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Proceedings of the  
Interregional Consultative Meeting on  
Women in Co-operatives: Implications for Development

Plovdiv, Bulgaria  
June 20-24 1988

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Part One

United Nations International Research and  
Training Institute for the Advancement of Women  
(INSTRAW)

In co-operation with

The Research Commission "Women in Socialist Society"  
to the Presidium of the Bulgarian Academy of Sciences

Report

Interregional Consultative Meeting on  
Women in Co-operatives: Implications for Development  
(Plovdiv, Bulgaria, June 20-24, 1988)

INSTRAW  
Santo Domingo  
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## I. Introduction

1. The Interregional Consultative Meeting on Women in Co-operatives: Implications for Development was conceived as a part of the efforts of the International Research and Training Institute for the Advancement of Women (INSTRAW) to achieve development goals in this field. The meeting was convened by INSTRAW in co-operation with Bulgarian Academy of Sciences, INSTRAW's focal point in this country.

2. The Nairobi Forward-Looking Strategies advocate for women's involvement in all economic and social structures. The Strategies (paragraphs 117 and 142) place strong emphasis on the co-operative movement and its role in enabling women to gain access to equal economic opportunities.

3. Within the framework of the Nairobi Forward-Looking Strategies, INSTRAW is convening an Interregional Consultative Meeting of outstanding experts in co-operativism in order to produce long-term guidelines for action to enhance women's participation in co-operatives.

4. The main objectives of convening the Consultative Interregional Meeting on Women in Co-operatives were the following:

- a) To enable the exchange of views, experiences, approaches, alternatives and experiments of regional and international experiences in economic and social policies related to women's involvement in the co-operative movement.
- b) To envisage and recommend policies and programmes on up-grading women's management skills, women's access to credit, marketing techniques in order to improve management of co-operatives.
- c) To enable the exchange of research methods, innovative training approaches, exchange of information and evaluation methodology on women's participation in co-operativism.
- d) To develop long-term guidelines and recommend general actions to be taken at national, regional and interregional levels in order to strengthen the participation of women in co-operative movements on a long-term basis.

## II. Attendance and Documentation

5. The meeting was attended by 35 experts and representatives of six organizations, bodies and specialized agencies of the United Nations system. Eight observers from the host country attended the meeting. For list of participants see Annex I.

6. Documentation proposed for the meeting included three background papers by INSTRAW and 30 reports prepared and submitted by invited experts.

### III. Opening Session

7. The opening ceremony took place in the conference room of the Hall of the Science and Technology Union at 10:00 a.m. It was opened by Prof. Rossitza Gocheva, President of the Research Commission "The Woman in the Socialist Society", at the Presidium of the Bulgarian Academy of Sciences.

8. The participants were welcomed by Mrs. Stoyanka Krastanova, President of the Regional Council of Plovdiv's Department. On behalf of the Council she expressed her deep satisfaction with the fact that Plovdiv, with its century-long tradition in the co-operative movement, was rightly chosen to host the interregional meeting. She wished a fruitful outcome of the deliberations of the meeting.

9. Ms Elena Lagadinova, President of the Committee of the Movement of Bulgarian Women and member of the Board of Trustees of INSTRAW,, expressed her hope that the meeting would contribute to the enhancement of women's participation in co-operatives.

10. Ms Dunja Pastizzi-Ferencic, Director of INSTRAW, expressed her heartfelt gratitude to the host country of the PR of Bulgaria for inviting INSTRAW to hold the meeting in Plovdiv. She pointed out the main objective of the meeting was to analyze from a global and regional perspective women's participation in the co-operative movement with the particular emphasis on problems facing women in developing countries, which are, according to INSTRAW mandates, our major concern.

### IV. Election of Bureau

11. The Consultative Expert Group elected the following officers:

Chairperson:	Ms Rossitza Gotcheva, Bulgaria
Vice-Chairpersons:	Ms Z. Montes de Oca, Argentina
	Ms I. Gene Onwughalu, Nigeria
	Ms M. Russel, International
	Co-operative Alliance
Rapporteur:	Mr. Shamsul Haque, CIRDAP

### V. Adoption of the Agenda

12. At this first session, the Consultative Expert Group decided to adopt the following agenda and programme of work:

1. Co-operative approach to development: regional experiences in economic and social policies.
2. Women's involvement in the international co-operative movement.
3. Organizational and managerial aspects.

4. Research, training and exchange of information.
  - a) Research methods
  - b) Innovative training approaches
  - c) Exchange of information
  - d) Monitoring and evaluation methodologies.
5. Policy guidelines for long-term action to enhance women's participation in co-operatives.
6. Adoption of the report.
7. Closing of the meeting.

13. The chairperson of the meeting informed the participants that most of the submitted papers related to all agenda items. For the sake of economy of time she proposed that in presenting their papers, participants should highlight the major issues to be considered under agenda items one to three. Agenda items five and six would be considered more in-depth according to the presented workplan.

#### VI. Co-operative Approach to Development: Economic and Social Policies

14. The first item on the agenda was to proceed with the original discussion on current economic and social policies in national co-operatives. In his report Mr. Dimitar Panev, Vice-President of the National Association of the Agro-Industrial Union in the PR of Bulgaria, stressed the two main approaches in organizing co-operatives of farmers. The first concerned the involvement of the poor rural population in consumer and credit-saving co-operatives, as well as in co-operatives for production and commercialisation of agricultural products. They are in a position to protect their members during conditions of crisis and economic depressions. The second related to the establishment of large-scale co-operative farms, the stage of socialist development. They are then gradually transformed to agroindustrial complexes with a high level of technology in aggregating agricultural and manufacturing activities.

15. The report of the Central Co-operative Union, presented by Prof. Nikola Valev, Director of the Research Centre on Co-operatives, analysed the co-operative development in Bulgaria and the female labour potential in consumer, commercial and credit co-operatives. He said that experience shows that the professional training and the involvement of women in management and leadership is the only way women may get better economic and social positions through co-operatives. These co-operatives are considered as social and economic centres for mutual assistance and intellectual satisfaction, being in a position to ensure their members higher incomes as well as an enjoyable cultural life. There, Bulgarian women are able to share their experience as active leaders of workers in co-operatives, as participants in training and management of social and cultural activities in co-operatives.



16. The speakers concentrated on three main topics: the Bulgarian experience in co-operatives and its applicability to developing countries; women's involvement in co-operatives as producers, organizers, managers and leaders; and education and training of women through co-operatives.

17. To place the discussion in a wide perspective, the Deputy Director presented an INSTRAW paper on "A Global Perspective on Women in Co-operatives".

18. She outlined the economic and social importance of co-operatives in selected countries with a view to analysing women's participation in these organizations. In order to derive development policy recommendations for enhancing women's participation at all levels, she examined the extent and degree to which women are frequently excluded from ownership, management, control, and membership.

19. She cited several sources from the UN system, particularly referring to in-depth research by the ILO and FAO. She also mentioned that the International Co-operative Alliance (ICA) and COPAC have over a period of years focused on women in co-operatives. She stressed that there is a growing perception that women are essential to all processes of production in a national economy. The position of women in development needs to be centered so that its goals of comprehensive social and economic development of all societies are achieved. She pointed out that while there is greater awareness of the need to include women at all levels of the formulation and implementation of policies, plans, programmes and projects in relation to development, many of the obstacles that hinder women's full participation in development still persist. What are the reasons, she said, for this persistence? How are they interrelated?

20. One of the main conclusions that emerges from her analysis is that obstacles which have prevented women from full integration in development are equally reflected in this form of organization. Despite the fact that women are producers of national wealth in the broader economic perspective, they continue to perform different types of economic activities which are linked to the household sector. However, there are positive signs of change that have occurred during the UN Decade for Women 1975-1985, but there is no uniform pattern among different countries and regions.

