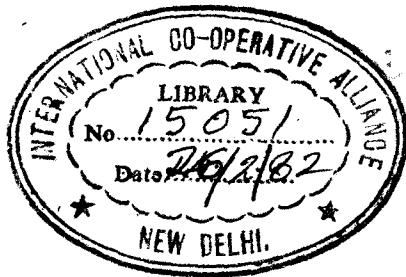


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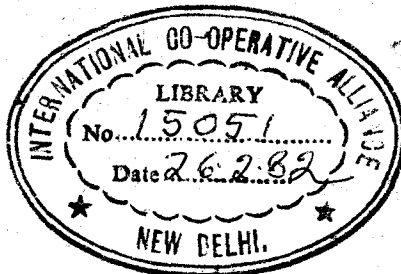




**REPORT OF THE ICA - ECA REGIONAL  
SEMINAR ON THE PROMOTION OF  
HANDICRAFTS & SMALL-SCALE  
INDUSTRIES THROUGH  
CO-OPERATIVES**

Held at Kanamai Conference Centre,  
Mombasa, Kenya.

11th - 25th June, 1977.



*International Co-operative Alliance*  
*Regional Office for East and Central Africa*  
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P R E F A C E

Over the past seven years or so, the ICA Regional Office for East and Central Africa has been involved in educational programmes aimed at motivating women co-operators towards increased involvement in co-operative as well as other development activities. The seminar series have been designed to provide participants with education which can help them become better "home-makers" - with emphasis on aspects such as: child care, nutrition, family planning, etc.

The educational programmes have also helped to identify some of the traditional problems hindering women involvement in national development such as the labourious burdens undertaken in running the home (fetching water from the river and firewood from the forest, pounding grain for meals etc). It is important that ways and means be found of relieving the rural women of these burdens, to facilitate her increased involvement in development generally and more particularly in improving her role as "home-maker".

It is against the above background that the need for developing handicrafts and other small-scale industries as a remunerative occupation to generate additional income (especially for the rural women), has arisen. The stage has now been reached where women whose knowledge and outlook have been broadened, are seeking ways of bringing additional income into their families - with which they can bring about improvements in the homes, by applying some of the new ideas learnt. Also, some of the income earned from crafts could pay for communal services such as village water schemes that would relieve women from some of the home burdens discussed above.

The regional handicrafts seminar which this report discussed has therefore come at an opportune time, and it is hoped that ways and means will be found for bringing about effective follow-up of the conclusions and recommendations made by participants at the end of two weeks of deliberations. To this end, the Regional Office intends to pursue one main recommendation that there should be one crafts project at least, in each member country. In this connection East Africa has much to learn from achievements of craftswomen in the southern sub-regional countries of Botswana and Lesotho, where several crafts projects have been successfully developed, and training opportunities exist.

Finally, a special word of thanks and sincere appreciation to ECA's Training & Research Centre for Women, without whose financial support and personal involvement of its staff the seminar would not have succeeded. It is hoped that this collaboration will be further strengthened in future.

Dan J Nyanjom  
REGIONAL DIRECTOR

ICA, Moshi

CHAPTER I

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INTRODUCTION : Background  
Sponsors  
Participants and Observers  
Organization of the Seminar

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### 1.1 Background of the Seminar:

The Seminar was organised by the Regional Office for East and Central Africa of the International Co-operative Alliance (ICA), Moshi, Tanzania; and the Training and Research Centre for Women of the United Nations Economic Commission for Africa (ECA/TRCW), with financial assistance from the Government of the Federal Republic of Germany and the Carnegie Corporation of New York.

As a follow-up to the I.L.O./E.C.A. WORLD YWCA Workshop on Participation of Women in Handicrafts and Small Scale Industries, held in Zambia in 1974, the seminar was intended to create an awareness among potential producers in the countries represented, of the important role that organised production and marketing of crafts and other small industry products can play in the social and economic life of a country, and to encourage and promote the improvement of skills through co-operatives, in production and marketing as remunerative occupations. It was believed that the educational and marketing facilities generally available in co-operative societies, especially in rural agricultural co-operatives, offered a unique opportunity for developing crafts and other small industries. The seminar was also intended to advise on the establishment and running of women's own co-operatives as well as training them to share responsibilities with men within the existing co-operatives.

The Seminar was planned with the knowledge that many African governments are now committed to the policy of raising the levels of living through the mobilization of all human resources for development. Wage and Salary employment opportunities are increasingly being created, and self-employment in handicrafts and other small-scale industries is encouraged not only as an income-generating activity, but also as the best way of providing substitutes for imports.

African women have always participated in handicrafts and small-scale industries. Women are also engaged in marketing in most of the Region, and in parts of West Africa, they are responsible for well over half of the petty trading. In many areas of Africa they do much of the handicraft work. They spin and weave; make baskets; mats and bags as well as pots and eating vessels needed for household keeping.

The need for women to participate fully in the monetary sector of the economy is augmented by consideration of those members who bear responsibility, in full or part, for their own support as well as that of their children.

On-the-spot enquiries reveal that women already engaged in handicrafts and small-scale businesses would welcome a concerted effort aimed at preparing them to derive the best benefits from the efforts. But most existing programmes for training in management, marketing and related fields demand a relatively high level of education for entry. Thus, many women who actually do or potentially can participate in their economies are in fact excluded from them. Trainers also need knowledge of new subjects and teaching material appropriate to the level of education and type of work of their trainees. Co-operatives offer a viable means of production and marketing, particularly for rural women.

At the ILO/ECA/YWCA Workshop on Participation of Women in Handicrafts and Small-Scale Industries, participants recommended:-

" For the benefit of craftsmen and craftswomen who prefer to operate in association with others for purposes of production and/or marketing, the establishment of co-operatives should be encouraged".

" In the case of projects involving women in rural and semi-urban areas the assistance of established co-operative movements should be sought".

These recommendations were made in the light of the fact that membership in production and marketing co-operatives is mainly male, despite the fact that women are frequently responsible for production and preparation of crops for marketing. Women, particularly those who live and work in the rural areas, often need incomes, either to supplement the family income, or to provide for themselves and their children. Women need to understand the structure, potentialities and problems of co-operatives, in order to play their full roles in development. In rural communities, co-operatives and co-operatively run small industries can play an essential role in national development. Co-operatives also offer women in particular, the necessary outlets for their products and protection against pitfalls of distribution and marketing.

#### 1.2 Sponsors:

The Seminar was co-sponsored by the International Co-operative Alliance, Regional Office for East and Central Africa, Moshi, Tanzania, and the Training and Research Centre of the United Nations Economic Commission for Africa, Addis Ababa, Ethiopia.

#### 1.3 Participants and Observers:

Participants of the seminar were personnel drawn from Government Ministries, Co-operative Organizations, small-scale industry projects, and voluntary agencies in Ethiopia, Kenya, Lesotho, Seychelles, Swaziland, Tanzania and Zambia. Observers represented the United Nations agencies, ILO, and UNICEF, the International Planned Parenthood Federation, Ford Foundation, and the World Council of Churches. A list of participants, observers and organisers appears as Annex (a).

#### 1.4 Organization of the Seminar:

The Seminar met in plenary sessions and in working groups. A steering Committee guided the sessions; elected members of this Committee included:

Mrs. Elizabeth Mantisa Kabi	-	(Lesotho)
Miss. Bertha Monze	-	(Zambia)
Mr. Oliver Litondo	-	(Kenya) Rapporteur.

The seminar started its deliberations by having daily sessions in which papers were presented by both the organisers and resource persons. There was a chairman/chairperson who was assisted by a rapporteur for the day. And at the end of the day, a report was compiled highlighting the main points of the sessions.

The Daily Programme appears as Annex (b) to this Report.



CHAPTER II

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SUMMARY OF CONCLUSION

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2. 1. There is a clear and definite role for co-operatives in the promotion of handicrafts and other small - scale industries, particularly to assist women in supplementing family incomes, and involving them fully in the industrial sector of the national economy.
2. 2. Handicrafts and other small-scale industry co-operatives should seek specialized assistance with:-  
Procurement of raw material, production, design, quality control, marketing, financial and management, in order to ensure their economic viability and success.
2. 3. In launching crafts and small-scale industrial co-operative projects, special emphasis should be put on development of domestic market possibilities, and not just tourist and export outlets.
2. 4. In order to participate in producer co-operatives, women need to be relieved of many of their time-consuming tasks by the use of, and access to the benefits of appropriate technology, particularly that produced within the country. This includes provision of social services within easy reach.
2. 5. Indigenous industries need encouragement and support from governments through comprehensive and integrated programmes which include the availability of financial assistance and technical business advisory services.
2. 6. Training in crafts needs to be arranged in such manner as to make it possible for women to participate in such training despite their domestic responsibilities. Such training be directly related to their cash earning opportunities, including functional literacy.
2. 7. Projects need careful formulation with pre-project economic appraisal and continuing evaluations, to ensure that the producers are benefiting to the greatest possible extent.
2. 8. The activities of the various organisations, institutions, and government departments engaged in promoting crafts be encouraged and coordinated nationally, so as to avoid duplication and dissipation of efforts.
2. 9. International and bi-lateral aid agencies such as:- ICA, ECA, UNICEF, ILO, ITC, EEC, IBRD, UNDP, UNESCO, OXFAM, ACWW, FAO, UNIDO, IPPF, YMCA, YWCA, WCC, P for P are urged to expand their programmes for national and local projects for the development of handicrafts and other small-scale industries, on request.
2. 10. There is need for ICA/ECA to initiate systematic follow-up work aimed at highlighting the role of handicrafts and other small-scale industries among prospective crafts-women with particular reference to the role of co-operatives. Such follow-up work should take the form of:-
  - a) National and local work-shops aimed at those engaged in co-operative development work.
  - b) Pilot projects in each country.
  - c) Inter-regional projects.
  - d) ILO/ECA Crafts and S.S.I. Unit in collaboration with ICA Regional Office.

2. 11. Exchange of information, experience and expertise in crafts and other small-scale industries should be encouraged.
2. 12. Women's contribution to national economic life would be enhanced by encouraging family life education programmes, to create greater awareness of child spacing.

CHAPTER III

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REPORT OF PROCEEDINGS

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### 3.1 OPENING PRESENTATION:

The Seminar was opened by the Commissioner for Co-operative Development, Ministry of Co-operative Development, Government of Kenya, Mr. J.K. Muthama, who was introduced by the ICA Regional Director, Mr. Dan Nyanjom. Mr. Muthama welcomed the delegates to Kenya, and noted that the objectives set by the organisers of the Seminar were in line with Kenya Government policies. He explained that, in Kenya, co-operatives and social objectives were inter-related; social institutions would not survive without an economic base.

Mr. Muthama believed that international bodies had been awakening consciousness of the roles women can play in development. He contended that women are a strong force in the economies of African countries, and that changes in customary impediments must come, in particular so that women receive a sound educational and training background. He added that, for co-operatives to succeed in promoting handicrafts and other small-scale industries, "we will have to employ the fullest participation of women". The Commissioner noted that one of the most vital supports to crafts co-operatives would be a revolving fund, and requested the international organizations present to assist with this. Before declaring the Seminar open, he warned that resolutions, while of value in encouraging action, were not enough; action plans must be made, and followed through.

### 3.2 Discussion of Participants Expectations:

Participants met in three discussion groups to discuss what they expected to achieve during the seminar, and report these back to the plenary. They wished to know how ICA could help handicraft co-operatives in marketing, research, technical assistance, co-ordination, dissemination of information and feedback. ECA was asked to explain what it had been or would do concerning handicrafts and other small-scale industries.

Among the expectations was also the need for discussion of the role of governments in promoting the production and marketing of crafts, and how governments may encourage the setting up of handicrafts co-operatives, especially where co-operatives form a basis for rural development. Participants requested that topics for discussion during the seminar be clarified before presentation; special reference was made to the subject of training. They preferred discussions as a learning method, and asked that the lecturers limit their formal presentations in order to permit time for questions and comments. It was hoped that failures as well as successes would be analysed during the seminar.

The impediments to women's full participation in co-operatives and in small-scale industries needed careful consideration, especially since women have had less chances for education, and many are illiterate. Approaches to starting a new project should be presented, including access to technical assistance and funding. Raw material sources, storage, transportation and marketing also needed attention during the Seminar.

These suggestions were given to the organisers of the seminar, and the programme was accordingly amended.

3.3 THE ROLE OF THE TRAINING AND RESEARCH CENTRE FOR WOMEN OF THE UNITED NATIONS ECONOMIC COMMISSION FOR AFRICA (DR. H. SPYDER AND MRS. N. OKELLO):

The Economic Commission for Africa (ECA) is part of the United Nations system, and it is concerned with the economic and social development of geographic Africa. The forty-eight member states are represented on the Conference of Ministers which guides ECA's programme of work. The Training and Research Centre for Women (TRCW) was established in 1975, International Womens Year as an integral part of the work of ECA, and as successor to what had been the Womens Programme of the Commission. Its establishment followed numerous requests at conferences by women in the Africa Region, and by the Conference of Ministers, meeting in Nairobi in 1975.

