain the right of consumer representation and parti-

icipation ("lobbying" information campaigns, contacts etc).

4. Economic self-help of consumers

Legal measures

To permit the establishment and functioning of consumer self-help organisations (on cooperative lines);

To assist in the establishment of consumer self-help organisations.

Standards

Defining criteria of consumer self-help organisations (on the basis of which they are recognised as cooperatives and can be affiliated to central cooperative bodies, etc).

Programmes

For promotion and development of consumer self-help organisations at national and international levels;

For representation of consumer self-help organisations in national and international consumer movements and in government bodies concerned with consumer protection.

II. International Activities for Consumer Protection

(Source: Consumer Protection: A Survey of Institutional Arrangements and Legal Measures—Report of the Secretary-General of the United Nations (E/1978/81). These conclusions are based on responses from 19 countries)

(a) There is an increasing awareness of consumer protection problems, particularly in certain areas, as evidenced by existing and planned national measures and institutions;

(b) The type of institution used to deal with the various problems; and the nature and scope of measures taken to deal with different problems in specific products or services vary from country to country;

(c) In a number of countries the formulation and implementation of activities concerned with different aspects of consumer protection is in a state of evolution, with varying degree of comprehensiveness;

(d) In developing countries priorities for action in consumer protection often differ and problems are particularly acute because of limited infrastructure and resources;

(e) Problems relating to basic needs, especially in the areas of food and health, are of special relevance, particularly in developing countries;

(f) Issues such as price; safety and quality standards, and consumer information—including labelling and advertising—are of growing importance, particularly in relation to the activities at transnational corporations;

(g) There is no systematic exchange of information on consumer protection measures and institutions among countries, although considerable progress has been achieved in this respect in certain industrialised regions;

(h) Although some international standards exist or are being developed, United Nations bodies for certain products and services, i.e. food and drugs or certain commercial and industrial practices which also serve the interests of consumers, there are no generally agreed international standards in other areas of consumer protection.

Many United Nations Organisations and other bodies are dealing with specific aspects of consumer protection but their efforts need to be strengthened, broadened and in some cases, better coordinated.

There are a number of areas in which cooperation and assistance can be of use to developing countries, for example:

(a) Advice and assistance to Governments on policies, institutions and measures for consumer protection;

(b) The establishment and enforcement of safety and quality standards for food and drug products, and their pricing;

(c) The establishment and implementation of standards covering quality, safety, weights and measures, packaging, testing; etc, for industrial goods destined for consumers;

(d) The establishment of general, internationally agreed, norms for the responsibilities of transnational corporations for

consumer protection;

(e) Consumer information and education, including labelling for goods and services, in addition to foods and drugs, which may cause injury or harm to consumers;

(f) Training of personnel concerned with various aspects of consumer protection;

(g) The effect of advertising, particularly as it affects consumption patterns and consumer choice;

(h) Means of redress, particularly with respect to product liability and collective action by consumer organisations.

Expert examination of the whole scope of issues and measures relating to consumer protection, particularly modalities of exchange of information and technical coepration could be useful.

A Consumer Programme for Developing and Developed Countries

(Preliminary Draft Only)

by

ICA's Consumer Committee

I. Introduction

A need for consumer protection

ICA's Consumer Committee has through its many years' of work tackled problems in connection with the protection of the consumers' weekday. In the year 1969 the ICA adopted a declaration of Consumer Rights:

The International Cooperative Alliance declares that consumers have a right to:

1. A reasonable standard of nutrition, clothing and housing.
2. Adequate standards of safety and a healthy environment free from pollution.
3. Access to unadulterated merchandise at fair prices and with reasonable variety and choice.
4. Access to relevant information on goods and services and to education on consumer topics.
5. Influence in economic life and democratic participation in its control.