21. The Deputy Director took some examples from different economic regions. In industrialized market economies, women are producers in a range of economic activities in producer co-operatives; but the majority of them are in occupations which are manual and not managerial. In centrally planned economies, due to the higher educational levels and programmes, women are being trained in scientific occupations and this is reflected in co-operatives that have been established in the last two decades. In developing countries, the co-operative movement varies considerably and there is a recent trend to establish 'women only' co-operatives. As the experience of some countries showed in mixed co-operatives, women perform manual tasks, and are not given any responsible positions due to gender bias.



22. The Deputy Director concluded that through appropriate structures and procedures in the future, particularly legislative change, improvements in the condition of women could be brought about. What is important is that to promote greater participation of women in co-operatives and to enhance their status, discriminatory practices will need to be eliminated, more precise data and statistics collected on membership, and guidelines elaborated to ensure equal treatment of women and men on short-term and long-term basis at international, regional, national, and community levels.

23. After co-organizers presented their views, the chairperson invited comments on which the following discussion took place.

24. Questions on the host country's presentations related to women's participation in agriculture in rural areas. The first question raised was on mixed or 'women only' co-operatives and the mechanisms or criteria by which women could become managers or top officials. The other questions related to the commercialisation of products or marketing. Who actually takes decisions about training women in co-operatives? Do young women stay or leave after such training?

25. The observations also focused on positive experiences of co-operatives in Bulgaria. Training and planning were extremely critical for this form of institution and in the past years, training was mostly targeted for men. Touching on some experiences, it was suggested that some groups have not called themselves "co-operatives".

26. INSTRAW initiative in this regard was praised by participants. An expert suggested that "informal working groups" should be formed to carry on a dialogue, if possible, on a continuing basis. For example, an expert suggested that it would be more relevant for developing countries to have a South-South exchange of experiences, in which INSTRAW could play an important role concerning women. And this could be done for all relevant experiences.

27. The Bulgarian experts responded to questions. They said that most of the Consumer Co-operatives were mixed in their country and that women, having legal equality, could contest for any managerial positions.

28. The expert from Yugoslavia, Mara Rupena Osolnik, presented her paper in which she gave an historical perspective on the Yugoslav movement towards agrarian reform and industrialization. The following trends towards collectivization, when large agricultural co-operatives emerged, was more often a result of political pressures than the will of the farmers. In accordance with general social development, the next stage in the co-operative movement started with self-management which focused on decision-making within autonomous organizations, including co-operatives. She provided relevant data indicating that mostly elderly people stayed in villages, while younger people migrated to cities. Recently, there have been considerable changes in the attitudes towards small private enterprises, which have opened new possibilities for the development of co-operatives.

29. She further pointed out that the new Constitutional amendments, which are the subject of public discussion at the moment, foresee important changes in the concept of state, co-operative and private ownership. In this spirit, there is a searching for new ways and solutions which would take into account the demands of the social and technological progress on the eve of the 21st century.

30. Referring to the importance of the role of women in co-operatives, the Yugoslav expert provided some statistics. In Slovenia, for instance, women are 1/4 to 1/2 of total membership of co-operatives. There are more than 200 "women's groups" in co-operatives. Their activities are part of the co-operative programmes. This type of work contributes to self confidence of women and to the affirmation and recognition of their capacities. Also, in this way, their work ceases to be unanimous and becomes socially recognised not only in the framework of the co-operative, but also in their local and wider social community.

31. Ms Mara Rupena Osolnik mentioned the significance of the extension work as well as special co-operative "banking" systems. All financial transactions of agricultural co-operations go through the "Savings and Credit Service" which is an autonomous body within the Co-operative Union. About 80 per cent in the Service are women.

32. Further, the Yugoslav expert stressed that the integration of women in co-operatives is very important for personal motivation and the needs of economic and social policy. Besides, it is very important that each country design individual forms to attract the largest possible number of women to join co-operatives, taking into consideration their cultural traditions, religions and other beliefs. Struggle against prejudice is not fought only in co-operatives, but also in the family, where patriarchal relations are most often still alive. The active role of women in co-operatives is important at local as well as regional levels. Many questions of vital importance for women can be solved only with wider participation (local, communal, regional, national).

33. She also elaborated on other topics, particularly on pluri-activity of rural women pointing to some success stories of women in co-operatives in Yugoslavia. While emphasizing the need for government support for success, she made it clear that in regulating internal relations and business management, co-operatives should be as independent from the State as possible. Ms. Mara Rupena Osolnik stressed the lessons to be learned from the long traditions of women's participation in co-operatives. The distinction between the new economic and social position of women and the former condition of poor and illiterate women must be made.

34. Co-operatives are considered a decisive factor of economic and social development and the professional promotion of women. She presented a case study on Trebnje, Slovenia as an example of the efficient approach for development of less developed areas. The characterization of this FAO experimental project was the following:

- i) In the elaboration of the project "The Integral Development of the Less Developed Parts" all factors which could contribute to its realization were included. The preparation process of the project required an inter-disciplinary approach. The study was conducted by the Biotechnical Faculty of the University of Edvard Kardelj in Ljubljana in co-operation with the Institute of Urban Planning as well as the Institute for Economic Research at the Faculty for Economic Science. Apart from agronomists, economists and sociologists the project team was equally composed of the representatives of the self-managing structures as well as co-operatives and enterprises interested in diversifying and enlarging their activities in the Trebnje commune.
- ii) Particular attention was devoted to the question of intensifying agricultural production to enable the rural family to gain new income sources. This was aimed at ameliorating their material and financial position to prevent the departure of the population from the rural areas.
- iii) The implementation of the project is being followed by a special committee. According to a general evaluation, the project has raised the enthusiasm of the people, not only in the Trebnje commune, but also in other parts of Slovenia and Yugoslavia.
- iv) Other important factors are the efforts of local and communal self-governing bodies, the co-operative, research and scientific institutions, as well as the people in the villages. She gave some data about the assistance of Youth Brigades as well as Red Cross groups in the improvement of living standard in that dry region (Suha Krajina) where currently the implementation of the study (experimental FAO project) is going on.
- v) The four communes in Suha Krajina started ten years ago to improve infrastructure (roads, telephone, water supply, etc.). The Youth Organization came with various proposals and the work started. More than eight thousand young girls and boys from all parts of the country worked voluntarily during these ten years. The figures on what they did are incredible. At the same time, the people decided to contribute as much as possible with their own "self-contributions" - voluntary taxes submitted by secret ballots to speed up the improvement of their lives.
- vi) Women are very active initiators for different actions. In general, they are taking decisions together with other members of co-operatives for planning and executing the work. The most important factor in the FAO project is that it is seen as belonging to the people.

35. The United Nations Economic Commission for Africa (ECA) representative conveyed greetings from the Executive Secretary. She briefly outlined the tradition of co-operatives in Africa focusing on family and communal interests. She gave a profile of the historical patterns of co-operativism in the African continent. She presented relevant decisions taken at the regional level including the Lagos Plan of Action and 1984 Arusha Strategies which put emphasis on the role of co-operatives in rural development. The real contribution of co-operatives in the development of Africa and the different problems at the economic, political, environmental levels was also discussed.

36. The ECA representative further stated that it was difficult to answer the question of impact of co-operativism to development due to prevailing economic conditions on the continent. Stressing the problems of Africa from a variety of co-operatives, she talked about the need for proper planning before setting up co-operatives. The problems of management, marketing material incentives for members, quite often result from current policies and not through the initiative of its members.

37. She added that the role played by African women in the co-operative movement has so far been marginal. She gave a few examples of co-operatives which contributed to strengthening women's economic role such as the Co-operative Bank in West Africa. She elaborated on some relevant recommendations on co-operatives from a meeting organized by ECA in West Africa on the role of women in co-operatives which pointed to illiteracy, distribution of benefits, lack of financial resources, management skills and inadequate support services. She underlined the necessity of setting up more large scale co-operatives dealing with marketing problems and including awareness on co-operatives. The need to diminish formalities in establishing co-operatives and the necessity to accelerate education and training of women and to promote exchange of information in this field was also stressed. The ECA data bank on women being set up should also, she said, collect relevant information on women in co-operatives.