The work of the Womens Centre, which is carried out most often in member countries, rather than at Headquarters, includes:-

- in-service training, formally and by the apprenticeship system;
- organization of the African Womens Development Task Force, a volunteer corps consisting mainly of skilled African women who serve in countries other than their own, especially in the less developed areas;
- applied research in areas of greatest need;
- production of information and resource materials for promoting the advancement of women in all sectors of the Society, with emphasis on rural development;
- assisting Government on request, with the establishment or strengthening of national machineries for planning and implementation, to assure that women together with men are considered in all development activities.

In 1977 the Centre will add a Unit concerned with Handicrafts and other Small-Scale Industries. This Unit will be established in collaboration with the International Labour Organisation (ILO), with financial assistance from SIDA.

From the discussion that followed the presentation, it was clear that there was need for the establishment of both national and international Commissions on Handicrafts and other Small-Scale Industries in the African countries. Suggestions were made that international agencies keep in mind the rural women when sponsoring seminars, and that in particular they assist governments and voluntary agencies to make finance available for training local women, especially those who do not speak any of the international languages. It was felt that follow-up must be made whenever ECA and other international organisations arranged Seminars of the same magnitude as the one taking place, so as to assess the effectiveness of the seminars.

1.3

3.4 THE WORK OF THE ICA REGIONAL OFFICE AND THE ROLE OF CO-OPERATIVES  
IN PROMOTING HANDICRAFTS AND OTHER SMALL-SCALE INDUSTRIES: (MR. DAN NYANJOM)

In his presentation, Mr. Nyanjom outlined the work of the ICA Regional Office from its inception in 1968. He explained how the Office existed to supplement on-going programmes on co-operative development in member countries, with special emphasis on training the trainers in the area of co-operative education. He listed the various services which the Office had developed such as Research and Planning, Educational Seminars Programme, Co-operative Educational Materials Service (CEMAS), Women Education and Activities Programme, Multi-functional Activities Service, Insurance Consultancy, etc. He further explained how the work of the Regional Office had grown, not only in terms of work load and services rendered, but also in increased geographical coverage of the region - which was already embracing the south African enclaves of Botswana, Lesotho, Swaziland and the Island of Mauritius.

The second part of the presentation dealt with the Role of Co-operatives in Promoting Handicrafts and Other Small-Scale Industries. After explaining the background to the seminar and the fact that it was a follow-up to the earlier one held in Kitwe, Zambia in 1974, he reminded the participants that one of the main objectives of the seminar was to find out to what extent co-operatives could assist in promoting crafts. He explained the various approaches to co-operative involvement in crafts, and hinted on the fact that several other lecturers would discuss co-operatives in the course of the two weeks. The main advantages of co-operatives would be in assisting craftsmen and women to obtain raw-material more cheaply in bulk, to find market for the finished products, and organise training in production and quality control.

Then followed questions and a general discussion, in which the prospects of starting special co-operatives for women as food producers embrace the marketing of crafts as well, was explored. Such special women co-operatives would also assist with improvement of skills in food production by introducing modern farming techniques. Another important point arising from the discussion was the need to relieve the woman of the heavy burden of work on the land and in the home, in order that she may find time to pursue other remunerative occupations such as crafts production.

3.5 THE INVOLVEMENT OF WOMEN IN HANDICRAFT CO-OPERATIVES: (MRS. M. RUSSELL)

There were no forms of co-operative activity in which women could not be involved but regrettably custom and practice had resulted in many cases of women being ignored or just left out of co-operative movements. In the developing countries, the need to build up the economies in a hurry emphasised the importance of using the extra manpower women could contribute. Co-operatives, which reflect the family life, were particularly suitable for providing women with means of obtaining extra income, whether they be established co-operatives or those set up by women for themselves. Of course, all new initiatives had to be in accordance with the co-operative law of the country and if there were any obstacles to full participation by women, steps should be taken to correct the situation.

It was stressed that no-one can give a co-operative to people, they can only be helped and guided.

The efforts the women were now making, could fail unless they were able to obtain training and markets for their products. Women must come forward and avail themselves of the courses and teaching facilities provided by the co-operative departments, and the co-operative unions in their countries.

There are also other national and international organisations which were able to give the type of education and training, in management, which women must have if they were to run successful co-operatives.

Advice was given on the procedure for setting up handicraft and small industries co-operatives by women. Care must be taken in the preliminary stages to secure the confidence of the potential members, keeping in mind the many calls on women's time and their natural allegiance to family duties.

All illustration of what can be achieved in establishing a successful industrial co-operative using handicrafts as its principal product was given by reference to an actual experience in Rumania.

Apart from affording women the opportunity to increase their incomes, co-operatives can help them to develop their personalities and self-confidence, thereby contributing to the stability of the family. In some cases, they also protect a woman who has difficulties with securing her own money for the immediate need of her children.

Women had to accept that to compete with men they must acquire the same skills and qualifications. Therefore, they must take advantage of courses and educational facilities provided by co-operative unions and departments. The ICA and international agencies could also help.

Finally, a recommendation was made that women should be looking for outlets in the field of small-scale industries as well as handicrafts. Traditional handicrafts were saturating the markets, whereas production of articles for the home market was almost limitless.

### 3.6 INVOLVEMENT OF WOMEN IN HANDICRAFTS AND SMALL-SCALE INDUSTRIES THROUGH CO-OPERATIVES: (MRS. DIANA OPONDO)

During her presentation, Mrs. Opondo explained to the seminar what the ICA Regional Office for East and Central Africa had done in an effort to involve women in Co-operatives by making them aware of the vital role they should play in the running of Co-operatives.

She went on to say that for Co-operatives to be effective as agents of social and economic change they had to be efficiently run to be able to achieve their stated objectives. This was where education and training played an important role of equipping the members, officials and officers of co-operatives with the necessary "know-how" in managerial skills. It was in this process that the vital role women play in co-operatives was acknowledged. Whether women operate in their own right as members, or as wives of members, as is usually the case, in the rural agricultural co-operatives, they are the ones who in fact 'run' these co-operatives, since it is they who deliver produce to the village societies for grading, processing and the eventual marketing.

Factors that have hindered women involvement in development programmes vary and they range from women's status in society; prevailing cultural attitudes and prejudices; absence of social services, labour and time saving facilities; general lack of education and training; passive attitude of women to the negative attitude of men. Women involvement in Co-operatives had been hindered mainly due to the unwritten customary laws relating to the women's position as regards ownership and inheritance of land and other family properties. It has repeatedly been discussed by the Co-operative leaders in the Region that these by-laws should be amended to cater for family membership.



Since holding its first six national seminars on the role of women in co-operatives, 1970, the ICA Regional Office increasingly promoted educational activities for women's participation. During these seminars the promotion of handicrafts as a means of generating additional income for women has been widely discussed. Other social subjects like nutrition, childcare, home economic and hygiene have also been included. As is traditional, the family income from farming activities is controlled by the men, who are usually the registered members of co-operatives.

In order to provide adequately for the family and be able to effect general improvements in the home, rural women desperately need some income of their own. Also, they need possible ways of making their burden lighter and their time more productively occupied by having labour and time saving devices. Improvements in this area only come as and when alternative remunerative occupations are introduced to the rural women, and they are thereby enabled to contribute to the improvement of community services such as bringing clean water to the homes, establishment of grinding mills within easy reach, putting up of day care centres for children, health clinics etc. It is therefore important that the existing co-operatives encourage the promotion of handicrafts and small-scale industries and also help strengthen and improve the existing handicrafts co-operatives. This would also provide women with an opportunity of joining these co-operatives as full members. During discussions it was stated that women are active members in some Dairy Co-operatives, especially in Kenya, and there was also a possibility that where a family produces more than one type of cash crop, women would be allowed to participate fully using the other crop. It was however recommended that a survey be made in the rural agricultural co-operatives so as to ascertain why women participation in these was so low. This would also provide facts and figures on the extent of women involvement in rural co-operatives.

### 3.7 THE POTENTIAL ROLE OF HANDICRAFTS AND SMALL-SCALE INDUSTRIES IN SOCIAL AND ECONOMIC DEVELOPMENT: (MR. G. ALAN MAJOR)

The paper, presented by a UNIDO adviser presently on assignment in Malawi, dealt with the importance of indigenously owned manufacturing enterprises and handicrafts production units, in relation to both the economic and social development of developing countries. The speaker said that political independence and stability were re-inforced when the people of the country were given opportunities to share in the responsibilities as well as to participate in the benefits of economic development, through the ownership and management of their own business undertakings.

Mr. Major appealed for a minimization of the use of the word 'small' or the phrases 'small-scale' which were liable to become confused with 'unimportant'. Certainly, handicrafts production activities and locally owned industrial undertakings, however small they might be to begin with, were extremely important in the contributions which they made to local self-sufficiency, economic growth, employment creation and the building up of an industrial climate conducive to larger investors.

Expertise and money as well as local effort which had been devoted to projects aimed at improving the status and conditions of women, the betterment of family life and the furthering of children's welfare was often lost because women had insufficient cash to spend in order to apply the training which they had been given.

This wastage could be much reduced by stimulating handicrafts production and the establishment of industries owned and run by women in the rural areas and by means of which such women could acquire cash incomes without entire dependence upon their menfolk. Producer co-operatives were a particularly suitable form of association in such cases so that women could have the mutual support and strengthened bargaining power when dealing with traders wishing to buy their output or supply them with materials needed in production.

Anticipating the frequent excuse that insufficient funds were available at national level for the launching or support of adequately designed handicrafts and small industries projects, Mr. Major pointed out that the cost of investigating, apprehending, sentencing and jailing one criminal was at least sufficient to provide the capital needed by that person to set up his or her own business enterprise which would provide earnings to avoid any necessity to resort to crime.

Answering questions, Mr. Major said that he did not advocate the drawing up of lists of industries or other activities to be reserved for local investors. It was to provide stimulus and assistance of a positive nature to enable local entrepreneurs to compete successfully against any possible expatriate intruders. Local investment of effort and money in handicrafts and other industries should be complementary to expatriate investment and the two types of investment should be mutually contributory.

3.8 PROMOTION AND QUALITY CONTROL OF CRAFTS AND OTHER SMALL-SCALE INDUSTRIES FOR WOMEN: (MRS. (Dr.) ESTHER OCLOO)

The speaker noted that the imbalance in the industrial production in the world is causing serious concern globally; developing countries while constituting 70% of the world population, generate less than 7 percent of industrial production. In order to achieve a better industrial balance between developing and developed countries, a plan of action was agreed at Lima, Peru, in 1975. If women were not to be left behind as they had been in access to formal education, this Seminar on Crafts and Other Small-Scale Industries should be taken seriously.

Young women should be encouraged to study scientific and technological subjects, so that they may take their places as professional and technical persons in industry. Women already have shown that they are efficient managers, through their participation in farming, trading, food processing, etc.

In Ghana, the National Council on Women and Development had set up a committee of experts which helped the technical unit of the Council with its training programmes. Workshops were organised, first at national, then at regional level, to involve the women in crafts and industries. University and Research Institute staff assisted. Members of the expert committee helped to set up projects in potash, soap making, food processing, weaving and basketry. Plans were under way to establish Common Service Centres where experts will assist with production, and apprentices would be trained. Women leaders would also receive short-term courses.

Promotion of handicrafts and other small industries needed the support of governments, and the Ghana Manufacturers Association was given as an example of a national industrial group which influenced government policies.

The speaker stressed women's need for know-how and management skills, for the successful running of any economic venture. Capital was essential, since women were not considered as good credit risks, and some fear to take out loans. A body established by Government, such as the Ghana National Council, can support women's need for capital.

High standards of quality were essential, since competition for world markets is keen in cottage industry production. Quality raw materials and finishing were critical. A well organized and efficient approach to crafts and small-industries was necessary.

Responding to participant's questions, the speaker reviewed her own experience in establishing and running her highly successful business in Ghana.

Discussing concern of the participants over the situation facing school-leavers, the speaker drew upon, an example from Ghana where vocational Training Institutes, especially for girl school-leavers, have been established to develop local experts in local industries. In an attempt to strengthen this sphere, production units have been attached to each institution to see that training is directed to practical problems existing in the country. The National Council on Women and Development - a governmentally established body - assisted women in setting up these programmes. In general terms, all types of training from vocational, and technical schools, as well as University, should be geared towards local participation in industries development.

### 3.9 PROBLEMS FACED BY WOMEN CRAFT PRODUCERS: (MRS. ELVINA MUTUA)

Mrs. Mutua said that one of the problems of development was to teach people to realise that there was a need to develop. They could know that a problem exists, but to express it and identify solutions was difficult. In most cases, development projects need money, and often handicrafts are used to provide income. After the decision to sell crafts is made, however, further problems arise.