A revaluation of the work of the Consumer Committee in the year 1979 resulted in setting up a working programme of the Committee with the following objects:

- (a) to initiate discussion on the crucial problems of co-operative consumer policy;
- (b) to communicate information to both ICA members and

- to organisations outside the co-operative movement. The Committee must extensively contribute to spread information of consumer matters, and advise in connection with establishment of new co-operative consumer organisations,
- (c) to collaborate with the governmental and non-governmental agencies for consumer affairs, i.e. dealing with the problems and interests of consumers, particularly with consumer protection,
 - (d) to collaborate with other appropriate ICA committees,
 - (e) to represent on behalf of the ICA co-operative consumer interests to other international co-operative or non-co-operative organisations,
 - (f) to collect information about the consumer policy initiatives in the ICA member organisations,
 - (g) to publish information and the results of work of the Committee via the "Co-op Consumers" or with use of other efficient means.

Consumer protection has a very important bearing on economic and social development, as well as on the health, safety, welfare, and quality of life of people of all countries. This makes a very extensive cooperation in the field of consumer protection important in promoting economic and social development of developing as well as developed countries. The situation also calls upon the need for a closer collaboration for expansion and development of an increased consumer protection in promoting contacts between countries through exchange visits, improved communications, greater exchange of publications, greater collaboration on general initiatives to increase the role of the consumer and thus contributing to a greater worldwide social and economic welfare.

The efforts of the Consumer Committee must, according to co-operative principles, be to develop and to frame common principles for improvement of the situation of the consumers in both developing and developed countries. The starting point is the thoughts in the big Rochdale consumer programme whose background was the social and economical injustices of the early western industrial society. Many of the problems which the western industrial society had to tackle one hundred

years ago, can be found in the developing countries today. This is why the co-operative principles also today are applicable for providing social and economic justice in these areas and for ensuring a better protection of the consumer.

The awareness of the need for further efforts for the benefit of the consumer is consequently strongest in the developing countries with a growing industrialization.

In these areas the activities for consumer protection have started with attention to security for the consumer and preservation or improvement of the social welfare.

The pursuit of these early consumer political aims has been made by an extended legislation aiming at making demands towards the producers or the retailers asking them to give information of the contents of the articles, and to bring their marketing in accordance with the actual qualities of the articles so that advertisements are not misleading to the consumer. Health, food, and environmental questions have been some of the first articles that have interested the consumer policy. The security of products and the demand for quality, marketing, consumer information, consumer complaints etc. have later become part of the consumer policy.

Differences between countries

There seems to be big differences between the need for consumer protection of current interest for the developing countries and consumer protection in the developed countries. Because of differences in the consumer composition the problems for the consumers in these two stages of development are of extremely different character. The basic wishes for protective arrangements against fraud, dangerous products, misleading advertising etc. seem to be identical. The need for a development of consumer rights in this field are even urgent in both sectors. The differences in, for instance, the conditions of the consumers could perhaps give rise to a start of different actions. This means that the results and experiences from developed countries cannot directly be transferred to the developing countries, but they must be adopted to local or regional conditions.

In many of the developing countries a great part of the pro-

blems of the consumers arise because of missing deliveries of goods. The quantity of consumer goods is so low that it is difficult also to give minimum demands for the goods that can be bought and which are sold at very high prices. It can often be seen that it is consumer goods that have earlier been refused in the developed countries, perhaps because of a more strict consumer legislation. Multinational companies have made use of this practice to the detriment of the quality of consumer goods in the developing countries.

The demand for consumer goods is very characterized by the fact that the daily consumer goods amount to 70-80 per cent of the total expenses for a family in a developing country. This also means that it is primarily in this field the first consumer demands for clean and unadulterated goods must be put. And that there compared to the consumer demands in the developed countries can be demonstrated very clear differences, as the part of the daily consumer goods in these countries is decreasing and amounts to not more than 20-30 per cent of the economic resources of the consumers in developed countries.

The economic dependence which is characteristic for the developing countries, must consequently also reflect in the initiatives that are carried through to the benefit of the consumers. The developing countries will often, through a big import of western articles, also import very big rises in prices and in this way support an often two-figure inflation which contributes to undermining the purchasing power of the consumers and limit their welfare.