38. The USSR expert, Natalia Prouttskova, in presenting her paper pointed out that while women are 53 per cent of the population, they average 67 per cent of all co-operatives and 79 per cent of consumer co-operatives. She mentioned new types of co-operatives and new legislation on which these are based. The expert elaborated further on the consumer co-operative system. She attached great importance to the training of co-operative personnel giving as example the University for Foreign Co-operation, which has a special institute to train students from developing countries on co-operativism. Now, they are seeking for more women candidates to be part of training activities.

39. During discussions, a question was raised as to whether voluntary organizations working on co-operative principles could also be considered as co-operatives.

40. The representative of the Economic Commission for Latin America and the Caribbean (ECLAC) conveyed the greetings of the Executive Secretary of ECLAC and expressed gratitude to the organizers of the meeting, emphasizing the hospitality and cordiality of the host country. She congratulated INSTRAW for opening a new perspective on women in co-operatives, a developmental aspect which is again growing in importance. She pointed out that although the topic on women in co-operatives had been dealt with in ICA from the labour and co-operative aspects, this is the first time that the topic has been dealt with from a developmental perspective. The timing was also right since at this point, after the end of the United Nations Decade for Women, we should deepen our knowledge on the subject. She pointed out that there was a scarcity of systematic information on co-operativism. Different approaches to the subject and great differences in the existing co-operative forms result in that there are large economic enterprises based on co-operative principles as well as small organizations set up for survival.

41. In Latin America and the Caribbean the topic could be placed within two major premises: the serious economic crisis which had closed decades of growth and the Nairobi Forward-Looking Strategies which represent the obligation to work for the advancement of women. She emphasised that the crisis offered a challenge and possibilities to open dialogue with all development agents and sectors and that co-operativism could become an important factor. The Nairobi Strategies emphasized the topic of co-operativism related to the need of achieving self-sufficiency of women's participation in different organizational structures. The improvement of the informal sector and rural sector for elimination of poverty and unemployment was most revelant.

42. She said that co-operativism in Latin America had existed for more than one hundred years and pointed out the diversity of co-operative forms in different economic and political systems. Setting up co-operatives in both rural and urban areas was due to initiatives taken by the state, the Catholic church, and trade unions.

43. Available information on women's participation in co-operatives is inaccurate, since there are no sex-disaggregated data. Generally speaking women are active in small associations and survival activities. Existing data refer to "women only" co-operatives which are centered on survival or subsistence activities. She identified the main obstacles as legal, particularly land property rights, lack of education and training. In the Caribbean, where women-headed households are most numerous, women took greater interest in the co-operative movement, especially in the construction of urban dwellings. In closing, she pointed out that co-operativism should be centered on production beyond mere survival.

44. Ms. Tatyana Kadobnova, expert from the USSR, referred to the growing influence of co-operatives in her country, particularly new co-operative legislation under the economic conditions of the re-structuring.



45. The representative from the United Nations Economic Commission for Asia and the Pacific (ESCAP), said that the subject of women in co-operatives has not received attention over several decades, since the co-operative movement began in most countries of the ESCAP region. However, instances where women have become members of co-operatives and even taken up leadership positions have occurred. This is particularly true in economic activities concerning handicrafts, small scale industries, and savings and loan associations. In these cases, co-operatives have been organized and developed exclusively for women. Nevertheless, when the co-operative movement as a whole is considered, the role of women in co-operatives has not been very significant. The main constraints to participation of women in co-operatives are that women have suffered from gender discrimination. They continue to allocate a large proportion of their time to family obligations, have very limited access to money and credit and do not have the education and training to become effective participants in co-operatives.

46. The legal constraints, she added, are often connected with land ownership and inheritance in which men are generally favoured at the expense of women. In co-operatives, she said that some progress has been made in eliminating discriminatory practices against women. However, "negative" attitudes on the part of both women and men seem to inhibit women's participation. She stated that both men-oriented and women-oriented programmes are needed to enhance women's participation in co-operatives.

47. In general, in the Asia-Pacific region, legislation does not restrict membership in co-operatives to women. However, official policy statements on co-operatives rarely include any specific reference to women's participation in co-operatives. She said that the focus on women in co-operatives at this meeting is most timely and provides an opportunity for the Asia-Pacific region to view the need to revitalise the co-operative movement among women. As women in Asia and the Pacific region are, by and large, recent entrants into the co-operative movement, steps need to be taken for their increased participation. Governments, for example, can provide fiscal and other incentives to co-operatives with special reference to women's participation, and overall and longer term strategy for stimulating women's participation in co-operatives could well focus on the implementation of an educational programme that would make them active members and leaders of co-operatives.

48. The SEWA expert, Ms Lalita Krishnaswami, stated that SEWA is an acronym for Self Employed Women's Association, which is a women's trade union as well as a co-operative movement. It attempts to aim at an equitable socio-economic status of poor self-employed women who are not literate. SEWA has 23,000 members and has promoted 19 co-operatives throughout the country, both in rural and urban areas.

49. She further stated that co-operatives are important for the further development of women, not only to bring them into the mainstream, but to give them bargaining power. Being poor is the only strength they have and they need help in becoming self-reliant. Since government is the major buyer of their goods and services, the middle agencies should be eliminated.

50. The SEWA expert pointed out that their contribution to co-operatives has been modest, their efforts have spread to other parts of the country in percolating to the grass root level, such as:

- (1) those who are small traders in vegetables and fruits or old clothes vendors;
- (2) home based workers - weavers, block printers, cane and bamboo workers, bidi and incense stick rollers;
- (3) those who sell physical manual services including agri-workers, construction workers, handcast pullers and paper pickers.

51. The expert from the Soviet Union, Ms Natasha Zakharova, said that beginning in the early twentieth century, there have been radical changes in attitudes regarding women. We are moving towards equality between men and women. She said all legal discrimination against women has been eliminated in the USSR. Further democratisation in all walks of life and radical economic reforms as envisaged in the process of Perestroika will ultimately enhance participation of women in all walks of life. Despite the fact that the level of education of women is equal, legally women's involvement at the professional level is not yet very satisfactory. Like in a pyramid, they are lowest in the hierarchy. Despite equal legislation, there is a big gap between theory and practice. The women's issues are tied in the knot of all social processes, including the development of the co-operative movement.

52. Adequate statistics on the different aspects of women's participation in economic life and co-operatives are not yet available. She suggested that women belonging to the intellectual professions should also organize themselves into co-operatives.

53. In the USSR, the new law "on co-operation" has been adopted. The goal of the new law is to increase people's welfare. Its successful implementation depends largely on the involvement of women in these processes, as they are half of the population and involved in the national economy. In spite of the high educational level of Soviet women, they sometimes lag behind men in professional training due to double burden - at home and at work. So it is necessary to develop new and efficient schemes for their professional training, and build family life on the basis of partnership.

54. She also said that good statistics concerning the participation of women in co-operation are urgently needed, to be able to analyze all positive and negative consequences in order to take adequate decisions improving the status of women.

55. Another question raised concerned about the low wages received by women and the type of professional groups in which women are working in the USSR.

56. In response, she referred to the medical profession and engineering occupations. Out of 299 classified occupations only 37 are prohibited to women for health reasons. In principle, she said there are no restrictions. In fact, "feminised" sectors or industries are growing and the number of women in technical institutions is at present higher than men. She added that when higher wages/salaries were offered to women, men tended to move to those occupations.

57. The expert from Ecuador, Ms Fabiola Cuvi, director of Instituto Ecuatoriano de Investigaciones y Capacitación de la Mujer (IECAIM), INSTRAW Board Member and focal point in Ecuador, pointed out that the co-operative movement in her country has been quite important. She elaborated on the "peasant communes", a special co-operative form organized in line with Ecuadorian tradition. She indicated that both forms, full fledged co-operatives and "peasant communes" experimented with the creation of mother clubs, women's committees and associations. She provided relevant examples on these points.