From her experience as Manager of Tototo Industries, the speaker identified eight problems which often arise:

1. How do the producers organize themselves? Should they join existing groups?
2. How is a leader chosen? From within the group, or outside? How to avoid being exploited by leaders who wish personal gain from the group, rather than helping them?
3. What should be produced? New things? Should local or foreign materials be used? What will sell? Who will sell?

4. How to start production? Work as a group or individually?  
How to get finance and training?
5. How are the articles costed?
6. How much should be produced, so that the market will not be flooded?
7. To whom should articles be sold? Can the middleman be avoided?
8. How to transport articles to the market place? Mrs. Mutua summarised these problems as lack of know-how in planning, and expressing the hope that the Seminar would be able to assist in reaching and helping the ordinary woman.

In the discussion which followed, some participants expressed their belief that diversification of products was essential. It was felt that agencies which assisted women groups should be in a position to advise on organization, leadership, management and finance, and that they should if possible sponsor group leaders for training. Tototo Industries was given as an example of a service organisation which in fact begins to evolve as a handicrafts co-operative.

### 3.10 PRODUCTION, CREATIVITY AND DESIGN: (MR. HOLLAND MILLIS)

Tototo Industries, sponsored by the National Christian Council of Kenya, assists about 500 persons. The speaker noted that Tototo was a social service oriented industry, which some people expect to be hopelessly inefficient, and doomed to failure. He admitted that the risk of failure was higher when social problems were added to production and management problems, but stressed also that the community can be assisted by social service agencies in area which private enterprise will not touch. If the groundwork for a socially-oriented handicraft industry was carefully laid, the industry could survive and thrive.

The person who already had a crafts skill could be educated in production techniques, design, and quality control to improve his income. The person who sought assistance from a social welfare organisation, and who did not have a skill, had more extensive needs, including the will to have a skill, the skill itself, production techniques, design, quality control, use of profits, and solution of problems which arise from new incomes. Thus education for the craftsman would differ from that of the social welfare person.

The economic viability of products depended very much on factors which such as the cost of living in rural as differing from urban areas, whether the craftsmen needed full incomes or simply pocket money, the type of market was available, and the use of the product. In determining how to start an industry and what should be produced, it was necessary to estimate the costs per producer, the whole-sale price of the product and the sales per year. Only with this information should production units be encouraged.

Mr. Millis demonstrated design and quality control by showing the evolution of designs, from traditionally used items to those which would appeal to the tourist market. Change of design, addition of colour, and attention to size, for packing purposes, could enhance the saleability of products, while at the same time using traditional skills.

### 3.11 MODERN TECHNIQUES IN MANAGEMENT: (MR. JOHN COLLINS)

The discussion was begun by pointing out that good management is concerned with (a) planning; (b) co-ordinating; and (c) controlling. It exercises control over finance, personnel planning, production, marketing, transport and distribution.

Marketing was the whole basis of management and was, therefore, relevant to co-operatives which existed for the benefit of their members. It was important for good co-operative management to discover the market, in other words, become market oriented. For export there were advantages in contacting embassies and even international organisations for potential customers.

In Handicraft Co-operatives it was necessary to thoroughly analyse the costs involved in raw materials, storage, labour and transport, pricing of products often needed flexibility. Side by side with these requirements was the question of raw materials, and whether or not they were of the right quality and quantity.

Participants expressed concern over difficulties experienced in the processing of products for export. Documentation, terms of payment, customers' feedback, were given as examples of this problem. A general question was also posed to Government representatives present; were they doing sufficient to help co-operatives?

The participants took part in two exercises relating to the presentation. The purpose of the first was to pinpoint the flaws in a letter which had been sent to a prospective buyer in reply to his enquiries. It was agreed that the information given in the reply was inadequate. The second exercise gave a chance to the participants to assess the suitability of given products to different markets and how to go about identifying the right markets.

### 3.12 BANKING AND FINANCE: (MR. LUCIEN MUGO, MANAGER - CREDIT AND FINANCE CO-OPERATIVE BANK OF KENYA.

A brief historical background was given of the Co-operative Bank of Kenya; the objectives of its establishment, the actual operation, difficulties and successes. It was felt that the existing financial institutions were not able/effectively assist co-operatives and farmers in general, hence the establishment of the Bank whose shares are owned by Kenyan co-operatives. The Bank capital is three hundred million shillings. The main beneficiaries of the bank's services are the agricultural marketing co-operatives which dominate the co-operative scene in Kenya.

Some other types of co-operatives such as housing, consumer, savings and credit co-operatives also use the Bank. It was pointed out that handicrafts co-operatives in Kenya are very few and only two are receiving facilities from the Bank.

One of the problems, that arose in financing co-operatives in outlying rural areas was because it took a long time for money to be repaid to the Bank. One of its main aims was to assist farmers to bridge the gap between sowing and harvest time. Comparatively the Bank had more money than was requested for use.

The Bank's long-term loans could not exceed 15% of the capital, and 17% must be loans to the agricultural sector, and should not exceed 5 years. There was satisfaction with the whole operation; all registered co-operatives obtain their financial requirements from the Co-operative Bank of Kenya.

### 3.13 METHODS OF SETTING UP A PRODUCERS CO-OPERATIVE: (MR.E. STARCZEWSKI - PRODUCERS CO-OPERATIVE POLAND).

Mr. Starczewski begun with his experience in methods of setting up producers' co-operatives in Poland.

A co-operative is both an association of members and an enterprise carrying out definite economic tasks. The importance of co-operatives as instruments of economic and social development appears more clearly as countries become engaged, to a larger or small extent, in programming and planning economic expansion.

Small-scale industry should be divided into three groups:-

The first group embraces small articles which are neither basic necessities or mass consumed, such as folk art and crafts wooden items; willow products, dolls, toys, artistic furniture, leather goods, brushes, point brushes, household lighting equipments etc. Industry has, generally, no interest in the production of these articles.

The second group is composed of products such as clothing, knitwear, footwear, furniture, which are produced in small runs, with different finishes, to meet individual customers' tastes and adopted to changing fashion trends.

Third, highly specialized equipment, machines or tools. Practice indicates that in this group small industry often outpaces large industry by its speed in introducing novelties.

Assistance is necessary in securing ready sales for new, popular articles produced by small industry, both on the domestic and export markets. This assistance is particularly necessary for a rapid organisation of supplies from the point of view of changing fashions and market demands. Co-operatives associating skilled craftsmen and unskilled workmen as well as small producers are able to speedily start necessary production and services. This can contribute to a suppression of many bottlenecks and simultaneously as a solution to employment problems.

Small producers and craftsmen in work co-operatives can benefit by the purchase of modern machines and the use of new technologies in a wider range than is possible for small individual producers.

All members of work co-operatives have, from the start of their activities:

1. Equal rights and the same opportunity for common participation. Each member has a single vote only.
2. Managers who daily run the business and must gain members' confidence through direct or indirect election.
3. Progress reports on the co-operative.
4. The right to make objection if dissatisfied and, in extreme cases, to dismiss and change the managers previously elected.
5. Equal responsibility for the results of their co-operative to the limit of each member's share.

### 3.14 IDENTIFICATION OF LOCAL AND INTERNATIONAL MARKETS: (MR. DAUDI WAITHAKA -- NCCK)

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Handicrafts may be divided into two categories, those which are decorative and used for walls or mantle pieces, purely to improve visual aspects of the home, and those which have utilitarian purpose, for house, tables, floors, etc. There is a difference in the marketing of these two types of goods. The decorative items stay in one place until they are old and no longer useful to the person. When he goes to buy another, he is likely to prefer a different type. Thus the decorative market, while existing, is limited. The market for utilitarian items is quickly worn out, and there is the need to replace it. However, fashions, fads and cultures influence this market. Utilitarian commodities have steady markets in various parts of the world.

The outlet for the crafts differs. Utilitarian crafts are found in corner stores, supermarkets and the like, while decorative crafts appear in boutiques, and are designed for certain groups of people. Producers should as far as possible, concentrate on both types of market. Markets are influenced by local ways of life; in urban areas, e.g. there are high and low income persons, indigenous and expatriates, who differ in their tastes and buying power. European markets are influenced by the fact that leisure time is on the increase, and consequently decoration is in demand. Youth wants to be individualistic in societies where mass production is predominant. Thus, a growing market exists in Europe.

Among both producers and buyers of crafts, 70 - 90 percent are women. Buying power of teenagers has increased. Buyers give preference to: 1. useable items; 2. good quality; 3. uniqueness; 4. price. Fashions and trends may be found in magazines.

It is essential to provide information on the background of crafts, something about the producers, and the origin of the ideas. Crafts which complement other items, have good value. Household items are in greater demand than clothing. Crafts which are already in use are the more saleable.

Africa would benefit from:

1. Treating women and men who are creating crafts as assets to their countries.
2. Maintaining and developing traditional skills.
3. Ensuring information is obtained on international regulations and quality requirements.
4. Providing centres of training and research.
5. Utilization of industrial wastes.
6. Provision of raw materials through wholesale purchase.
7. Seeing that exhibitions are tastefully presented and attendants well briefed on all necessary data and able to take quarterly orders.
8. Promotion of tourist trade by displays at conference centres, hotels and airports.
9. Recognition of the growing Australian market and that of U.S.A. where many people are of African origin.

The discussion following the lecture centred on the special need for policies and programmes by governments, and setting up of crafts and small industries associations of producers and distributors. The problem of mass production putting small business persons out of business was debated at length.

### 3.15 GOVERNMENT POLICIES IN RELATION TO HANDICRAFTS AND LOCAL INDUSTRIES DEVELOPMENT: (MR. G. ALAN MAJOR)

The basis of development policies in all countries irrespective of their political orientation is the enhancement of the Gross Domestic Products. There had to be profitable application and exploitation of all national resources, including manpower, in order that there could be development. Development policies in different countries differed by reason of the methods of disposal of the 'profits' of national growth and it was up to each country to decide upon how the profits of growth were to be allocated.

The difference between the 'economic Ministries' (or economic sectors) which might also be considered as the 'earning' Ministries, and the social development and administrative Ministries (the 'spending Ministries') was explained. From this the bases for the construction of National Development Plans could be better understood.

There followed an outline of the way in which the National Development Plan was implemented through development programmes drawn up by the various Ministries and approved annually by parliament or the equivalent authoritative body. The distinction between the provisions of the development budget through which allocations for capital funding, and the recurrent budget through which daily and non-recoverable outgoings such as salaries are controlled was also explained.



Particularly for the benefit of participants representing non-governmental organisations the methodology of governmental accounting was explained and emphasis was laid upon the need to see that any project for which governmental or international financing and assistance was needed was identifiable with the National Development Plan and with a specific head and item of account in the budget for the Ministry which was to be responsible for the overall execution of the project.

3.16 THE SET-UP AND MANAGEMENT OF HANDICRAFTS AND SMALL INDUSTRIES DEVELOPMENT PROJECTS: (MR. G. ALAN MAJOR).

The importance in economic and social development of handicrafts and local industries had already been appreciated. From this it became evident that governments had the responsibility for seeing that a considerable emphasis was placed upon these sectors within the National Development Plan and that due priority was given to programmes designed for the development of these sectors.

It was necessary that there should be comprehensive and fully integrated programmes of assistance for handicrafts industries and local manufacturing activities. On the one hand the project must include the non-financial types of assistance such as:-

- a) Pre-investment counselling; b) Business training and extension services; c) Technical training and extension services; d) Information and promotion activities; e) Common facility services.

In particular the training activities must be concentrated upon production oriented training and preferable 'in-workshop' training although a small amount of 'classroom' type training might be incorporated. The costs of these aspects of the project ought to be the responsibility of government to be defrayed out of public funds although it was in these areas that international and bi-lateral assistance was most prominently available.

On the other hand financial assistance, i.e. assistance for which the handicrafts producer or local industrialist would have to pay, also need to be made available. Financial assistance was needed for:

- a) Provision of adequate working premises; b) Acquisition of machinery, tools and equipment; c) procurement of raw materials and parts; d) Working capital; e) Marketing services; f) Equity capital.

Financial assistance needed to be provided through a commercially oriented institution or body which might be a Trust, a Co-operative Union, or a Development Company. In Swaziland the Small Enterprises Development Company (SEDCO) had been established to provide and monitor financial assistance with the Small Enterprises Promotion Office (SEPO) in the Ministry of Industry, Mine & Tourism providing the non-financial facilities.

Approximately the same arrangement had been adopted in Botswana with BEDU (Botswana Enterprises Development Unit) in the Ministry of Trade & Industry being responsible for the non-financial forms of assistance and the National Development Bank handling the other aspects. Tanzania had set up SIDO which had two wings for financial and non-financial aid. In Ethiopia, the Ministry of Commerce and Industry has been responsible for establishing HASIDA (Handicrafts and Small Industries Development Agency) to provide the non-financial forms of assistance and the financial types of assistance will be provided through a scheme which is being evolved with the aid of the development and other banks. A very considerable emphasis was placed upon the establishment and development of handicrafts and local manufacturing co-operatives by all these bodies and women's handicrafts and small industries activities feature prominently amongst the production units being assisted.