Identical problems

Even if the missing consumer protection is reflected differently in the developing and the developed countries, many of the consumer problems are identical.

Examples on such conditions are:

- imperfections of the market, the economic system does not work towards the consumers in a satisfactory way. It is evident when you look at distribution of income, possibilities for consumption, access to complaints etc.,

- inadequate product quality,
- consumer information gaps,
- consumer education gaps,
- unsatisfactory control with consumer products,
- economic measures affecting consumers' ability to maintain their welfare e.g. inflation, consumer legislation,
- misleading and manipulating advertising,
- problems of vulnerable groups (elderly, young, illiterate etc.).

Some of the general socio-economic problems are also common for developing and developed countries even if there is a difference in the level where problems appear:

- changing socio-economic structures,
- the level of income and unequal distribution of income,
- the scientific and technical progress,
- social infrastructure (school training, protection of health),
- economic infrastructure (communication, transport),
- the degree of urbanisation,
- the protection of environment,
- the new economic deal (north-south dialogue).

A turning point

Both the reason why and the effect of an inadequate consumer protection stress the need for special efforts in the consumer protection field, and the important tool of the co-operative movement by making activities to the benefit of the consumers in both developing and developed countries.

Alternative patterns of consumptions concern us much in the latest years. The energy crisis and debates of reduced rise of the production in the industrialized countries have contributed to making the need for a more conscious management of the consumption topical.

The consequences of today's consumption of goods can last several generations, effecting in pollution-catastrophies which damage the environments so much that the possibilities of display for man are limited. The consumers can be inflicted by

damages through poisoning or missing control of products, and these damages will last several generations.

Mankind has in many ways come to a turning point where it must take a decision on many economic, social, and environmental problems whose solution will be decisive for the making of the future.

The political ruling that can contribute to a solution of many of the problems is often made difficult by different kinds of conflicts and clashes of interest. Different and profound opinions of the society can disperse the population and make it difficult for democracy to create agreement on and to carry out common aims.

The consumers have a wish to preserve and elaborate the existing welfare society or develop the existing welfare potential, but they often feel powerless towards technology, bureaucracy, etc.

It can, however, be demonstrated in both developing and developed countries in the latest years that there is a growing consciousness of the material problems of the consumers. Man's growing consciousness of their situation can contribute to creating greater national genial soil for the right to be consulted via professional and industrial bodies, for instance the co-operative movement.

All this suggest that the role of the consumers in the near future will be very important, and that it can be of crucial importance to make some models available for the consumer to obtain an improvement of their situation.

Some of these models can appear as a consumer programme containing proposals for objects of consumer protection, and instruments for carrying out the aims in the best possible way.

Co-op responsibility

The basic needs should be satisfied in all groups of society and especially in low income groups. Co-operatives must work to fulfil this aim by making trade, production, and distribution of goods still more functional to the benefit of consumers. This can be helped by stimulation initiatives leading to establishing new co-operatives and strengthening existing

ones. In the future co-operatives must continue to realize a certain responsibility to improve conditions for consumers. This might mean that co-operatives should not only deal with providing goods and services but also with the more immaterial part of the life of consumers.

Co-operatives should also stress and take the responsibility for the need for education of consumers on how to save energy in consumption.

In the work of obtaining an improved situation for consumers, co-operatives should collaborate with other consumer organisations, with governments and with United Nations and similar organisations.

II. Proposals and Measures of Action

1) The right to safety and protection of health

a. Analysis:

The consumers have a claim to healthy goods and safe services. If troubles arise because of disagreement between the expectations of the consumers from the article, and the actual quality of the article, it indicates that a consumer political action is required. The differences between the developing and developed countries are sharp.