58. Most of the organizations gave priority to women's professional training for life-long careers or for certain skills, such as industrial tailoring, agricultural techniques, intermediate technologies and handicrafts. Urban co-operatives give priority to setting up technical training centres for women on agriculture, floriculture, marketing of products and other productive activities. She strongly emphasized the necessity of adequate legal frameworks for women and their participation in co-operatives in order to achieve the desired results. In this connection, she outlined the relevant provisions of legislation on co-operatives and communes, which do not discriminate against women. In her opinion, it was up to women to organize themselves either in "women co-operatives" only or mixed co-operatives. Another solution might be to set up women's committees or associations within existing co-operative forms.

59. The Secretary of the Women's Committee of the International Co-operative Alliance (ICA), Ms Muriel Russell, explained the role of the organization in the co-operative movement. Ms Russell explained that she was at the moment the women's officer, servicing the ICA Women's Committee. This international non-governmental organization acts as the umbrella for co-operatives throughout the world, taking into membership co-operatives of all kinds including agricultural, consumer, banking and housing. Its membership consists of 172 organizations with over 500 million co-operators in 69 countries who are members of the Alliance. Sixty one are represented in the Committee. She pointed out that distinction must be made between "co-operators" and "self-help groups". In her statement she stressed three points: the need to train specific women as co-operative officers at the national and district levels, teaching children at an early age to provide co-operators for the next century and finally, educating men about the importance of women's participation in co-operatives.

60. Ms Russell related an anecdote about an African male who was admitted to a women's conference. This made other men apprehensive on the impact of



women's participation in co-operative societies and its negative influence on family life. She advocated the importance of educating men as well so that such fears are eliminated.

61. Mr. A. T. M. Shamsul Haque, Director of CIRDAP, stated that CIRDAP is a regional intergovernmental and autonomous organization with headquarters in Dhaka, Bangladesh. The primary objective of the Centre is alleviation of rural poverty through people's participation. Women in Development (WID) is one of the priority areas of CIRDAP. Through research, action research, training, information dissemination and documentation programmes in integrated rural development, the Centre has been trying to promote the integration of women in the development process among others through enhancing participation of women in co-operatives. He referred to the close collaboration between INSTRAW and CIRDAP in furthering the cause of women's development.

62. Giving a resumé on women in development, co-operative approach to development and women in co-operatives, Mr. Shamsul Haque said that virtually all governments in the Asia/Pacific region favour the co-operative system as a suitable form of organization for group action by people with limited resources and as a means of implementing official development plans. Quite often, however, it is found that the co-operatives have become appendages of government machinery. Co-operative laws, rules and regulations are too many and rather complicated in some cases. Too much government interference and direction are counter-productive and the end-result is the loss of the people's initiative and involvement. There is, therefore, a new trend emerging. Pre-co-operatives, informal co-operatives and groups based on co-operative principles are coming up, mainly at the initiative of NGO's and voluntary organizations.

63. In general, referring to CIRDAP studies, the Director stated that the rural co-operative society has not been an effective institution for rural transportation. More involvement of women and youth as change agents in creating a congenial attitude towards co-operatives should help strengthen the movement. The subject "Women in Co-operatives" did not receive particular attention over the many decades of co-operative development in most of the countries of Asia/Pacific. As such, the role of women in co-operatives has not been very significant. Giving a broad sweep of women's co-operative activities in the region and citing the developments in Japan, India, Malaysia, Sri Lanka, Bangladesh and other countries he dwelt on the constraints from which women and women's co-operatives suffer. A large number of exclusively women's co-operatives have recently been set up in some countries of the region.

64. Suggesting actions for greater involvement and enhanced participation of women in co-operatives, the Director of CIRADP concluded by saying that high literacy and an effective government policy should, in the ultimate analysis, be of great importance in this connection.

65. The discussions continued on international and national experiences mainly focusing on organizational and managerial aspects.

66. The expert from Bulgaria, Ms. Nikolina Nanova, presented her paper on "Social Aspects of Women in Co-operatives as Farm Members" which focused on co-operative funds for social purposes such as maternity leave, accident benefits and pension schemes for work. She also presented slides which showed data on allowances and other social benefits. Other activities included training centres for women in management at collective farms, so to alleviate women's labour both in the farms as well as in the household. She mentioned several external and internal contradictions which are being discussed in order to find adequate solutions vis-à-vis salaries in agriculture as compared to other sectors of economy.

67. The speaker mentioned the main advantages of the co-operatives in rural areas. Women are getting their own income, better conditions for childcare, more opportunity to participate in cultural and social activities and obtaining more knowledge and professional experience. Women in the agricultural co-operatives have equal rights with regards to the employees in the state-owned establishments - to free education and medical care, social insurance and pensions, paid annual leaves. Mothers get paid leave 45 days before delivery and 24 months after the child is born. Special protection is guaranteed by the law with regards to the working conditions in case of pregnancy and breastfeeding.

68. The expert from Cuba, Ms Nieves Alemany, gave a historic overview on women's conditions in Cuba before the revolution and indicated that profound changes have taken place, especially in the agrarian structures. Monoculture based on sugar production as well as the unique economic system which includes social services and benefits are still a problem. She described two major types of co-operatives: those related to credit and services and those dealing with agricultural production. The latter type of co-operative presented a more advanced form of collective property and life.

69. She provided data that indicated that 20 per cent of the total co-operative membership were women. But in other respects they had equality with men. She said that although there have been certain problems, adequate solutions are being sought. Among relevant measures undertaken she mentioned raising educational levels, changing life style as well as providing better services to the rural population. As for participation of women in management, statistics showed that 13 per cent of women were on managerial boards, although only six co-operatives are presided by women. New programmes are under way to increase women's participation and to convince men to share household responsibilities. She pointed out that women are good managers particularly for operational control. The Cuban expert highlighted another priority for co-operatives. She suggested creating employment opportunities for women to study migration flows, which could be the basis for new programmes. She provided statistics on income and budgets for co-operative movements and elaborated on measures to increase women's employment, such as retraining for previously held "men's jobs" in different sectors such as coffee, tobacco growing and processing.

70. The expert from Yugoslavia, Ms Brana Trivic, spoke on agriculture and co-operatives, about rural women and their participation in co-operatives and about co-operative trends in Yugoslavia. She suggested that the development of the co-operative movement to date in Yugoslavia has ensured faster overall development, but has been marked by ups and downs and stagnation. She indicated that work was in progress on changing the Constitution and introducing legislation which will resolve some principal issues in defining the function of co-operatives in socio-economic development within a self-management system.

71. Co-operatives can carry out almost any type of economic activity in practically every field in which the people work. The new stage, which is now beginning, will result in a "second co-operative step" - in the comprehensive development of self-management based co-operatives in agricultural crafts, various industrial activities within the framework of small-scale industry, transportation, catering and tourism, civil engineering and housing construction, as well as trade and savings institutions on co-operative principles.

72. All these changes give women the status of equal members of society and production as they offer much greater opportunities for their fuller participation in economic activities through co-operative organizational forms, the Yugoslav expert concluded.

73. The expert from Mexico, Ms Maria Guadalupe Paredes, emphasized that it was impossible to talk about women in an isolated manner. She supported the focus of the present meeting. Giving a historic overview on co-operatives in Mexico, she elaborated on different stages referring to the first defined law, adopted in 1938. The salient characteristics of the law was that co-operativism was conceived as a means of social change. Changes in economic policy and orientation were quite important for co-operatives such as the shift from rural to industrial priority. The present stage of co-operative development is hindered by crises, foreign debt and loss of credibility. She noted some new trends which include special forms of organizations such as solidarity associations, and co-operatives for indigenous populations. She stated that co-operativism at present reflects social dynamics of change and elaborated on women's role in different aspects of co-operativism such as research and political activities to resolve concrete popular demands in rural and urban setting. She concluded that in the present stage of crisis there are other collective organizations manifested in different forms to resolve increasing demands of population.

74. Specific activities for the promotion of women include research and participation of women in popular movement and political life, including defence of human rights. She said that in order to seek concrete solutions for current problems, popular participation was important.