3.17 TRAINING FOR PRODUCTION OF CRAFTS AND FOR OTHER SMALL SCALE INDUSTRIES:  
(MESSRS. MAJOR, MILLIS, STARCZEWSKI AND MRS. OCLOO)

A forum was set up by the four resource persons and they sketched the process of training, beginning with the grass-roots level. Here it was essential to face the problems a woman encounters in combining her handicraft or other income generating efforts with her daily tasks. Mrs. Ocloo had found training small numbers of girls, within her own home, where they performed domestic duties for short periods within the day, conforming with their own family circumstances and spending the rest of the time in the workshop produced very practical results. Mr. Millis confirmed the need for on-the-job training in the villages where the time factor for women confronted with their daily work was of utmost importance. They had little time for specialised courses but needed almost individual attention. The constraints of illiteracy and traditional attitudes also had to be taken into account.

For the next stage, where facilities and transport are easier, Mr. Starczewski described the benefits of training courses, either in the work-place or in specialized industries. This could be achieved where the community services were working in collaboration with groups of workers. Finally, Mr. Major presented a plan which could be used in a district or national situation, where the systematic establishment of industrial estates working initially with selected experts could provide a cadre of new trainers. These became capable of secondment to similar estates, thus multiplying the training possibilities and taking the know-how with them for promoting new enterprises within industries.

Discussion ranged fairly widely taking in the purposes which training should meet:

1. skilled manpower requirements;
2. improvement of the skills already acquired;
3. improved production;
4. increased efficiency.

Sandwich courses are an effective means of meeting the kind of training needed developing countries. Such courses can take in both vocational and graduate trainees. In rural areas where lack of facilities for training tends to retard production, extension work goes a long way in supplementing what certain agencies are doing to meet rural population's demand.

In some areas training ought to include pricing of products and costing. In every training scheme, especially for women, it is important to have some reward, in the form of some financial inducement. This would go a long way in meeting trainees' basic needs.

It was a recognized fact that there existed difficulties in conducting training in developing countries because industrial development was still at its basic roots. However, institutions that have sprung up as a result of village technology have some facilities which might be used in the first attempt of training basic skills.

### 3.18 STUDY VISITS, DEMONSTRATIONS, AND EXHIBITION:

In order to better understand the successes, failures and potentialities of various types of small scale industries, participants, resource persons and organisers visited a home industry production centre and a wood carving co-operative. Discussion and evaluation followed the visits. Demonstrations of three different types of products were also organised at Kanamai Centre. Crafts brought by participants were exhibited.

#### 3.18.1 Study Visit to Tototo Home Industries Centre

Tototo Home Industries Centre is a non-profit crafts development project, established by the National Christian Council of Kenya, that provides or supplements the incomes of needy rural and urban families in coastal Kenya. It trains and advises men and women in many modern and traditional crafts. Its urban workshop in Mombasa was visited by the group, who were shown the departments working on sewing, tie dye, cloth printing and applique. Mrs. Mutua and Mr. Millis of Tototo, who were resource persons for the Seminar, assisted in discussion of the visit.

#### 3.18.2 Makiwo Straw - Products Demonstration

Makiwo is a group which is sponsored by Tototo Home Industries, and is located near Kanamai. Members of this group of young women visited Kanamai, bringing their materials for basket and lampshade making. They demonstrated their skills to the participants, who then were invited to try the weaving themselves.

#### 3.18.3 Study Visit to Akamba Handicraft Co-operative

The visit to the Akamba Handicraft Co-operative was intended to demonstrate an existing crafts co-operative, where more than one thousand carvers were at work, creating animals, walking sticks, and other items from mahogany wood. The officers of the co-operative, and the assistant manager then discussed their problems with the group, and explained their efforts to overcome these. The participants suggested that ways should be found to include women in the co-operative.

#### 3.18.4 Demonstration on Preservation of Fruits

Mrs. Ocloo, demonstrated to the participants some of the skills and techniques which she employs in her own highly successful business. Orange juice concentrate and orange marmalade were prepared in the classroom, with assistance of the participants, and recipes for these were given by Mrs. Ocloo. It was explained that these skills offered potential for small scale business or household production, which would assist women in gaining incomes.

#### 3.18.5 Demonstration of Fabric Printing

Mr. Alan Major, demonstrated the art of printing cloth, using a carved potato and multi-coloured dyes. He also showed that an ordinary typing stencil could be employed to obtain print on fabric. Participants joined in this exercise.

#### 3.18.6 Exhibition of National Crafts Products

Participants had been requested to bring to the Seminar some samples of crafts and industrial items produced in their home countries. These were displayed, and explained by representatives of the countries. They were also used to demonstrate points during some of the lectures.

### 3.19 PROJECT FORMULATION:

Three Seminar sessions were devoted to project development. Participants had been asked to bring with them suggested projects capable of being used in their own areas. Projects were submitted by Kenya, Lesotho, Zambia and Swaziland (See Annex list of documents).

These projects dealt specifically with the role being played by women in Co-operatives in these countries. While the two Kenya and the Zambian projects dealt with handicrafts co-operatives, that of Lesotho concerned itself with the production of mohair and weaving; the Swaziland project dealt with a small industry raising rabbits.

Having given these suggestions some consideration, three separate working groups developed model projects, entitled Kanamai Women's Handicraft Co-operative, Monze Pottery Co-operative Society, and Yuka Handicraft Co-operative Society (See Annex). The Monze project had a complete budget, showing income and expenditure.

The idea behind the project exercise was to give participants, a chance to come face to face with the realities of starting and running a society, or if already started, of assisting it to run successfully. Each group summarised its project in accordance with a project proposal outline which was drawn up by the organisers of the seminar. It was suggested that, while dealing with membership of the society to be set up, it would be useful to examine the population of the area in which the society would be sited with a view to assessing future expansion of the society. Approaches to donor agencies were also discussed, and methods of budgeting reviewed.

Each project was analysed and commented upon during the plenary session. Suggestions were made for improving the co-operative and economic viability of the projects. The discussion was then extended to include the projects brought by the participants. Several individuals undertook to develop the new projects, or pursue those which they had brought with them.

### 3.20 PRESENTATIONS BY INTERNATIONAL AGENCIES:

During the course of the Seminar, several international agencies which were represented as observers, discussed the work of their organisations as this related to women, and in particular to promotion of handicrafts and other small-scale industries through co-operatives.

#### 3.20.1 International Planned Parenthood Federation (IPPF)

The speaker Mr. Adam Simbeye of the Family Planning Association of Tanzania, representing the IPPF, told the participants that this International non-governmental organisation brings together well over 80 family planning associations throughout the world as its affiliates. The IPPF, through its affiliates promotes family planning and planned parenthood.

After a brief account of the IPPF history, Mr. Simbeye told the assembly that the organisation believes that family planning is an integral part of the whole social and economic development of a country. He said that as a follow up of the International Women's Year (1975) the IPPF has set up a Planned Parenthood, Women and Development programme to promote women activities and planned parenthood through its affiliates.

During questions, one participant wanted to know how the IPPF could help handicrafts development. Mr. Simbeye said the IPPF through its affiliates the FPA's, would give financial assistance in support of women handicraft projects.

Another member wanted to know how the international organisations devided their activities so that there was no overlapping. Mr. Simbeye said the IPPF as an NGO work very closely with other international organisations but at national level the FPA's ensured that there is no overlapping.

One member wanted to know whether there were family planning seminars for men in Tanzania. Mr. Simbeye indicated that there were seminars of this type and gave the following as the approaches:-

- a) Organising seminars for both men and women on the importance of family planning and responsible parenthood;
- b) Holding discussions on family planning with workers at their places of work;
- c) Providing publications on family planning for distribution at such seminars and through field workers;
- d) Organising seminars for opinion leaders of communities, party and government leaders, for them to help educate men.

### 3.20.2 UNICEF AND WOMEN'S ACTIVITIES: (MISS. VIRGINIA HAZZARD)

Presenting the aims and activities of the United Nations Children's Fund (UNICEF), was the organisation's representative for Kenya, Virginia Hazzard, who is also responsible for advising on activities for women in the Eastern Africa Region for UNICEF.

UNICEF was started in 1946 to help children suffering as a result of World War II. As time passed its mandate of today, to co-operative with developing countries in their efforts to improve the situation of their children, has been agreed upon. Therefore, UNICEF assists governments to provide basic services for children such as: health care, education, safe water, nutrition, village technology to conserve the energy of mothers and it also serves the needs of mothers by aiding projects that benefit women.

The 30-member UNICEF Board of Directors has 10 members elected each year for a 3-year term by the United Nations Economic and Social Council. The Board decides on all matters of policy, approves financial expenditures (grants to countries) and advises on programming activities. The Regional UNICEF Office which serves Eastern and Southern Africa is situated in Nairobi, Kenya. There are, however, individual country offices in most of the countries of the Eastern Africa Region as well as in other parts of Africa. Technical advice and assistance can be sought from both.

The requests for assistance from UNICEF should be timed so that they are requested prior to October of any year so that they can be included in the requests made to the Executive Board in May of each year.

Within the Region, UNICEF has assisted numerous projects aimed at assisting women. These range from home economics and training projects to income-generating activities such as: providing seeds for gardens, chickens, rabbits, fertilizers and other agricultural inputs for group activity. Handicrafts also benefit, Miss. Hazzard pointed out by giving the example of plans now underway to bring persons from Ethiopia to Kenya to train Kenyan women in spinning.

Some of the participants suggested that UNICEF should have guidelines which can be used by small groups through their governments, when making requests for assistance. The seminar was informed that the Associated Country Women of the World (ACWW) has produced its own guidelines, and perhaps UNICEF could try to come up with a similar idea.

Ms. Hazzard also informed the group that 1979 had been designated as International Year of the Child.

### 3.20.3 THE INTERNATIONAL LABOUR ORGANIZATION: (MRS. ALBASTROSS)

The International Labour Organisation was started in 1919. Since its inception, it has recognised the principles of equal treatment for women and its constitution re-affirms the principle of non-discrimination on the basis of sex. Almost all ILO activities are concerned with women's problems in employment, as such as with men's problems. The main areas in which ILO is very active and takes action are:

1. information; 2. training; and 3. other operational activities.

ILO is also concerned with population and family planning. It organises series of seminars related to this aspect of the women's welfare and the welfare of the whole family. It is the contention of the ILO that self-employment needs to be encouraged. This can be done by providing both technical and financial assistance. Through handicrafts, active women have been helped to reach the level of setting up their own small-scale industries. In countries like Lesotho and Ghana, groups of women have assisted in setting up their handicrafts centres and vocational training institutes. In East and Southern Africa, ILO aims at establishment in existing schools, co-operative education for women and young people. This would be a means of encouraging women to take interest in co-operatives after leaving school.

CHAPTER IV

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CONCLUSIONS OF THE SEMINAR

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**4.1 THERE IS A CLEAR AND DEFINITE ROLE FOR CO-OPERATIVES IN THE PROMOTION OF HANDICRAFTS AND OTHER SMALL-SCALE INDUSTRIES, PARTICULARLY TO ASSIST WOMEN IN SUPPLEMENTING FAMILY INCOMES, AND INVOLVING THEM FULLY IN THE INDUSTRIAL SECTOR OF THE NATIONAL ECONOMY.**

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As in the other types of co-operatives, crafts producers can secure for themselves the following basic services through joint effort, better than they can individually:

- availability of credit
- procurement of raw material
- working premises and equipment
- improvement of management and practical skills and
- marketing facilities.

For women, co-operatives not only provide these benefits but also supply them with an outlet for their potential skills and talents, build up their self-confidence in serving their families and the community and ensures their direct access to the financial results of their labour.

In some circumstances there may be a case made for using facilities available in an existing co-operative for instance an agricultural multi-purpose society by setting up a department for the market of products made by women. However it must be emphasised that the women are accorded membership rights and the incomes accrued from the sale of their products will be readily available to them. This would ultimately involve women more fully in the industrial sector of the national economy. Later on the existence of a crafts co-operative union on a countrywide basis would enable crafts producers to develop external markets through bulk sales. Where raw material is imported, a crafts co-operative union could also facilitate cheaper bulk purchases.

**4.2 HANDICRAFTS AND OTHER SMALL-SCALE INDUSTRY CO-OPERATIVES SHOULD SEEK SPECIALISED ASSISTANCE WITH:-  
PROCUREMENT OF RAW MATERIAL, PRODUCTION, DESIGN, QUALITY CONTROL, MARKETING, FINANCIAL AND MANAGEMENT, IN ORDER TO ENSURE THEIR ECONOMIC VIABILITY AND SUCCESS.**

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By the very nature of their business, industrial co-operatives must be successfully run as business organisations to be able to achieve for their members the stated objectives of economical production, quality control and the development of market outlets. Crafts co-operatives therefore require special supervision and guidance from the relevant government department, including appropriate training for their personnel in management skills. Similarly, they require specialized assistance with procurement of raw material, production, geared to market, design, quality control and marketing, in order to ensure their economic viability and success. Where these technical skills are not available locally, consideration must be given to meeting this need, as a pre-condition to success.