In the developing countries the situation is often characterized by the fact that goods and services are offered to consumers on conditions of relative scarcity, and choice of products is sometimes very limited. The lack of industries and the privileged conditions enjoyed by multinationals over certain markets in developing countries, limit in many cases the source of supply and the choice of product. This in turn may affect negatively prices of products and the ability of the authorities to enforce standards and carry out the necessary rectifications.

In many countries the standards have not yet been fully developed for controlling the quality of the products, and that goes whether they are supplied by state or private producers. Besides, the lack of well organized consumer co-operatives and other consumer organisations calls for an effort to defend the consumer interests.

The situation seems in developed countries to differ quite a lot. An overflow of goods and services is often recognized in the battle of consumers purchasing power. This very cut-throat competition does not always work in favour of consumers. Producers of a certain category may feel a strong temptation in supplying goods which do not satisfy a sufficient standard on safety and health. Often, too, it is difficult for producers to adapt to very rapid changes in the situation of the market. In developed countries a relatively restrictive legislation in controlling that standards are fulfilled, while developing countries only to a very limited extent have set up any efficient state-institutions controlling products.

The co-operative principle about product quality and safety is of utmost interest in developed as well as developing countries.

b. Options for actions:

- to ensure minimum degree of product safety (products must not be dangerous to consumers even if they are without certain preconditions or handicapped, elderly, or children),
- to define conditions for the use of products (products must be labelled with warnings and instructions if they—used in a wrong way—can be dangerous to consumers),
- to specify conditions of minimum durability of products (products, especially food-products must be labelled with information of durability),
- to define conditions of manufacture of products (e.g. content, exclusion of additives, protective design etc.),
- to arrange for compulsory testing and analysis (products must be tested before sale on the market to ensure they fulfil minimum norms),
- to promote standards on a voluntary basis to provide for product safety measures. (Co-operatives must introduce minimum standards of safety for products sold from co-op outlets),
- to arrange for a recall of dangerous products. (If products appear to inflict consumers they must immediately be withdrawn from shops), the responsible producer or importer must pay the costs for a recall,

- to inform of risks (e.g. warnings etc.) (On the product, in the co-operative press etc. sufficient information about the products must be provided to consumers),
- to create a system or a centre for exchange of information on dangerous products, (a co-operative information system or centre is to exchange news on dangerous products to avoid them from being sold in e.g. developing countries where safety standards are lower).
- to set up labelling requirements, (all co-op products should be labelled e.g. foodstuffs with a listing of the ingredients, additives included),
- to implement a current control, (all products must currently be controlled in relation to specification),
- to improve national and international collaboration in the field of product safety, (e.g. exchange of information, collaboration on the work of setting up safety standards).

c. Options of actions particularly for developing countries

- to inform in a very simple way about the use of products (e.g. drawings, pictures etc. must be used to reach illiterates etc.),
- to promote education of consumers to help them to compose e.g. meals of a nutritionally sufficient content, to understand instructions of use on products, to be aware of warning signs on dangerous products etc.,
- to implement rules providing minimum rules for safety and health considering that safety demands are more severe in developing countries, that standards e.g. from ISO could be used, that collaboration with other consumer organisations might improve consumers' conditions,
- to set up a body with the aim of controlling that all products sold by co-operatives are not hazardous to safety and health.

2) The right to be informed

a. Analysis:

Societies in developed countries are in many ways informa-

tively not efficient enough. Not that information is not given to consumers, but in the sense that it is not the relevant data consumers are provided with. The affluence of information is difficult for consumers to perceive to make it possible to make a rational choice. In developing countries the situation is in a way opposite. Consumers are suffering from a lack of information and often have to rely fully on information given by sellers.

By this information the system of values is often destroyed from individual and common point of view. This is especially dangerous for children and for youth.

Societies with technically complex products sold on imperfect working markets make it very difficult for consumers to obtain and act upon relevant information. And often, sellers controlling information have strong motivations and capacity to manipulate consumers' needs or preferences for particular products. The result may be that the poor consumers pay more than needed or are induced to buy products they would reject if they were better informed.