75. Questions were raised on the co-operative form of solidarity in Mexico and agrarian reform laws. In response to a question, the Mexican expert explained that recent changes have taken into consideration problems

concerning ownership. In case they cease, the property is passed to other associations created by law for the public benefit.

76. The expert from the Dominican Republic, Mr. Leonel Rodriguez Rib, stated that co-operatives were established by the Catholic church in 1946 during a dictatorial period. Giving details on the co-operative movement, he said that efforts were made to organize them in an autonomous manner. State support was given in the form of the Institute for Co-operative Credit and legislative action was taken to adapt co-operative laws. The Dominican Confederation of Co-operatives was also formed. However, all those efforts failed due to the lack of internal coherence of the movement. The main reason for this was the fight with intermediaries. As an example, he presented the case of coffee co-operatives which were dissolved for practical purposes. As a positive example, he pointed out to teacher's co-operatives, mainly formed by women, and co-operatives for services and savings. In the latter, there are 63 member co-operatives. He said that today efforts are being made in the Dominican Republic to revitalize the co-operative movement. While adequate legislation exists, women's participation continues to be low. Only 5 per cent to 10 per cent of the women are in management positions in co-operatives, since the traditional value system still predominates. He also analysed reasons why the co-operative movement had not succeeded in his country.

77. He analysed the legalization of Dominican co-operatives by summarizing its provisions. These are: law on promotion of co-operatives created by IDECOOP; general laws on co-operatives; laws of co-operativism in schools; laws that authorize employees co-operatives.

78. Women's participation in co-operatives has other problems: Social realities with regards to the role of women are reproduced in co-operatives. The social-cultural aspect also affects equality; women represent 40 per cent of the population in co-operatives (in the case of teachers the average for women is 65 per cent). Only 10 per cent of the top administrative management positions are performed by women.

79. Ms Fatima Bahri Benabeou from the Organization of African Unity (OAU) said that the poor representation of African women in the co-operative movement was explained by the changes which occurred in African society from the pre-colonial to the post-colonial periods. Early traditional society was well-organized with very strict economic and social rules aimed at ensuring the well-being of all women. At that time they were full partners in this type of social system. Today, they have become mere food subsistence producers with almost no income, while men deal with cash crops which bring in higher income directly into their hands. This could be the basis of the "invisible work" of women. Before, their only purpose was to feed the family and not to earn money, visible sign of the modern economic life. Several African countries have expressed their political will to find ways and means to achieve development through co-operatives. The establishment of a Pan-African Centre for Co-operative Training in 1976 has been disappointing. And initiative was taken in 1979 to organize a colloquium on the theme "Which



Africa by the Year 2000". At the meeting, an important document based on consensus entitled "Lagos Plan of Action" was adopted. Both the Pan-African Centre and the Lagos Plan of Action renewed their belief in co-operative principles.

80. The Lagos Plan acknowledged the urgent need to develop resources in general which would fully take into account women's needs and potential, especially in the field of co-operatives. Unless women are integrated into development, this will remain in theory. When co-operatives were created, they were frequently established by men, for men, even in such areas as credit and savings. African women who are very well known for their successful "routine" (African Traditional Women's Credit System), as well as other traditional activities were excluded.

81. According to some studies, African women did not only suffer from colonial systems but also from illiteracy, lack of land ownership, and lack of skills in basic management. Moreover, co-operatives in Africa are mostly governmental initiatives which only take into account men's visible work due to the fact that the government usually undertakes different tasks in a developing economy.

82. In conclusion, the OAU representative stated that INSTRAW could efficiently assist in improving African women's participation in co-operatives. She urged INSTRAW to ensure such participation and to speed up the process in collaboration with other UN organizations and agencies as well as any other intergovernmental and non-governmental Organization interested in the issue.

83. The expert from Egypt, Ms Sonia Mohamed Aly, began her statement by outlining the origins of the co-operative movement in agriculture 80 years ago by Omar Lofty to help small land-holders obtain credit. The movement was aided in its development by the adoption of co-operative laws. The movement at the beginning was poor in performance but rich in understanding co-operative concepts. In the beginning of the sixties, the government controlled and managed the agricultural co-operatives for reasons of export, processing, consumption and finance.

84. In Egypt, women share not only in agricultural operations but also in the decision making process. Women, who are mostly widows, join agricultural co-operatives as land-holders. They are not yet elected on boards of directors despite the fact that laws do not differentiate between women and men in the co-operative area.

85. Women produce agricultural products for home consumption and sell the surplus in the nearest local market. Agricultural co-operatives can encourage them to increase production and consequently help them market all surplus. They need to be trained and made aware of ideas, principles and goals of co-operation.

86. In the 1960s, the Egyptian government decided to manage and control about 5000 co-operatives. At that time, farmers were obliged to join the agricultural co-operatives as the government had the monopoly of importing agricultural inputs. Recently, there has been a change in this policy since some agricultural inputs are available through private channels.

87. The expert stated that 90 per cent of the co-operators had little understanding of "co-operativism" which also suffered due to lack of "volunteerism". Co-operative management was, therefore, inefficient in her country. In general, men dominate in enterprises involving large-scale production, whereas women predominate in small-scale production. Problems relating to marketing, co-operative education and training need to be taken care of in order to make co-operatives efficient.

88. The expert from Indonesia, Ms Suparti Kusmiyat, presented a methodological approach to the establishment of co-operatives started by Presidential decree in 1984 in her country. In elaborating upon women's participation in co-operatives, she pointed out five different constraints: feelings of inferiority, economic dependency, lack of education, lack of self-confidence and heavy domestic load. However, she also identified women's potentials. For example, women represented 50.8 per cent of the total labour force in 1985 according to estimates. Second, as consumers, women decide where to buy the daily needs for the family. Third, women are diligent and accurate book-keepers and treasurers and most trustworthy. She provided figures on women's participation in co-operatives and stated that there were 652 women's co-operatives in 1985/6. Co-operative membership was classified into two major categories: members of Koperasi Unit Desa - Co-operative Village Unit (KUD) and non-KUD members. Other types of co-operatives in Indonesia include services, government employees and multi-purpose co-operatives. She pointed out that, of a total membership of about 25 million, women represented approximately five per cent of women in co-operatives.

89. A methodological approach for setting up new co-operatives could be symbolized by a form of a "development square" represented by the following steps. The first step is taken by the government. At this stage the government is fully responsible for educating people in income generation, pre-co-operative training and initial set up. At the second stage, members are "socialized" to take control of their environment, education and other facilities. During the third stage, co-operatives become completely autonomous, which calls for an integrated and cross sectorial approach. Experience indicates that a small-scale organization of no more than 25 women in a group was most appropriate for women's participation since larger groups deprive women of confidence.

90. The expert from Vietnam, Mr. Nguyen Ici-Chuong, presented major points on postwar experience in his country, particularly legislation and co-operativisation of agriculture and agrarian reform. Meetings such as this are useful, he said, in order to learn from other experiences. He pointed out that intense discussions have taken place between farmers and

authorities. Land reform has resulted in considerable changes, particularly the participation of poor farmers and women in leadership positions with an equal access to land and other resources. Land/man ratio is very low in the region. With the rate of population growth, there could be a serious problem of labour force growth in rural areas.

91. He pointed out that by 1987 there were two mixed types (men and women) of collective economic business units popular in Vietnam. There are, namely, production collectives and co-operatives in agriculture, agro-forestry, forestry, fishery, small industry, handicraft, general services, consumer goods, marketing and credit. Most of them were multipurpose of crop, livestock, fishery, etc. Women labour made up around 60 per cent of total labour in these activities.

92. There were other problems such as insufficient funds for investment and low productivity. He said that co-operativisation has been a good approach to development. The co-operative movement in Vietnam is based on three principles: volunteerism, mutual interest and democratic management. There are two forms of co-operatives: production collectives and co-operatives which range in different sizes. The last decade was characterized by many questions raised by farmers. Construction of a new system is not easy. A new contractual system in co-operatives has been initiated and further reforms are being carried out.