**4.3 IN LAUNCHING CRAFTS AND OTHER SMALL INDUSTRIAL CO-OPERATIVE PROJECTS, SPECIAL EMPHASIS SHOULD BE PUT ON DEVELOPMENT OF DOMESTIC MARKET POSSIBILITIES, AND NOT JUST TOURIST AND EXPORT OUTLETS.**

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The seminar noted with regret that many developing countries were using their much needed foreign exchange to import products which could be more cheaply produced locally. It was therefore recommended that emphasis be placed on the development of domestic market possibilities whilst seeking tourist and export outlets. Although it involves investment and a slow process of developing taste and usage of locally produced crafts, the domestic market would eventually prove stable and potentially larger. Also, appreciation of, and usage of local crafts (particularly ornamental articles), would contribute to the enrichment and preservation of a country's culture. Utility articles produced from local industries can be repaired and maintained more easily than imported ones.

**4.4 IN ORDER TO PARTICIPATE IN PRODUCER CO-OPERATIVES, WOMEN NEED TO BE RELIEVED OF MANY OF THEIR TIME-CONSUMING TASKS BY THE USE OF, AND ACCESS TO THE BENEFITS OF APPROPRIATE TECHNOLOGY, PARTICULARLY THAT PRODUCED WITHIN THE COUNTRY. THIS INCLUDES PROVISION OF SOCIAL SERVICES WITHIN EASY REACH.**

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The seminar discussed at length the fact that women (particularly rural) were normally over-burdened with time consuming and laborious tasks which prevented them from participating effectively in national development programmes. There was therefore need to relieve her of these burdens through the introduction of time saving and less laborious devices such as provision of water and fuel supplies for use and other within easy reach, flour mills for grinding to replace pounding, improved tools and implements for agricultural production etc. The provision of easily accessible social such as a day-care centres and health facilities, was also considered to be an important factor in helping a woman complete her daily tasks. To achieve this, appropriate technology should be applied, using local skills and materials as far as is possible. Also women, both individually and in groups need to have access to credit and loans in order to improve their working conditions and have sufficient capital to create small industries. It is believed that in this way women will have more time available to them for pursuing other income generating occupations such as handicrafts and other small-scale industries, and thereby contribute effectively to industrial development of the country.

4.5 INDIGENOUS INDUSTRIES NEED ENCOURAGEMENT AND SUPPORT FROM GOVERNMENTS THROUGH COMPREHENSIVE AND INTEGRATED PROGRAMMES WHICH INCLUDE THE AVAILABILITY OF FINANCIAL ASSISTANCE AND TECHNICAL BUSINESS ADVISORY SERVICES.

Although the promotion of indigenous industries is usually included in national development plans, the seminar felt that there was need for greater encouragement and support by governments through comprehensive and integrated programmes backed by financial and the technical support.

First and foremost, there is need to develop the domestic market by a deliberate government policy which discourages, importation of articles which are already being or could be produced locally. There may often be need for protecting indigenous industries in selected fields by discouraging mass production within the country by large-scale industrialists.

4.6 TRAINING IN CRAFTS NEEDS TO BE ARRANGED IN SUCH MANNER AS TO MAKE IT POSSIBLE FOR WOMEN TO PARTICIPATE IN SUCH TRAINING DESPITE THEIR DOMESTIC RESPONSIBILITIES. SUCH TRAINING BE DIRECTLY RELATED TO THEIR CASH EARNING OPPORTUNITIES, INCLUDING FUNCTIONAL LITERACY.

Women have multiple responsibilities which make demands upon their time and energies at various hours of the day and seasons of the year especially if they are engaged in agricultural production. Attention can and should be given to these responsibilities when planning training in crafts and small industries, as well as other fields. Since numerous types of training exist - extension services, on-the-job training in workshops, and formal classroom education - it should be possible to choose the type which is most appropriate to particular circumstances. Special attention must be given to basic literacy and necessary training for women, if some women are to have a basis for engaging in other income-generating activities. Special incentives may be necessary to maintain the interest.

4.7 PROJECTS NEED CAREFUL FORMULATION WITH PRE-PROJECT ECONOMIC APPRAISAL AND CONTINUING EVALUATION, TO ENSURE THAT THE PRODUCERS ARE BENEFITTING TO THE GREATEST POSSIBLE EXTENT.

Co-operatives and other projects often fail when they are launched with full enthusiasm but very little planning. The producers then become discouraged and hesitant to try again. The careful exercise in project formulation during the Seminar brought out this point through several examples of failures.

Programmes need to be phased over several years, and budgets prepared which anticipate income and expenditures. Evaluation of the socio-economic progress as well as auditing of accounts should be undertaken at regular intervals. At all times the benefits to the producers co-operators are the primary consideration.

**4.8 THE ACTIVITIES OF THE VARIOUS ORGANISATIONS, INSTITUTIONS, AND GOVERNMENT DEPARTMENTS ENGAGED IN PROMOTING CRAFTS BE ENCOURAGED AND COORDINATED NATIONALLY, SO AS TO AVOID DUPLICATION AND DISSIPATION OF EFFORTS.**

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Examples were given during the Seminar of several countries where agencies concerned with crafts and other small-scale industries had formed association for production, promotion, and/or marketing. In some cases, governments undertook these tasks. It was clear that such problems as supply of raw materials, management training and shipping could not be efficiently undertaken by small groups. Additionally, an association could press for policies and actions conducive to the development of small-scale industries.

**4.9 INTERNATIONAL AND BI-LATERAL AID AGENCIES SUCH AS:- ICA, ECA, UNICEF, ILO, ITC, EEC, IBRD, UNDP, UNESCO, OXFAM, ACHW, FAO, UNIDO, IPPF, YMCA, YWCA, WCC, P for P ARE URGED TO EXPAND THEIR PROGRAMMES FOR NATIONAL AND LOCAL PROJECTS FOR THE DEVELOPMENT OF HANDICRAFTS AND OTHER SMALL-SCALE INDUSTRIES, ON REQUEST.**

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It was seen that crafts and other small-scale industries have urgent needs for funding, technical assistance and marketing support. International agencies and associations can provide revolving funds for women's co-operatives, groups and individual women, who are not considered in formal terms as credit-worthy, because they lack security. The new international emphasis on and support of income-generating activities should be acclaimed as a break-through for rural women and poor women in the cities. They often need incomes either to supplement the family income or to support themselves and their children.

**4.10 THERE IS NEED FOR ICA/ECA TO INITIATE SYSTEMATIC FOLLOW-UP WORK AIMED AT HIGHLIGHTING THE ROLE OF HANDICRAFTS AND OTHER SMALL-SCALE INDUSTRIES AMONG PROSPECTIVE CRAFTS-WOMEN WITH PARTICULAR REFERENCE TO THE ROLE OF CO-OPERATIVES. SUCH FOLLOW-UP WORK SHOULD TAKE THE FORM OF:-**

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- a) National and local work-shops aimed at those engaged in co-operative development work.
- b) Pilot projects in each country.
- c) ~~International projects~~
- d) ILO/ECA Crafts and Small-scale Industries Unit in collaboration with ICA Regional Office.

4.11 EXCHANGE OF INFORMATION, EXPERIENCE AND EXPERTISE IN CRAFTS AND OTHER SMALL-SCALE INDUSTRIES SHOULD BE ENCOURAGED.

The seminar observed that exchange of information and experience is vital in assisting people to learn from each other. After the practical demonstrations during the seminar it was noted that especially new skills in crafts and small industries could easily be taught to an existing group by a local or international expert. This needs to follow the same pattern as that of the African Womens Development Task Force of the E.C.A. Training and Research Centre for Women. In pursuance of this recommendation uses need to be made of the register of women experts kept by E.C.A. Women section.

- Seminars and Study Tours.
- Use of co-operative information media on co-operatives.

4.12 WOMEN'S CONTRIBUTION TO NATIONAL ECONOMIC LIFE WOULD BE ENHANCED BY ENCOURAGING FAMILY LIFE EDUCATION, PROGRAMMES, TO CREATE GREATER AWARENESS OF CHILD SPACING.

The health of both the mother and the children are often in-paired by too frequent pregnancies. The wearing period is particularly critical to the child. Women are often prevented from engaging in co-operative economic activities, for reasons of poor health and childcare responsibilities. Both men and women need education in child spacing and in nutrition of mothers and children.

## CHAPTER V

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**A N N E X E S**

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- a. List of Participants, Observers, Lecturers and Organizers.
- b. Daily Programme.
- c. Evaluation of seminar.
- d. Summaries of Projects submitted.
- e. What is a Co-operative Society?
- f. Model By-Laws of Industrial Co-operatives.
- g. List of Documents.

LIST OF PARTICIPANTS, OBSERVERS, LECTURERS AND ORGANIZERS:KENYA:

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23. Mrs. Elvina Mutua  
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24. Mr. John Collins  
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25. Mr. Daudi Waithaka  
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26. Mr. E. Starczewski  
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27. Dr. (Mrs) Esther Ocloo  
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28. Mr. Lucian Mugo  
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39. Mr. P. Makikumbu Secretary
40. Mrs. Muriel Russell Secretary for Women and Youth  
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P R O G R A M M EMONDAY 13th June:

2.00 p.m. Registration  
 2.30 p.m. Introduction of Participants  
 4.00 p.m. Official Opening by Mr. J.K. Muthama  
 Commissioner for Co-operatives, Kenya  
 5.30 p.m. Cocktails

TUESDAY 14th June:

8.30 a.m. Participants Expectations - Review  
 of Provisional Programme through  
 Group Work  
 10.30 a.m. B R E A K  
 10.45 a.m. Role of ECA/TRCW in Promotion of  
 Handicrafts and Small-Scale Industries  
 (by Margaret Snyder, Nellie Okello, ECA)  
 12.30 p.m. L U N C H  
 2.00 p.m. Role of Co-operatives in Promotion of  
 Handicrafts and Small-Scale Industries  
 (by Dan Nyanjom - ICA)  
 4.00 p.m. B R E A K  
 4.30 p.m. UNICEF and Women Activities  
 (by Virginia Hazzard - UNICEF)

WEDNESDAY 15th June:

8.30 a.m. The Potential Role of Handicrafts and  
 Small-Scale Industries in Social and  
 Economic Development.  
 (by Alan Major - UNIDO)  
 10.30 a.m. B R E A K  
 10.45 a.m. Involvement of Women in Handicrafts and  
 Small-Scale Industries Through Co-ope  
 operatives.  
 (by Muriel Russell and Diana Opondo -  
 ICA)  
 12.30 p.m. L U N C H  
 2.00 p.m. Quality Control in Production of  
 Handicrafts and Small-Scale Industries  
 (by Esther Ocloo - National Council of  
 Women, Ghana)  
 4.00 p.m. B R E A K  
 4.30 p.m. D i s c u s s i o n.

THURSDAY 16th June:

8.30 a.m.	Problems faced by Women Crafts Producers (by Elvina Mutua - TOTOTO Industries)
	Production, Creativity and Design (by Holland Millis - TOTOTO Industries)
10.30 a.m.	B R E A K
10.45 a.m.	Cont .....
12.30 p.m.	L U N C H
2.00 p.m.	Study Visit to TOTOTO Industries

FRIDAY 17th June:

8.30 a.m.	Study Visit to Akamba Handicrafts Co-operative
12.30 p.m.	L U N C H
2.00 p.m.	Proposed National Projects (by Muriel Russell)
4.00 p.m.	B R E A K
4.30 p.m.	Demonstration on Lamp-Shade Making (by TOTOTO Industries)

SATURDAY 18th June:

F R E E

SUNDAY 19th June:

F R E E

HOLIDAY 20th June:

8.30 a.m.	Modern Methods and Techniques in Management (by John Collins - East African Export Promotion Programme)
10.30 a.m.	B R E A K
10.45 a.m.	Promotion of Local Sales and Export Markets for Crafts (by John Collins - E.A.E.P.P.)
12.30 p.m.	L U N C H
2.00 p.m.	Banking and Finance (by Lucien Mugo Co-operative Bank of Kenya)
4.00 p.m.	B R E A K
4.30 p.m.	Demonstration on Preservation of Fruit Juices (by Esther Ocloo)

TUESDAY 21st June:

8.30 a.m.	Proposed National Projects (by Muriel Russell)
10.30 a.m.	B R E A K
10.45 a.m.	Cont.....
12.30 p.m.	L U N C H

2.00 p.m. Methods of Setting-up Producers  
Co-operatives (by Starczewski - Poland)

4.00 p.m. B R E A K

4.30 p.m. Cont.....

WEDNESDAY 22nd June:

8.30 a.m. i) National Government Policies and  
Support

ii) Management of Handicrafts and  
Small-Scale Industries (by Alan Major)

10.30 a.m. B R E A K

10.45 a.m. Identification of Local and  
International Markets  
(by Daudi Waithaka - N.C.C.K.)