Co-operatives have a particular responsibility to ensure that their contribution to consumer-information is in accordance with consumers' needs.

b. Options for actions:

To ensure necessary information of the following categories:

- existing information e.g. existence of products, brands, models, retailers etc.,
- product information e.g. information on what is good and what is bad about a product,
- comparable information e.g. information giving a possibility to choose among different models, brands, etc.,
- price information e.g. price per unit, per kilo, per liter, etc.,
- background information of the market,
- to inform about rational organisation and budgeting of households,
- to develop the information's work on the basis of experience, of co-operative central laboratories, and test-kitchens,

- information on needs e.g. to decide whether a product will fulfil certain needs or not,
- to provide consumers with information of quality, quantity, price, and use of the product in a way easily understandable to all consumers,
- to provide consumers with pricing cost of credit (e.g. instalment sales),
- to set up rules ensuring truth in advertising, of ICA rules for co-op advertisements,
- to promote “fair” sales methods through providing consumers with sufficient information to make a rational choice,
- to provide all products with the necessary labelling about contents, daily intake etc.,
- to provide consumers with general information on problems arising in a consumer oriented society e.g. background information on credit terms, door-to-door sales, energy savings etc.

c. Options for actions particularly for developing countries

- to ensure especially an education for children and young people on how to satisfy their basic needs in the most rational way,
- to design information in accordance with local conditions,
- to inform about how to obtain an optimal consumption pattern e.g. nutrition via the food-pyramid,
- to inform about how to ensure the fulfilling of the basic needs of consumers.

3) The right to a rational choice

a. Analysis

Traditional economic theory claims that a rational consumer is fully aware of all goods supplied to the market. He or she knows prices and qualities and the way to make a rational choice. The average consumer differs a lot from this ideal. He

or she has no chance of getting all the necessary information to protect himself/herself against e.g. delivery failures, performance failure, unsafe products etc. Particularly a big group of vulnerable consumers, the poor, the less educated, the aged, children, etc. are very exposed to dissatisfaction from its buys.

In developing countries consumers are asking for sufficient supply and a variety of products and services at competitive prices. In a no-market economy consumers must demand a satisfactory quality and service at fair prices.

The variety of goods means a sufficiently broad supply, including products which are less energy-consuming, products with a high nutritional value, less resource-consuming, etc.

A right to a rational choice also indicates a right to economic protection or to compensation from failures due to defects of products bought.

b. Options for actions

- to secure a sufficient supply of goods without too many varieties substituting each other.
- to secure a variety of products and services e.g. products using less energy and resources.
- to draft contracts so they are not misleading to consumers,
- to protect consumers against abuse of door-to-door sales, mail order sales, etc.,
- to draft credit terms of contracts in a way easily understandable to all consumers,
- to regulate credit sales and instalment purchases (e. g. credit cards, conditions of interest, etc.),
- to secure an allocation of resources in an optimal way by providing necessary information to consumers,
- to implement certain measures to protect vulnerable consumers e.g. the poor, the less educated, the aged, and the children,
- to ensure compensation from failures of products,
- to initiate rules about product liability.
- to act as a countervailing power to e.g. multinationals.

c. Options particularly for developing countries

- to ensure a sufficient supply, especially of goods, satisfying the basic needs,
- to advise consumers on how to allocate economic resources e.g. budgets, comparing credit sale to cash sale, etc.
- to advise consumers on credit costs when buying on e.g. instalment sales, door-to-door sales, mail order sales, etc.,
- to limit the supply of goods offered on credit terms e.g. credit cards, etc.,

4) The right to representation and participation

a. Analysis

Representation of consumer interest in official boards etc. influencing policy making is not very extensive. There seems to be a very strong tradition of focusing on producers' interest. This is caused by many different reasons which seem to be very strong obstacles especially in developing countries for an equal consumer participation in political decisions.