93. Turning to the Vietnamese women, he said that they participated in land rent reduction campaigns and subsequent agrarian reform (1953-1957). They also set up the work-exchange teams, production solidarity teams and co-operatives in North Vietnam (late 1950's and 1960's). The agricultural transformation movement, including the establishment of production collectives and co-operatives in South Vietnam (late 1970's and early 1980's) was also helped by women. There have been many organizational, technological and managerial improvement campaigns in the co-operativization process (1960-1988).

94. Ms Taejarchia Efthimiou, expert from Greece, elaborated on the activities of the General Secretariat on equality. Establishing women's agricultural co-operatives has been one of its main objectives since 1982. Pilot co-operatives were set up since they were considered to be good vehicles to involve women in productive activities. Obstacles to the full participation of women included traditional attitudes, lack of experience and illiteracy. Women are not used to either taking part in organized production or managing land which they own. In order to avoid confining women to traditional activities - embroidery and dressmaking - a successful experiment in agro-tourist co-operatives for women has been launched.

95. Recently, for example, a five-week training course was organized to explain the importance and methods of operating co-operatives. The course enabled women co-operators to realize the significance of collective endeavours. The younger women are also being encouraged to join co-operatives. Co-operative programmes are being extended to other parts of

the country, including urban areas. The dilemma was whether or not the programme, which is only for women, would split the co-operative movement. But even if the programme was addressed to women only, the prospects for mixed co-operatives continue to exist.

96. Mr. Jordan Kapitanski, senior research fellow at the Academy of Agricultural Sciences, Bulgaria, said that in agricultural co-operatives women achieve better social and economic conditions. However, he recognized that they are mostly occupied in low skill and heavy manual operations. Agricultural tools and machines do not substitute human labour entirely in the productive process. He said that the co-operatives should become interested in technological advance. For example, it is important to develop a system for cultivation of plants which, when all manual operations are replaced by a machine, could also examine the nature and type of the cultivated plants.

## VII. Training and Exchange of Information

97. This agenda item began with the Committee for the Promotion of Aid to Co-operatives, COPAC, a UN-NGO Liaison Committee whose purpose is to co-ordinate programme activities on co-operatives. COPAC received a two year grant from UNIFEM to create a programme within the COPAC Secretariat to act as a focal point for "Women in Co-operatives". This programme includes the establishment of an information and resources data bank on women's participation in co-operatives. It will also initiate a newsletter linking women's networks and work towards adapting training materials for women co-operators. Its aim will be to promote increased women's participation in co-operatives through appropriate international organizations.

98. The representative of UNDP stated that the official policy of UNDP is to incorporate women as participants and beneficiaries in its development programmes and projects in all sectors of the economy and at all levels.

99. One of the important mandates of UNDP's Division for Women in Development is to conduct training programmes directed at UNDP staff and others involved in the planning, management and implementation of the programmes and projects - that is government counterparts, specialized agency staff and NGO's wherever possible. The objective of the training is to impart skills to trainees for addressing women's issues in the context of their respective programmes of work. Women and men are both encouraged to participate in the training courses. INSTRAW, jointly with UNDP and UNFPA, will organize a sub-regional Caribbean Regional Training Workshop on Women in Development. This is one example of UNDP collaboration on women's issues.

100. It has been increasingly found that approaches to women, to be most effective, involve organizing them into productive groups such as co-operatives, whether formal or informal. This is especially necessary for the purpose of imparting managerial or organizational skills and for the economic benefits derived from joint-marketing and other strategies, which are strengthened by collective actions.



101. Whereas UNDP has various projects dealing with women and co-operatives, either directly or indirectly, it is likely that women will take a more active role in this area in the future. This meeting has especially served to highlight the various forms "co-operative grouping" may take. UNDP expects to draw upon these experiences.

102. The expert from Yugoslavia, Ms Milena Kulovec, said that in Slovenian co-operatives special advisory services have been created for rural women, which provide them with training courses, socio-political activities and regular medical check-ups. She pointed out that social care for rural families is provided by maternal and educational facilities. Through organized training courses rural women are encouraged in co-operatives to develop their own farms on a self-management basis. She said that an important gain in equality for rural mothers is paid maternity leave.

103. She stated that there is a need for stronger up-to-date action for educating and training women co-operators at all levels using innovative methodologies. In this process, the "staff" does mean leaders as well as the member co-operators of local women's groups.

104. Our praxis shows the need for social security benefits for women co-operators. This does not only mean security, such as health and old age pension insurance, but at the same time economic security: the security of selling certain products at adequate prices, as well as security in the market.

105. The expert from Argentina, Mr. Leon Schujman, presented a concrete proposal for future INSTRAW activities related to the existing network of Latin American institutions which deal with exchange of information, documentation and expertise in the co-operative movement. The Latin American network includes 83 centres which have been active for more than twelve years researching co-operative movements. He elaborated on the possibility of activating those centres to undertake more research on women and to expand their network in co-operatives on issues of common interest. In his opinion, elaboration of training material should be given due priority. INSTRAW experiments in new methodological approaches to training could be most relevant. He said that special emphasis in training should be given to the management aspects of co-operativism.

106. An INSTRAW staff member presented a paper on "Innovative Training Methodologies for Women". She said that the primary objective of INSTRAW research, training, information and communication programmes is to ensure that sustained attention is given to the integration of women in development activities at all levels. She pointed out that the guiding principle of INSTRAW training activities is to be an integral part of changes that are taking place in mainstream development which fully values women's actual and potential economic contribution.

107. She elaborated on innovative multi-media modular training packages designed by INSTRAW and ILO/Turin Centre in 1986 on "Women Water Supply, and

Sanitation". She stressed that these innovative multi-media packages challenge the narrow disciplinary approach to education/training.

108. The training solution proposed by INSTRAW is achieved by consciousness-raising within the economic and social structure coupled with image-building, leadership, management and organizational skills training for women. This would change attitudes and produce balance among different target groups and result in a more equitable deployment of human resources.

109. During discussions, an expert suggested that in general, women in Bulgaria, including those who participate in co-operatives, were provided free education. Presently, fifteen training centres train workers for co-operatives in industry, commerce, catering services, as well as a Co-operative High School of Economics. Training is also provided for women in colleges, special high schools and post-graduate programmes. There is a special co-operative school for foreign students linked to the Central Co-operative Union, where the students are trained by "profiles". It is estimated that women constitute about 40 per cent of the total student population. Training courses and information concerning management, marketing and technological inventions are at the disposal of those organizations which are interested in the involvement and professional promotion of women in co-operatives.

110. The expert from Poland, Ms Janina Janic-Stolinski, referred to activities undertaken by Polish co-operative organizations to enhance women's participation in co-operatives. She provided selected examples.

111. Based on Polish experience, it can be said that in co-operatives young people create an educational environment in which the position of each member depends entirely on their own initiative, abilities and work involvement.

112. In Poland, co-operatives are managed by a council and a board, whose members are elected by the members themselves. Women and men have equal chances for being elected - depending mainly on individual achievements.

113. In 1947, the Polish co-operative movement and co-operative unions, together with women's groups and organizations, undertook actions to organize courses for jobless or untrained women, conduct recruitment and selection of the candidates for those courses and after training, assisted them in organizing themselves into co-operatives. Both future employees with the appropriate vocational qualifications, and the organizers and managers were trained.

114. The main idea behind the women's co-operative courses was that the entire staff should consist of "women only", according to the principles of co-operative self-management. Women should organize and manage their own workshops. The most gifted and most experienced members were elected to the representative bodies of the co-operatives. The experience and status acquired at the co-operatives became the basis for their future professional, social or even political activities. In Poland, some women organizers or

representatives of women co-operatives became leaders. They then participated at the managerial level in the national co-operative unions and some became members of the Polish Parliament.