12.30 p.m. L U N C H

2.00 p.m. Plenary Discussion on Local and  
International Markets  
Practical Exercises on Project  
Formulation.  
(by Margaret Snyder, Muriel Russell  
and Alan Major)

4.00 p.m. B R E A K

4.30 p.m. Cont. ...

THURSDAY 23rd June:

8.30 a.m. Training  
(by Esther Ocloo, Starczewski,  
Hillis and Major)

10.30 a.m. B R E A K

10.45 a.m. Cont. ...

12.30 p.m. L U N C H

2.00 p.m. E v a l u a t i o n

FRIDAY 24th June:

8.30 a.m. E v a l u a t i o n Cont....  
and Summary Conclusions

10.30 a.m. B R E A K

10.45 a.m. C l o s i n g S e s s i o n.

EVALUATION OF THE SEMINAR:

Participants were requested to evaluate the seminar in writing, anonymously, at mid-term and again at the end. In the overall evaluation at the conclusion of the Seminar, participants noted these topics which were most useful to them. Management, sales promotion and marketing were considered as the most useful topics, followed by co-operative orientation, project formulation and banking and finance. The potential role of crafts and other small scale industries in social and economic development, as well as the practical demonstrations of small industry production were also considered useful. Topics noted least often were production, creativity and design; government policies and support, the field visits, and discussion of quality control. However, most participants did not identify any topics as "least useful", they did not wish to leave out any of the subjects in future seminars.

Individual suggestions for additional topics in future emphasised the co-operative movement - the role of national apex organisations and the education of co-operators. More attention should be given to planning for small industries development as an integral part of the national economy, banking and finance. Provision should be made for more visits, demonstrations, films and slides. Generally speaking, participants felt that the programme had met the needs in their home countries.

The consensus among participants was that the programme of the seminar had improved their professional abilities. The opportunity to understand more about co-operatives and the ways in which co-operative action can promote handicrafts and other small scale industries was welcomed. Participants felt that they were better equipped to formulate projects. They also appreciated the new ideas on design, marketing and sale promotion obtained during the Seminar, and particularly welcomed the opportunities to exchange experiences with persons from other countries and to become better acquainted with the work of the ICA and ECA.

There was a variety of opinion on selection of participants, mainly because it was observed that some appeared reluctant to join in the discussion. Some thought that the participants' backgrounds were too divergent, and unrelated to the subject of crafts and small scale industries.

Many participants referred to the limited time for discussion, although they also felt that there was no restriction on individual opportunity to speak. It was noted that participants were continuously urged to comment.

All participants who responded to the evaluation said that they would wish to attend another similar Seminar, mainly for opportunities to increase their professional abilities and to understand the interest of external agencies in supporting projects. They also wished to evaluate the achievements of the present Seminar during a future one.

There was general acceptance of the arrangements, and individual suggestions were made for future seminars concerning transport, venue, and increased contact with local crafts persons and industrialists. It was hoped that contact between the participants and the organisers would continue, and that ICA would send information regularly. Among the general suggestions, there was request for more facilities, including sports, and newspapers. Some concern over the arrangements had apparently been resolved during the course of the Seminar, and was not expressed again on the final evaluation forms.

PROJECT PRESENTED BY KENYA

Maendeleo ya Wanawake Handicraft Co-operative Society Ltd

This society was formed in 1973 and is open only to women who are members of the Maendeleo ya Wanawake Organization and men who must also be members of the organization and can produce articles to be marketed through the society. Its main aim is to help members to improve their standard of living economically with the proceeds of the handicrafts they make.

The society deals with beadwork, stone carving, wood carving, sisal work, grass work, clay work, weaving, sewing, knitting and leather work, produced individually or in groups. The society operates in 8 provinces, including 41 districts. The society's main shop is situated in rented accommodation in Nairobi but a building is being constructed in Nairobi and when completed, the shop will be housed there. It is planned that there will be a large showroom, a store and four separate rooms which can be used as training classes for various subjects.

Raw material is always available locally. In the society's main shop in Nairobi, shares are bought, while in the districts, membership fee is paid. The Co-operative Bank has provided overdrafts to pay for goods meant for export only.

Aid needed from outside sources:

- (i) Technical training for designers;
- (ii) Training for social workers to form and/or maintain groups;
- (iii) Research group to check on potential products of various areas and identify existing raw materials not being used;
- (iv) Finance for field coordinator to visit all provinces and make arrangements for provincial handicraft shows.

The products of the society have already reached local and international markets. The society is affiliated to the Chambers of Commerce and Industry through which it gets news of possible handicraft markets. The Kenya External Trade Authority has also passed on inquires/orders and has exhibited handicrafts from this society at external fairs.

PROJECT PRESENTED BY LESOTHO

Lack of economic opportunities in Lesotho drives large numbers of man from the rural areas to urban centre and even outside the country, to South Africa. Growing numbers of women are now joining the exodus, which has disruptive effects upon the family, the community and the nation as a whole. This project is designed, therefore, to offer an alternative to continued under - employment in rural areas.

The project which will continue over a period of six years, i.e 1978 - 1983 inclusive, will provide approximately 5,000 rural dwellers, of which the vast majority will be women, with job opportunities within their own communities. Beneficiaries will be selected from 48 local credit unions.

The immediate goals of the project are the establishment of a village level production programme and the development of a national entity to administer the production and marketing programme. Its long term goal is to increase the income of 5,000 rural participants by an average of up to \$192 p.a within the six years; average net income per annum from agricultural related activities during 1973/74 was \$156.

The activities of the project will be:

- (a) To train rural dwellers in the use and operation of locally made spinning wheels, spinning techniques, and basic grading and processing of raw mohair.
- (b) To arrange for production credit through the Lesotho Co-operative Credit Union League.
- (c) To supply project participants with locally made spinning wheels, carding combs, skein winders, etc.
- (d) To supply mohair to project participants.
- (e) To purchase hand spun yarn from project participants.
- (f) To market spun yarn.
- (g) To carry out a programme of co-operative education, and formation in conjunction with the Department of Co-operatives and the Division of Extra Mural Studies, National University of Lesotho for the establishment of primary production co-operatives.
- (h) To provide basic construction materials for the construction of village level production facilities and primary produces co-operative offices and storage facilities.



- (i) To construct and equip the secondary service co-operative headquarters including storage facilities and washing and dyeing plant.
- (j) To provide management and co-operative training to project staff.
- (k) To conduct marketing research and export product promotion for hand spun yarn.
- (l) To research and develop project proposal for a supplementary programme for the production of value added hand-made mohair articles.
- (m) To implement the supplementary project for production of value added hand-made articles. Inputs in the form of Material and Equipment, Personnel and Operation and in kind will be provided by AID, CARE and SISSCO and these will be managed by CARE, Material and Equipment will also be provided by LCCL, but these will not be managed by CARE.

## NOTE:

- (SISSCO) - Small Industries Secondary Service Co-operative
- CARE - Co-operative
- LCCL - Lesotho Co-operative Credit Union League
- AID - U.S. Agency for International Development

PROJECT PRESENTED BY SWAZILAND

Rabbit Rearing Project

This project is an extension of the Project entitled 'Economic Roles of Women in Rural Development' which is being operated in the Northern Rural Development Area (NRDA) in Swaziland; one of the parent project's aims is "to help rural women find ways of raising their income in income-generating activities and better their lives, their families and eventually their community."

The rabbit rearing project will be started by a group of 15 rural women and the rabbits will be kept in one of the homesteads. The project will be started with 10 rabbits per woman. The rabbits will be sold within the country to local private customers, hotels, restaurants and butchers.

Bamboo cages will be used because they are cheap, as the bamboo is available locally. It will be necessary to finance the cost of the rabbits and the feed initially. Small short-term loans for activities such as this one can be obtained through the Swaziland Development and Savings Bank. This project will probably get a grant from the UN revolving fund in order to extend present credit facilities.

The parent project will help the group to start the project by providing staff to work with the group, as Community Development Officers/Advisers. Technical assistance will be available from the Ministry of Agriculture. At the outset, transport which will be needed to buy, sell and carry the feed will be provided by the Government but thereafter, the women will have to use local buses or hire vehicles.

PROJECT PRESENTED BY ZAMBIAYuka Handicrafts Co-operative Society

This project is being organized by a member of the Malangwa Roman Catholic Mission and will be situated in Mongu District in the Western Province of Zambia. The district has a population of over 50,000 living mostly off the land, cattle raising and fishing. As the province is very sandy, agriculture is not very well developed and transport is one of its main problems.

The Lozi people have a very rich culture expressed in ways, e.g an abundance of traditional handicrafts of excellent quality. No organized marketing of handicrafts from villages exists in the Western Province and individual producers have been encouraged due to limited marketing outlets. It is felt therefore that people would respond favourably to the idea of a Handicraft Marketing Co-operative. Both men and women in the villages would benefit, especially the unemployed. If the project proves successful, it could then be extended to other parts of the Western Province and the rest of Zambia.

The producers will be men and women in the villages, working as individual craftsmen and producer members of the co-operative. The proposed project will then be responsible for marketing the handicrafts from villages to the Retail and Wholesale Centre in Mongu for distribution to places reached by rail as well as overseas markets.

Requirements of the proposed project are:

- (i) Store room and a retail shop in Mongu;
- (ii) K.40,000 for building, furniture, transport and working capital, preferably as a grant;
- (iii) Three staff members to buy, sell and teach. Initially a project leader may also be needed.

Raw materials are available and members can help contribute their share capital if sufficient education is given to these people. Government may assist with a project leader and for the promotion of co-operative education as well as research for market outlets.

1. WHAT IS CO-OPERATIVE SOCIETY? (by. Mrs. M.J. Russell)

There have been many definitions, most of them too wordy; so I will rely on the simplest and most direct I have found, that is, the following:

"A co-operative society is an association of share-holders, usually described as members, who, as individuals, have contributed a fund of capital to be employed under their collective direction for trading purposes in providing for their needs as producers or as consumers."

It is important to read and re-read those words and examine them not only from the point of view of their phraseology, but also because they have a great significance for women, if we are to be convincing in our efforts to bring them benefits.

Let us briefly dissect this sentence as follows:

- a) "Co-operative" -- Even the syllables here are important. As we are from English-speaking countries, it is worth noting that the hyphen is essential, despite the modern tendency to drop it. "Co" means "joint"; "operate" means "to bring about", "to be in action", "to manage" or "to work". Dispensing with the hyphen produces "cooperate" and although there is no such word, "to coop" is "to confine" -- the exact opposite of the freedom of co-operation!
- b) "Association" -- a group of people with a common purpose.
- c) "Shareholders" or "members" -- "possessing a part of" or "being a part of". (To avoid possible query later on "shareholders", in a co-operative context, can mean the individual member or a co-operative society itself or a corporate body which takes membership in another society, but for the purpose of this preliminary discussion, the intention is to concentrate on the personnel of a primary co-operative society).
- d) "Individuals" -- note the share belongs to one person; nothing about dual membership at this stage or that somebody else takes membership precedence over another.
- e) "Contribute a fund of capital" -- who contributes the funds. The individuals in association. It is important that the potential members understand that they must accept their financial responsibility from the beginning. Ideally, the fund must be produced by their own efforts and in the situation it is necessary to raise a loan, it should be clearly understood that there is an obligation to pay back that money.
- f) "To be employed under their collective direction" -- this immediately establishes the democratic character of the society and however much the day-to-day administration is delegated to committees, managers or representatives of government departments, ultimate policy-making, must remain in the members' hands.

- g) "For trading purposes" - This underlines the society's economic function and distinguishes it from a merely philanthropic effort to provide an amenity, e.g. as would be the case in collecting money to provide a hospital to be handed over to other people for administration. Trade means business and thus there is an implied accountability.
- h) "Providing for their needs as producers or consumers" - The most operative word here is "needs". Producers want to control their own labour and sell their production; in other words, to be their own employers. Consumers, on the other hand, require services and goods at the lowest prices commensurate with quality and availability.

Admittedly, in the nature of life, producers and consumers are usually the same people, so with the exception of very specialised co-operatives, the tendency is to look for ways and means of supplying the needs of both.

Perhaps the use of the word "trading" in this definition tends to obscure the moral value of a co-operative society as opposed to the profit motive essential to a joint stock or private company, but herein lies the fundamental difference between the two organisations. The co-operative society, because of its objects is meeting the needs of its members, using their own money. Any money accruing must be a surplus and not a profit; one cannot make a profit out of oneself. In practice, that is borne out by sharing the surplus between the members according to their society in labour inputs, or by virtue of the individual's purchasing performance. In a private company, the services are intended for a much wider group than the shareholders, but the surplus on its operations is retained by the comparative few shareholders in proportion to their capital holding.

A credit and saving society or a credit union is also a form of co-operative society. The emphasis is mainly on finance being "organised for purpose of promoting thrift among its members and creating a source of credit for provident and productive purposes". Usually a credit union caters only for a group of people with a common interest for example, in a neighbourhood, or in a trade, or profession where people tend to be in similar circumstances.