Some of the reasons is due to better organisation of producers compared to consumers and due to more financial support. Further it seems to be a very difficult job to establish a unity of consumer interest. The role as a consumer is very different for the rich and the poor implying that they will run into some difficulties when they try to unite their different point of views. Therefore consumers have experienced many difficulties trying to become accepted as an organisation speaking on behalf of all consumers. But an organisation of consumers and a policy

The consumer interest must be brought forward in all bodies concerned with consumers on a national as well as an international level. National, local, and regional consumer demands must be offered ways, to make present their views. Internationally ICA's Consumer Committee has the obligation of representing general consumer interests vis-a-vis e.g. UN, ISO, and other international bodies.

Consumer co-operatives should work very hard to obtain the right to be accepted as organisations representing consumers. Consumer co-operatives can add very useful arguments to the debate of consumer questions which will not be put forward by any other organisations.

b. Options for actions

- to set up bodies to elaborate, co-ordinate and implement consumer policies (e.g. offices in ministries, departments councils, consumer divisions in consumer co-operatives, etc.),
- to authorize certain bodies to represent the interests of the consumer vis-a-vis public authorities (e.g. consumer council, consumer co-operatives, consumer ombudsman, etc.),
- to provide for consumer participation in policy-making bodies concerned with consumer protection (e.g. establish consumer participation in policy-making bodies inside consumer co-operatives),
- to promote participation of consumers in bodies concerned with questions relevant to consumer interests (e.g. anti-inflation policies, price-control, trade agreements, environmental programmes, trade practices),

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The consumer interest is beginning to be realized in developed countries where different kinds of bodies have been set up to deal with consumer problems. But in developing countries very few official or private bodies seem to help consumers. In certain areas consumer co-operatives are developing; bodies to handle with consumer interest.

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- to promote participation of consumers in bodies concerned with questions relevant to consumer interests (e.g. anti-inflation policies, price-control, trade agreements, environmental programmes, trade practices),
- to promote collaboration with non-governmental bodies concerned with consumer protection (e.g. consumer councils, testing organisations, standardization institutes, consumer ombudsman institution, etc.),
- to secure that consumers and producers are represented equally (e.g. in complaint boards the number of representatives from the consumer and the producer side must be the same to secure a reasonable and fair treatment of complaints).

- to provide financial resources to make it possible for consumer to let their voice be heard (e.g. lobbying, research costs, etc.),
- to develop consumer panels in the co-operative movement as a recourse of consumer opinions.

c. Options particularly for developing countries

- to provide sufficient resources to secure that consumers can overcome barriers of financial and social character to organize consumer bodies which can represent consumer interests,
- to secure broad collaboration with consumer co-operatives in developed countries to profit from their experiences.
- to demand the consumer interest to be represented in all bodies concerned with consumer questions.
- to assure that the individual consumer easily can find ways to be heard through co-operatives.

5) The right to recourse and redress

a. Analysis:

Consumers often end up in a situation where they are dissatisfied with their purchases. This can be caused by failures of different kinds, e.g. delivery failures, performance failures, etc. In all these cases consumers often suffer from the lack of an official complaint board to investigate the purchase and the failure and to make a judgement. It must be underlined that the right to recourse and redress are very essential demands of consumers. Consumer-dissatisfaction can only be amended if

be able to have the same access to recourse and redress. Geographical, economical, and social differences make it very difficult to see that all consumers will profit from e.g. a com-

plaint board, even when it is possible. To widen the access it is necessary to bridge the gap between the vulnerable consumers and the well-to-do consumers. This demands very simple rules for consumer complaints and a financial support to secure that legal costs do not exceed gains from the correction of a complaint.

Co-operatives have a very important role to play bridging these gaps to improve the welfare of consumers. It must be a co-operative presumption that consumers' complaints are dealt with in a serious way in all co-operatives and that a special complaint procedure is established.