115. Of course, in order to organize women's co-operatives and start production, the movement had to use government aid. The entire enterprise, in its initial stages, called for a considerable financial investment, which could not be provided by the co-operative movement, not to speak of the women organizers themselves. The aid was offered mainly in the form of long-term loans on favourable conditions in order to get the workshops, raw materials and production going until their activities started generating profits. In the initial period there was also the need for institutional assistance in organizing material supplies and selling ready products by facilitating access to the market and protection from competitors.

116. The expert from the German Democratic Republic, Ms Rita Sussmuth, said this seminar is very useful for both the exchange of opinions between men and women and integration of the female dimension in all fields of work.

117. In response to the question on why socialist countries give a lot of attention to the co-operative movement, a clear answer was given. It is due to the fact that the society itself is different. Since they are working people, expropriation is not possible. So the concept given by Marx and worked out by Lenin is voluntary co-operation. That is the reason why the socialist state has the obligation to help them, offering them economic material and reaching mutual terms necessary for development.

118. In the GDR, 90 per cent of all co-operative farmers - women as well as men - are skilled farmers. They have professional/vocational education and training. How is it possible that peasant women - many of them 40 and 50 years old - can learn and get a certificate? Focusing on adult education is no longer the best way for training since all young people working in agriculture have the right and the obligation to get vocational training when they join co-operatives as skilled workers.

119. The expert from Rumania, Ms Ana N. Unglireanu, said that men and women have equal opportunities in her country and women have made considerable advances since the socialist revolution. For example, there are 12,000 qualified artisans. In general, there are over 400 occupations in the economy in which women participate, such as sewing, cosmetics, tailoring, handicrafts, etc. According to estimates, of 42 presidents in industrial departments and branches, 12 are women.

120. As a result of the development of production and services and the increase in economic activity, every year there has been an improvement of living conditions of co-operators. During the last fifteen years, 130,000 co-operators have taken vacations or have received treatment in health stations. All co-operators, including women, benefit from medical service, free of charge.

121. In Rumania, attention has also been given to the need of ensuring an adequate number of places in nurseries and child-care centres for the children of women co-operators. There are several nurseries and child-centres in neighbourhoods, towns and in smaller localities, to which the co-operators' children have access. It should also be mentioned that indemnities are granted due to temporary incapacity from work as well as for maternity leave.

122. The overall training strategy evolved by INSTRAW was outlined by the Deputy Director. She explained that INSTRAW has three main target groups, namely: development officials as well as non-governmental and women's organizations. The first target group focuses on policy action at the national level so that decision makers do not neglect the "women's dimension" in planning various economic sectors. The second target group is NGO's who work at the community and local levels and who reflect the needs and interests of women. As regards women's organizations, it needs to be noted that there are now various forms of organizations that are considered in general "women's groups". In fact, women's groups have multiplied extremely rapidly particularly in developing countries during the UN Decade for Women.

123. Finally, INSTRAW's target audience includes a wide range of women: from those who cannot read and write, to those who are educated in informal ways, but need to be trained especially for women in development. Perhaps it might be useful to recognise that those who are usually considered to be "illiterate" also have skills, even if such skills are not marketable.

124. After the INSTRAW paper was presented there was some discussion on the different training methodologies applied in co-operatives for women in different parts of the world. For example, the SEWA experience showed that training programmes shouldn't be linked only to classroom and lectures. There are several phases of training for women in co-operatives where the majority are not able to read and write. During the first year, women are trained to be members of co-operatives, and then in 2 or 3 years, given specific skills. Sometimes, the 4th and 5th year may begin with organizational aspects. In some cases, where co-operatives have been functioning for 10 years, organizational inputs are withdrawn to make them self-reliant and economically viable.

125. The experience of ICA was also examined. It showed that "illiteracy" is not an obstacle in training people. In this connection, the ICA expert referred to her experience with FAO in Afghanistan as a result of which a very useful training guideline was prepared for use by all concerned. She said that despite the fact that women who participated in that project were illiterate, this did not in any way obstruct training of women in co-operatives at the grass-root levels.

126. The need for professional training for women was also highlighted during the discussion. The guidelines developed by ILO for setting up small-scale enterprises were also considered to be useful for women in co-operatives.

127. An INSTRAW staff member elaborated further on the multi-media training methodology with sound-slide packages. She explained in detail the modular methodology and INSTRAW training strategy. The technology applied by INSTRAW in preparing training materials has a wide spectrum and is flexible enough to be used in different situations. For example, in simplified elementary training concepts through conventional training materials and high technology in which most up-to-date audio-visual and computerised techniques are evolved.

128. The chairperson informed the participants that discussions during the remaining session should focus on the continuation of the agenda item devoted to research, training and exchange of information. She invited them to give some consideration to monitoring and evaluation methodologies.

129. The expert from Nigeria, Ms Ife Gene Onwughalu, presented the history of co-operative society in Nigeria. It started with consumer co-operative societies in 1914, cocoa farmers co-operative societies in 1926 and in 1938, the government's recognition of the importance of the co-operative movement. The training of co-operative inspectors and staff started in 1943, but the Nigerian co-operative laws did not develop from national traditions, needs, values and circumstances. Thus, the transplanted Nigerian co-operative laws remain theoretical and are not based on Nigeria's actual conditions. The law, as it stands, does not seek to regulate a self-supporting movement, but simply assigns it to government officials, who control the co-operative movements.

130. The Nigerian expert said that from 1914 to 1980 women's participation in the co-operative movement has not been encouraging. In 1982, ONDO State, under COWAN successfully organized some two thousand women in agricultural co-operatives. She said that in 1984 her team of researchers developed a training program in Ezinne Nnewi Co-operative Society. Its purpose was to train trainers by offering lectures on the introduction of co-operative principles, organization, credit, loan services and marketing strategies. It also stimulated women's interest in starting income-generating projects and organizing supply and marketing services on a co-operative basis.

131. The expert presented the "Ezinne Nnewi Co-operative Societies Formula" which has helped train women to form viable co-operative societies through income-generating projects in four states in Nigeria. A progressive change for Nigerian rural women in particular came about in 1987, when the President's wife, Ms Maryam Babangida launched a movement entitled a "Better Life for the Rural Woman". She evolved a formidable network and co-ordinated a plan to monitor women's activities. She urged them, through each state governor's wife, to form new co-operatives. Its purpose was to seek ways of involving women in the co-operative movement as a means for projecting government policies on rural development. Two major components were considered crucial for successful co-operativism: access to credit and training.

132. She suggested that the proposed policy guidelines should include a plan to improve data on women's involvement and allow women to match training with



credit. The expert also stated that co-operative entrepreneurship should be encouraged.

133. A question was raised on the content of training for enhancing women's participation in co-operatives in Nigeria.

134. The expert replied that the training courses are based on innovative training methodologies and that efforts were centered on awareness building by mobilizing jobless and rural women through various government organs such as the National Directorate of Employment, and Directorate of Foods, Roads, and Rural Infrastructure.

135. The expert from Bulgaria, Ms Nina Shishkova, drew attention to the co-operative activity in Plovdiv District, as well as to some historical data on the foundation and development of co-operatives. They were among the first in Bulgaria, a century ago. She gave some examples of how all villages had new co-operatives. She highlighted some findings of the study on principles of "voluntarism" and brought to the attention some results obtained from the meeting of the Institute for Agriculture.

136. The expert from Bulgaria, Ms Penka Naidenova, elaborated on the importance of research which should be recognized as crucial for promoting women's participation in co-operatives. She referred to several studies on compiling data on the "economic activity of women" in Bulgaria. She suggested that these statistics should reflect more comprehensive data on women in co-operatives. She also mentioned other studies, on traditional approaches to co-operativism. In these studies, the efficiency of existing co-operatives were deemed important. In conclusion, she proposed that joint studies could be organized with interested organizations in other countries. She expressed the readiness of Bulgarian institutions to co-operate in this respect.

137. The ILO representative informed the participants that he would like to present a comprehensive report on the major activities of his organization related to women and co-operativism.