More serious students of constitution would want to explore and argue the finer points of co-operatives, but for the purpose of approaching our subject on a common ground, I hope this foregoing explanation is acceptable. What must be understood is that we shall be considering a form of organisation which cannot be given to anyone. Our function is to educate and encourage women, in areas of prospective co-operative development, to understand that by collective action with their neighbours or fellow workers, they can be responsible for and derive benefit from their control of their own labour and/or the distribution of goods they need.

## 2. WOMEN'S PARTICIPATION IN HANDICRAFT CO-OPERATIVES

The important necessities for a successful handicraft co-operative is:

- 1) good quality and standards for the finished product;
- 2) collaboration with a continuous marketing organisation.

Having seen the brave efforts of women in five or six African countries, I have reluctantly concluded that both these requisites have been difficult to achieve and perhaps have not been encouraged to any great extent. Thus many women must have been disappointed, having endured hours in uncomfortable surroundings, making baskets, mats, necklaces and pottery etc., only to find their finished goods remain interminably on the shelves of centres set up with the worthiest of intentions by generous aid-giving organisations and selfhelp groups. One notable exception I would like to mention is the Lesotho Co-operative Handicraft Society which has reached the stage of having its own retailing unit. Fortunately its premises are well sited to catch tourist trade but it also relies very much on export orders. Certainly, it has this advantage, but the principle is the same -- it has insisted on good workmanship. This is not easy to obtain; in fact, I was told that on Tuesday mornings, when the women bring their products to the centre, only articles meeting the required standards are accepted and those which fail are rejected. Perhaps that appears a little harsh, but I was assured that the initial tears usually result in future good work. In this case, and with the help of a marketing expert there has been a concerted effort to find the markets, but it has to be recognised that in itself is subject to difficulties when all the developing countries, besides many in the developed world, are competing with each other for the available markets. It is worth pausing to consider your advice to any particular project on the volume of work it can reasonably hope to sell, otherwise the end result could be worse than the first. It is essential that any group of women interested in handicrafts should be encouraged to explore the possibilities of applying their skills to the production of utility goods suitable to the home market. I hasten to add that the traditional arts of a country are too precious to be allowed to die and should be preserved but adapted to the business hopes of the group.

Reverting to the actual creation of a women's handicraft Co-operatives, I would let it arise naturally; if you offer to do the preliminary work you will probably be left with the remnants. If you gather a few local women together or better still, if they come to you for advice, immediately put the responsibilities on to them. You may need a set of brakes like an instructor in a driving school car to use in absolute emergencies, but you will be doomed to failure if you sit in the driving seat even for the first 2 miles!!

Let a leader (there is always someone who shows the signs) emerge; it is better still if there are two or three. Having ensured that they know the basic elements of a co-operative, it is then time to establish the methodical conduct of the organisation, always impressing on them that, however good the members' craft, they must give strict attention to the books and records, meet regularly, and above all, practice honesty and tolerance with each other. Most African countries have co-operative registrars and some have specialist ministries. It is strongly recommended that they are approached for advice from the outset because, apart from the legal requirement to register a co-operative society, it also opens up the way to sources help, often in the form of loans.

On the question of who should maintain the books, this is a matter for the members but it may well be that someone among the lesser skilled will have the necessary ability to perform these duties.

The member's share is of paramount importance. Whatever the amount decided for the initial share, it must be paid by the individual and therefore it should be low enough to ensure that people can reasonably afford it but sufficient to create a small working fund. Discipline on this point should be strict because on its application will depend the serious process of building the society. Having paid for the first share, the member can then take an active part in the society. Laxity at this stage will weaken the group and, in all probability, open the door to undesirable meddlers.

Many times I have been asked if I advocate "women only" societies. I believe that the future of co-operatives in general lies in the full partnership of both sexes. However, for the time being, when women are not only seeking convenient ways of earning financial independence and establishing their self-confidence there is a case for them going ahead alone in handicraft co-operatives, particularly where a new society has been initiated by women and the product is suited to their labour. Without men they must stand on their own feet and will have the opportunity to acquire the necessary management techniques.

As many will know, handicraft societies are often run well in connection with thrift and credit societies and this is worth pursuing, always providing the necessary care is taken not to confuse the financial responsibility for the membership.

Invalids and the physically handicapped women are also needing means of economic independence and social contact. It is sometimes overlooked that these disabilities have in no way impaired their mental capacity. While many schemes are planned for invalids, I would strongly recommend that there is great scope for helping women through co-operative organisations, either by joining an existing women's co-operative or, if this presents problems, by assisting them to set up their own societies, geared to their special requirements. The assistance of the Ministries of Health and of Social Services could be very valuable in such cases.

This brings me to my last point, which is to some extent repetition, but so important that it cannot be underestimated. While I have emphasised that a co-operative must arise from and be maintained by its members, and from that I do not retract, it is essential that Government departments, U.N. agencies, voluntary organisations and, naturally, existing co-operative movements recognise that their financial and technical aid is needed for women and that through co-operatives they have a means of giving that aid in such a way that there will be a return while at the same time leaving the individual with her independence, self-confidence and dignity. In fact, it will be one of the most positive ways of implementing the purposes of the coming International Women's Year.



MODEL BY LAWS OF AN INDUSTRIAL/SERVICE CO-OPERATIVE SOCIETYNAME AND ADDRESS

1. The Society shall be known as Industrial Co-operative Society Limited hereinafter called "The Society".
2. The registered address of the Society shall be .....
3. The area of operation of the Society shall be .....

OBJECTIVES

- 4(a) The objects of the Society shall be to enable members to raise their own standards of living and welfare on the basis of co-operative principles by organizing a common enterprise based on personal work and the social activities of members.
- (b) Without prejudice to the generality of the foregoing by laws, the Society shall in particular:
  - (i) organize and run productive, service, trading enterprises and/or agencies.
  - (ii) organize cottage industry production and other forms of economic activities.
  - (iii) carry out production and render services in premises belonging to or indicated by customers.
  - (iv) arrange for the co-operative purchase, marketing, processing, grading, packing, transporting and other operations as may be necessary for the most profitable production or disposal of the products of the Society.
  - (v) make loans to members to help them raise their socio-economic standards.
  - (vi) encourage its members to save regularly and to spend providently.
  - (vii) establish and maintain organizational and economic links with other institutions in the country.
  - (viii) introduce and apply progressive work forms and methods, in order to raise productivity and/or improve technology or operational rationalization.
  - (ix) organize and run laboratories, research centres and showrooms on an inter-cooperative basis.
  - (x) expand social and educational activities, in particular to secure appropriate conditions for vocational training of its members and for the improvement of their qualifications and skills.

- (xi) organize among and for its members, cultural, tourist and other recreational activities.
- (xii) for the attainment of the above-mentioned objects, the Society may purchase, sell or lease movable and immovable property and enter into any obligations or agreements with other parties and take all such other actions as will enable the Society to realize these objects.

#### MEMBERSHIPS

- 5(a) The co-operative principle of open and voluntary membership shall apply, provided that a person applying to be a member:
- (i) is not an infant (unless an apprentice) according to the law of the land;
  - (ii) is of sound mind;
  - (iii) is of good character;
  - (iv) is able and willing to participate actively in the activities of the Society according to these bylaws, and
  - (v) ordinarily resides and works within the Society's area of operation.
- (b) A person wanting to be a member shall submit his/her application in writing to the Society Committee which shall consider the application and inform the applicant of their decision in writing
- (c) Upon notification of admission to membership of the Society, the applicant shall pay the necessary entrance fees and purchase the minimum shares as may be specified by the Society, provided that every new admission must be confirmed by a general meeting of the Society. If an applicant is not admitted, reasons therefor must be given to the applicant in writing by the Committee. In such a case the applicant shall have the right to appeal first to a general meeting of the Society and if not satisfied by the decision of the general meeting, he/she may appeal further to the Commissioner/Registrar of Co-operatives. The first appeal, however, must be made within a month of notification by the Committee of its decision not to admit the member. The second appeal may be made not later than three months after communication of denial of admission.
6. Every member shall upon admission, nominate one person to whom in the event of the member's death, his/her shares or other interest in the Society, shall be transferred and the name of such nominee shall be entered in the Register of members kept by the Society, provided that a member may in writing change her/his nominee, such change to be recorded and signed by the member and at least two members of the Committee.

CESSATION OF MEMBERSHIP

7. Membership shall cease effective from the date:
  - (i) of resignation of a member employed by the co-operative on the basis of and in accordance with the terms of a co-operative work contract.
  - (ii) of the death of a member.
  - (iii) of voluntary withdrawal from the society by a member.
  - (iv) of becoming of unsound mind.
  - (v) of ceasing to hold the minimum shares as prescribed.
  
8. A member may withdraw from the Society only at the end of a financial year and even then, only if he/she shall have given the Society written notice of his/her intention to withdraw, at least six months prior to the withdrawal.
  
9. The Committee may suspend a defaulting member but only the Society's general meeting, properly convened, can expel a member for any proven offence or default, provided that the member may appeal to the Commissioner/Registrar within one month of such expulsion by a general meeting.
  
10. Any person ceasing to be a member, including an individual transferring to another society, may be repaid the following, after deduction of any debts or other claims owing from him/her to the Society:
  - (i) the value of his/her shares unless the Society holds loans or deposits from non-members;
  - (ii) any bonus, dividend or interest due to him/her at the date on which his/her membership of the Society ceased;
  - (iii) any deposit or other sum held by the Society on his/her behalf, provided that he/she has not been expelled either because he/she has been convicted in a court of law of dishonesty or because he/she has acted contract to the interest of the Society in which cases he/she will forfeit to the Society the deposit or other sums due to him/her.
  
11. On the death of a member, the Committee shall within one year pay to his/her nominee all sums due to him/her under bylaw No.10, unless the nominee decides to become a member forthwith.

EMPLOYMENT PRINCIPLES OF MEMBERS OF THE CO-OPERATIVE

- 12(a) Work in the co-operative shall be performed personally by members.
- (b) The co-operative and its members shall have the duty to remain in a work relationship with each other. Apart from exceptional cases provided for by law, any refusal to engage in a work relationship or to remain in such relationship shall constitute a violation of the essential rights and duties resulting from membership.

- 12(c) Clause (b) above shall be applied respectively to members of the co-operative employed on the basis of commission contracts, piece work contracts or on cottage work principles.
- (d) The co-operative work contract is the basic form of employment in the co-operative but in cases justified by the kind of activities carried out by the co-operative, all or a part of its membership may be employed, on the basis of commission contracts, piece work contracts or on the principles of communal work.
- (e) In cases where members are employed on a different basis than a work relationship, the co-operative shall have the duty to divide work uniformly between the members taking into account their qualifications. A member cannot refuse to perform the work entrusted to her/him, unless there are sound reasons justifying such refusal.
- (f) The employment of persons who are not members of the co-operative may be allowed in exceptional cases only, the number of such workers being determined by the General Meeting of the Society duly convened.

#### FUNDS

13. The funds of the Society shall consist of:
- (i) an entrance fee of Shs/Kwacha/Rupees/Rands/Pula .....
  - (ii) an undetermined number of shares of the value of Shs/Kwacha/Re/rs ..... each
  - (iii) Deposits from members
  - (iv) Loans from members or non-members subject to bylaw No.27(v)
  - (v) A reserve fund or any other funds permitted by these bylaws or the Commissioner/Registrar
  - (vi) Surplus funds resulting from the operations of the Society
  - (vii) Any commission charged or receivable by the Society.
14. The funds of the Society may be applied to the promotion of the stated objects of the Society set out in bylaw number 4 and its general purposes.

#### SHARES

15. Every member shall hold at least one share in the Society and no member shall own more than the limit allowed by law.
16. Shares shall be paid for in full on application but instalment payment may be accepted if approved by the Society Committee.
17. The Society shall not be bound to buy back any shares issued out to a member but it may do so if it operates a share transfer account.

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18. With the written approval of the Society Committee, a member may transfer his/her shares to another member and to none else.
19. All such transfers must be registered with the Treasurer and no such transfer shall be valid unless so registered.
20. The liability of a member shall be limited to the nominal value of the shares held by him/her unless a general meeting with the permission of the Commissioner/Registrar, accepts additional liability in respect of a specific sum on specific terms.

#### RESERVES FUNDS

21. The Society shall maintain a Reserve Fund which shall be invested only with the approval of the Commissioner/Registrar.

#### OPERATIONAL ORGANS

22. The Society shall have the following operational organs:
  - (i) The General Meeting
  - (ii) The Management Committee
  - (iii) The Executive Committee

#### GENERAL MEETING

23. The general meeting of the members shall be the supreme authority of the Society and shall be designated and held as follows:
  - (i) The Annual General Meeting (AGM) shall be held every year within ..... month(s) of receipt of the audited final accounts, to the purpose of considering the accounts, to elect office bearers and to undertake such other competent business as laid down under these bylaws.
  - (ii) A Special General Meeting (SGM) shall be held either when convened by the Commissioner/Registrar or within 21 days of receipt of a written demand by at least .... members or at least .... of the committee members.