Delivery failure, performance failure, and failures in information will probably become some of the most important grievances that demand a further protection of consumers.

b. Options for actions:

- to establish boards of complaints (e.g. co-operatives must offer consumers advice, and supply an institutional frame to deal with consumer complaints),
- to secure a fast and correct discussion of consumers' complaints (e.g. it is very important that a solution to a complaint is found within a short period of time so that consumers should not devote much of their time to follow the treatment of their complaint,
- to implement measures to diminish barriers for consumers who wish to complain (e.g. demands of written complaints, demands of payment of a fee, etc. can create difficulties for consumers to obtain their rights),
- to promote the possibility of each consumer to sue or demand redress of a retailer or a producer who have sold goods or services with failures,
- to promote the possibility of collective proceedings against retailers/producers who e.g. are selling dangerous products,
- to ensure redress in case of unreasonable risk caused by negligence by manufacturers or retailers who are supplying the product,
- to ensure minimum degree of guarantees (e.g. if product

or service does not measure up to expressed or implied performance),

- to set up standards for a degree of product liability going beyond legal requirements (e.g. concerning degree of performance, services, etc).

c. Options particularly for developing countries

- to work for establishing a complaint board with equal representation of consumer and producer interest,
- to ensure redress in case of design defects (e.g. inadequate safety devices for design used, concealed danger through design),
- to ensure redress in case of misrepresentation of material fact (e.g. concerning character and quality of product).

III. Institutional framework

(a) Many institutions of different character are set up to deal with consumer problems. The way this is organized differs from country to country, but some identical institutions can be summarized under the following headings: Co-op complaint boards, Consumer boards, consumer panels, consumer advisers, shopboards, central laboratories, test kitchens, Co-op consumer councils.

(b) On the international level consumers' interests are promoted through many different organizations which work for a development of collaboration between co-operative organizations. Some of the most important organizations are the following:

- ICA Consumer Committee (a committee working with consumer problems in relation to co-operatives),
- United Nations (and its specialized agencies, regional commissions and international non-governmental organizations work to improve conditions of consumers often in collaboration with co-operatives),
- ISO (International Standard Organization,) works for a worldwide standardization of the most important con-

sumer goods. Consumer political view points are discussed in a sub-group called Copolco (the ISO Council Committee on consumer policy), and IEC (International Electro-Technical Commission),

- OECD (Organization for Economic Collaboration and Development),
- EEC (European Economic Commission),
- Council of Europe
- IOCU (International Organization of Consumer Unions).

I A T
COOPERATIVE ALLIANCE

is one of the oldest of non-governmental international organisations. It is a world-wide confederation of cooperative organisations of all types. Founded by the International Cooperative Congress held in London in 1895, it now has affiliates in 66 countries, serving over 336 million members at the primary level. It is the only international organisation entirely and exclusively dedicated to the promotion of cooperation in all parts of the world.

Besides the Head Office of the ICA, which is in London, there are three regional offices, viz., the Regional Office & Education Centre for South-East Asia, New Delhi, India; the Regional Office for East and Central Africa, Moshi, Tanzania and the Regional Office for West Africa, Bingerville, Ivory Coast. The Regional Office in New Delhi was started in 1960, the office in Moshi in 1968, and the West African Regional Office in 1979.

The main tasks of the Regional Office & Education Centre are to develop the general activities of the Alliance in the Region, to act as a link between the ICA and its affiliated national movements, to represent the Alliance in its consultative relations with the regional establishments of the United Nations and other international organisations, to promote economic relations amongst member-movements, including trading across national boundaries, to organise and conduct technical assistance, to conduct courses, seminars and conferences, surveys and research, to bring out publications on cooperative and allied subjects and to support and supplement the educational activities of national cooperative movements. The Regional Office and Education Centre now operates on behalf of 15 countries, i. e. Afghanistan, Australia, Bangladesh, India, Indonesia, Iran, Japan, Republic of Korea, Malaysia, Nepal, Pakistan, Philippines, Singapore, Sri Lanka and Thailand.

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