#### NOTICE

24. No general meeting shall be valid unless 15 clear days' notice has been given, the said notice specifying the major items of business to be transacted at such a meeting.

#### QUORUM

25. The quorum at an Annual General Meeting shall be ..... members and at a special general meeting ..... members, PROVIDED that when the Commissioner/Registrar or his representative convenes such meetings, the quorum shall be formed by members or one quarter of the members whichever is the less.

26. Subject to any law applicable, decisions of a general meeting shall be by a simple majority of members voting.

POWERS AND DUTIES OF A GENERAL MEETING

27. Without prejudice to any powers and duties of any general meeting, whether specifically or generally sanctioned by the Act or Rules/Regulations made thereunder, a general meeting shall be competent:
- (i) to examine the reports of the Manager, the Commissioner/Registrar, or the Management Committee, Executive Committee or any other auxiliary committee as applicable;
  - (ii) to confirm or otherwise deal with, any action taken by the Committee;
  - (iii) to confirm or otherwise, the admission, suspension or expulsion of a member;
  - (iv) to confirm the election, suspension or removal of a member of the Management Committee;
  - (v) to fix the maximum liability which the cooperative may incur in loans or deposits whether from members or non-members;
  - (vi) to vote according to laid down procedures, changes in the Society by laws;
  - (vii) to approve the rate of commission charged or receivable;
  - (viii) to pass resolutions on the audit report of the Society;
  - (ix) to pass resolutions with regard to the distribution of the net surplus or on the manner of covering losses, if any;
  - (x) to pass resolutions on the sale or purchase of an enterprise or real estate and on the merger or voluntary winding up of the co-operative;
  - (xi) to confirm the suspension or removal of any employee of the Society;
  - (xii) to schedule the kind of activities or functions which the co-operative should undertake;
  - (xiii) to determine the remuneration of any member of the Management committee and of its sub-committees, if any.
28. All business discussed or decided at a General Meeting shall be neatly recorded in a minute book kept for that purpose.

THE MANAGEMENT COMMITTEE

29. The Management Committee (hereinafter called the Committee) shall consist of ..... members among who shall be a Chairman, Secretary and Treasurer, inter alia.
30. The members of the Committee shall be elected for a period of three years, one third retiring annually but being eligible for re-election.

31. Meetings of the Committee shall be held regularly at **least** once every ..... month(s) and at other times when necessary.
32. .... members shall form a quorum for the disposal of the business of the Committee.
33. Decisions of the Committee shall be carried by a simple majority of those present and voting.
34. The Committee shall be competent to appoint ~~from~~ among its ranks members to serve on its auxiliary organs or sub-committees, if any.
35. The Committee shall be competent, subject to the approval of a general meeting, to suspend, remove or otherwise discipline any erring member of the Committee or its auxiliaries and to proceed to fill any vacancy therein.
36. The functions of the Committee shall be to:
  - (i) observe in all its transactions, the Act, the Rules/Regulations;
  - (ii) ensure that true and accurate records and accounts are kept of the Society's money, property, and of the receipt and disposal of members' products/work and to make frequent checks of all books, cash, and property, including stores for resale, if any;
  - (iii) lay before the Annual General Meeting an audited Balance Sheet together with proposals for the disposal of the surplus (if any) and the Registrar/Commissioner's comments on such proposals;
  - (iv) inform the Commissioner/Registrar immediately of any alternative proposals (if any) of the Annual General Meeting for disposing of the surplus and ask for his comments;
  - (v) prepare and lay before the Annual General Meeting for adoption, the estimates of expenditure for the next financial year following the Annual General Meeting and the commission rate to be charged against the products of the Society sufficient to cover all liabilities and obligations, both outstanding and anticipated, for the financial year following the Annual General Meeting;
  - (vi) appoint, suspend, punish or dismiss any paid servants of the Society and supervise their work;
  - (vii) impose fines on erring members of employees;
  - (viii) issue new shares and approve transfers of shares;
  - (ix) apply, on instructions of the General Meeting, for affiliation to a Co-operative Union and take the necessary action to become affiliated;
  - (x) consider and deal with applications for loans;

- (xi) pass resolutions on the purchase or encumbrance of real estate and on the sale or purchase of other durable property when such acts are beyond the activities of regular management;
  - (xii) approve rules of procedure for the Executive Committee and to issue instructions to that Committee;
  - (xiii) hear appeals against decisions of the Executive Committee and complaints and grievances against the activities of that Committee;
  - (xiv) participate in inspections and pass resolutions on inspection reports and to submit the same to the General Meeting with a report on their fulfillment or otherwise;
  - (xv) elect representatives to union delegates' conventions when the co-operatives is associated in such unions and if such representatives were elected by the General Meeting;
  - (xvi) pass resolutions on economically justified necessity to reduce the number of people employed;
  - (xvii) determine the maximum amount of obligation to which the Executive Committee is entitled to commit the co-operative in connection with credits and loans by banks or centralized funds;
  - (xviii) generally manage the affairs of the Society
- 37(a) In the conduct of the affairs of the Society, the committee shall exercise the prudence and diligence of ordinary men of business as else they may otherwise be personally and individually held responsible for any loss due to their negligence, carelessness or other default in the observance of these by laws, the rules, regulations or other governing laws.
- (b) The Committee may delegate to any of its auxiliaries, officers or society paid servants, such of its powers and functions as may be necessitated by the nature of the task to be performed.
- (c) No expenditure shall be incurred or authorized by the Committee unless it is already covered in the estimates approved by a general meeting.
38. A record of the business transacted at a meeting of the Committee shall be neatly written in a Minute Book kept for that purpose.

#### OFFICERS OF THE COMMITTEE

39. Chairman:

The Chairman shall preside over and guide meetings of the Committee and shall have only a deliberate vote.

40. In the absence of the Chairman for whatever cause, the Committee may elect one of their member to preside over the meeting at hand.



Treasurer

41. It shall be the duty of the Treasurer to ensure that:
- (a) proper record is kept of all monues received and disbursed by the Society;
  - (b) the keeping of the society's money is safe and secured;
  - (c) all payments and expenditures are duly authorized and to enforce the observance of all directions issued by the Committee, General Meeting or Government, in that regard;
  - (d) the common seal of the Society is securely kept;
  - (e) he is generally responsible for the Society's funds.

Secretary

42. The duties of the Secretary shall be:
- (i) to record the minutes of the committee and general meetings;
  - (ii) to ensure that the Society's correspondences are correctly attended to;
  - (iii) to arrange for the convening of meetings as and when stipulated or otherwise necessary;
  - (iv) to ensure that due information reaches the members of the Committee and Society or the paid staff, as appropriate

THE AUXILIARY COMMITTEE

43. There shall be an executive committee (hereinafter called the Executive) consisting of the Chairman, Treasurer, Honerary Secretary and at least one other member of the Committee.
44. The Executive or other auxiliary shall perform its functions as directed, generally or specifically, by the Committee, In particular, the Executive shall supervise the day to day management of the Society and to represent the Society in its business relations with the rest of the world.
45. The Executive shall meet at least once every three weeks and at each meeting it shall receive and debate technical reports prepared by the Society Manager and/or sectional heads as necessary.

46. Financial Year

The financial year of the Society shall be from the 1st day of the month ..... to the last day of the month of .....

47. Conduct of Business

The Committee may make such rules as they think fit with regard to the conduct of the Society's business. Any rules made shall be recorded in the Committee Minute Book and published on the Society's notice board and shall come into force as shall be Stipulated.

48. Execution of Documents

Unless otherwise decided by the General Meeting, all documents, contracts and negotiable instruments shall be signed on behalf of the Society by the holders of the following offices:

- .....
- .....
- .....
- .....

49. Fines

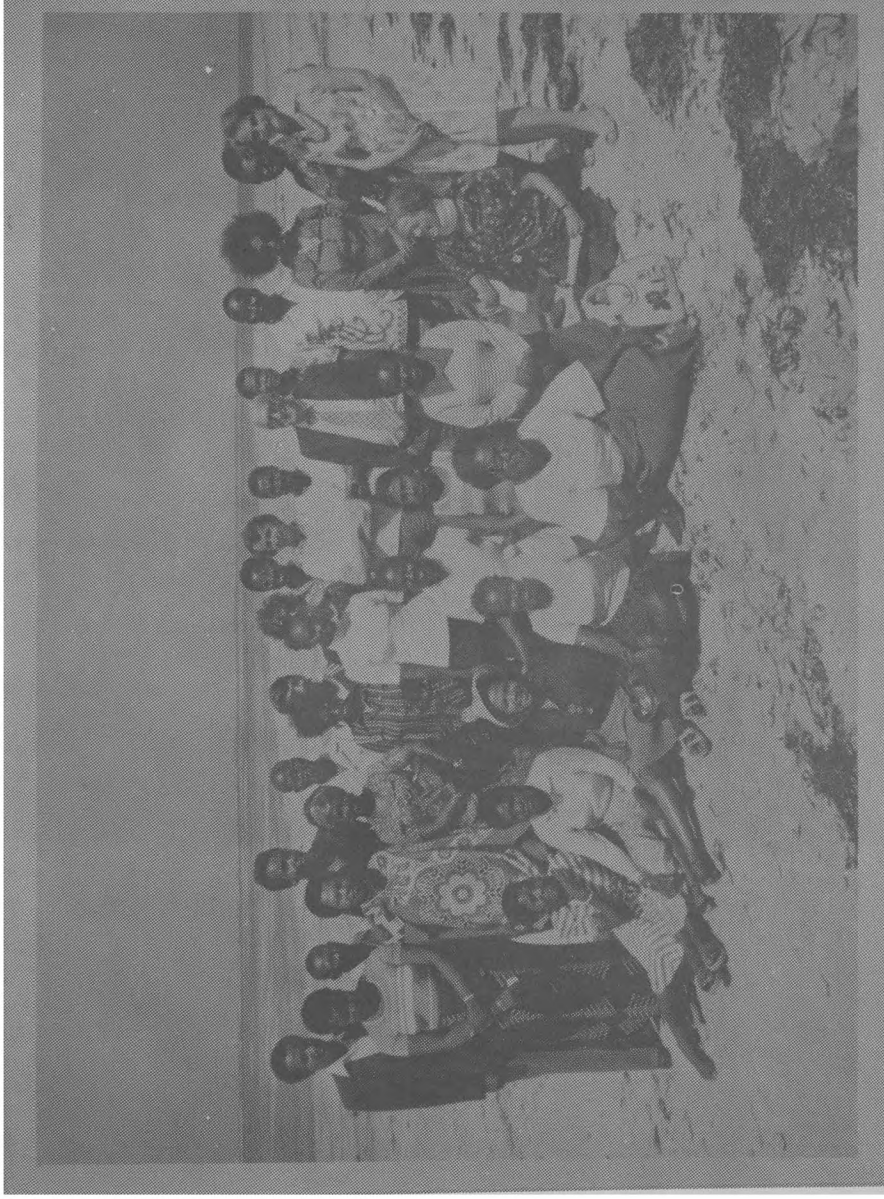
Subject to the provisions of any law governing co-operatives, for every breach of these bylaws or of any lawful rules or instructions issued by the Committee or any of its auxiliaries the defaulting member or employee shall be fined an amount not exceeding ..... for each offence.

50. Common Seal

The seal of the Society shall, as far as possible be an embossing press bearing the words "Seal of the ..... Co-operative Society Limited" and shall be kept securely under lock and key by the Treasurer and shall be used only by and in the presence of all the officers authorized to execute documents on behalf of the Society.

LIST OF DOCUMENTS :

- (i) Opening Speech by Mr. J. K. Muthama  
Commissioner for Co-operative  
Development, Kenya.
- (ii) The Role of the Training and Research  
for Women of the United Nations  
Economic Commission for Africa in the  
Promotion of Handicrafts and other  
Small Scale Industries for Women by  
Margaret Synder and Nellie Okello.
- (iii) Women's involvement in Handicrafts  
and Small-Scale Industries by Muriel  
J. Russell; C.H.D., J.P.
- (iv) Involvement of Women in Handicrafts  
and Small-Scale Industries through  
Co-operatives by Diana Opondo
- (v) The Development of indigenous non-  
agricultural production activities  
by Alan Major.
- (vi) Training, Promotion and Quality  
Control by G.M. Oelbo..
- (vii) Co-operative Bank of Kenya Limited  
by J. Kimbui.
- (viii) Problems faced by Women Crafts  
producers by Elvina Mutua.
- (ix) Draft Project Proposal for the  
establishment of a production ini-  
tiation Centre for Women's Industries  
Development by Alan Major.
- (x) Handicrafts and Small Scale  
Industries in the Co-operative  
Movement by Eugeniusz Starczewski.



**GROUP PHOTOGRAPH OF THE PARTICIPANTS  
OBSERVERS AND RESOURCE PERSONS**