138. He said that the activities of the organization in the field of co-operatives are virtually as old as the ILO itself. They began in 1920, when a Co-operative Service was set up after the Third Session of the Governing Body. Their evolution reflects the evolution of the ILO, with the Co-operative Programme having always been an important aspect of ILO activities. The field of activity in which co-operatives exist and operate are specified in ILO Recommendation No. 127, dated 1966. Specific activities for the promotion of women's co-operative institutions were implemented only in 1973. ILO co-operative activities beneficial to women include research work and studies; technical assistance activities; advisory services in the field of co-operative legislation; and documentation and information.

139. The ILO representative referred to a number of projects concerning women and co-operativism which include: business promotion activities

(Papua, New Guinea), promotion of trade in handicraft products (COOP TRADE, Asia), promotion of traditional handicrafts and design (United Arab Emirates), women's rural groups and technology (Senegal), handicrafts and industrial activities (Turkey and Mauritania), and Mother's Clubs (Bolivia). These projects reflect the fact that ILO policy in regards to women in co-operatives, has gone beyond research to the execution of operational programmes for the benefit of women.

140. Concluding, he said that specific activities currently under consideration would include: the organization of three small meetings in Asia, Africa, and Latin America to examine how the Co-operatives (Developing Countries) Recommendation, 1966 (No. 127) might be revised so as to include provisions on women's equality in co-operative societies; publication once a year of a short bulletin on women and co-operatives, and organization of seminars to create awareness among women about co-operatives.

#### VIII. Working Groups

141. At this stage of the discussion, the participants formed working groups in order to formulate proposals for guidelines. They discussed each of the following issues: (1) co-operative approach to development: regional experiences in economic and social policies; (2) women's involvement in the international co-operative movement; (3) organizational and managerial aspects; (4) research, training and exchange of information; (5) policy guidelines for long-term action to enhance women's participation in co-operatives.

142. Before inviting the participants to form informal working groups on a regional basis, the chairperson gave brief information on evaluation forms which were prepared by the INSTRAW Secretariat in order to evaluate the usefulness of this expert group meeting. She emphasized that an evaluation is being conducted in order to assist the organizers in possible follow-up activities. She conveyed the wish of the organizers that frank and useful advice on all relevant aspects of the meeting should be mentioned.

143. It was suggested by an expert that in the future more thought should be given to methodological approaches which could be useful for monitoring the progress in involving women in the co-operative movement. The importance of evaluating different efforts to involve women in co-operatives was also emphasized.

144. The chairperson then invited the Director of INSTRAW to take the floor on how to proceed with working on guidelines for women in co-operatives.

145. INSTRAW's Director elaborated at length on the formulation and use of guidelines which would also help towards monitoring women's advancement in co-operatives. She invited participants to work in small, informal groups in order to discuss the guidelines for further action at the international, regional and national level and requested them to follow to the extent possible, the items on the agenda of the experts' group meeting.

146. The chairperson invited the informal groups to present a summary of their discussions. This summary describes the basis of comprehensive guidelines for future action in this field.

147. Mr. A. T. M. Shamsul Haque, Director of CIRDAP, started the discussion by pointing out the latest trends on "women in development" and "women in co-operatives", indicating progress in many countries. However, the prevailing conservatism still prevents women to achieve equality in practice. WCAARD in 1979 and the Nairobi Forward-Looking Strategies in 1985 represented major breakthroughs, and positive action has been started in many countries.

148. An important issue which deserves consideration is the measurement of women's contribution to economic activities. He pointed out that CIRDAP conducted a study on eleven member states which showed that there is a gross underestimation of the contribution of women to development. More efforts are needed to find a way to measure correctly women's contribution to development.

149. He also pleaded for a pragmatic approach in putting forth the guidelines. Poor women in villages cannot take sustained interest in co-operatives unless they get concrete economic benefits within definite time frames. He expressed the view that co-operatives should be converted into business propositions. Another aspect which should be taken into account relates to co-operative leaders who often work on a voluntary basis. He referred to the success story of co-operativism in Asia - "Deedar" in Bangladesh - which could be repeated in other villages. One important issue in this connection was whether the co-operative leaders would work on a voluntary or paid basis.

150. The representative of ESCAP proposed some basic ideas which should be included in finalizing guidelines and checklists for the Asia/Pacific region. Two major aspects to be considered were: membership of women in co-operatives and the number of women in management positions. Another aspect to be considered is forming national pressure groups for consciousness raising to involve women in all forms of co-operativism. Another new point which should also be added to the guidelines refers to the fact that co-operatives were used more as an instrument of distribution rather than accumulation. She expressed her conviction that co-operativism should be used in the first place to generate economic benefits for members.

151. The Representative of UNDP indicated that broad guidelines should be given to the United Nations family of organizations, particularly specialized agencies and international non-governmental organizations to co-ordinate pragmatically their activities. She stressed the importance of further research and organization of seminars in different regions of the world. At this stage, advocacy to governments for greater women's participation in co-operatives was still needed. The role of international banking institutions was deemed quite important, as well as the role of national banking systems. The international organizations should also give the



assistance in distributing co-operative products made by women to international markets. She also advocated for more projects on women and co-operativism to be formulated and submitted to international organizations.

152. The representative from COPAC pointed out that due importance should be given to the elaboration of training materials for training women in co-operatives. She mentioned that special attention should be given to training techniques for illiterate women. All kinds of communication/media should be used to this effect.

153. The expert from Senegal, Mr. Diop, presented major trends which emerged in the informal discussions among participants from Africa. In these discussions, the specific conditions of the African continent were taken into account. He said that a flood of recommendations could not assist African people, but suggested pragmatic approaches for future action. He stressed the fact that the majority of the African population lives in rural areas and that illiteracy was widespread. Women participation in co-operatives could have a great impact on African development. Initiatives of African women could introduce necessary changes in this process.

154. He expressed the view that tutelage of state should be avoided and that co-operatives should retain the true 'co-operative spirit'. The state should provide qualified members in personnel and other incentives to support the co-operative movement in the initial stages. In this respect, he emphasized the important role of national co-operative unions. Future guidelines should also reflect the importance of statistical data. Finally, he elaborated on the role of international organizations which should support national co-operative efforts.

155. An expert from Argentina, Ms Zita Montes de Oca, outlined main points emerging from the informal discussions among participants from the Latin American region. She formulated a concrete proposal for future INSTRAW activities and other interested institutions. She emphasized that all available resources should be used for the promotion of women's involvement in co-operativism. In the Latin American region, she referred to a network of 83 centres or educational institutions which deal with co-operativism, including universities. These centres are linked to the co-operative movement in that continent as well as to movements in Spain and Portugal. These centres promote useful research and other ideas of networking. She thought it would be extremely important and useful if INSTRAW established direct contact with the Latin American Association of Educational Centres on Co-operativism (ALECOOP), in order to achieve the following objectives: initiate preparation of educational and training material on women in co-operatives and to identify major research topics.

156. Such a network of existing institutions could greatly contribute to increasing women's participation in co-operatives and to their greater representation in co-operative management. In the short-term perspective, training is deemed most important, while in the long-term there is a need to explore alternative forms of co-operativism. She observed that women are

asked to adapt themselves to existing situations. Why are co-operatives not urged to include changes which would be beneficial to women, she asked?

157. The expert from Bulgaria, Ms Rossitza Rangelova, presented major points emerging from the discussion among experts from Eastern European socialist countries. It was suggested that developed countries could provide assistance and expertise in the training of women for co-operativism in developing countries. The need to provide a greater number of fellowships to women was also emphasized. It was deemed relevant to organize periodic conferences and round tables in order to discuss how to promote participation of women in co-operatives. Scientific research should be given prominent place in order to assess women's role in co-operatives.

158. To this end, scientific and research institutes could provide assistance to developing countries in preparing programmes and projects primarily for training women in co-operatives in better organization and management. Guidelines should also include necessary legislative and governmental changes in policies. More emphasis should be given to credit arrangements and investment for strengthening grass-root co-operatives. An exchange of experts and practical experiences should also figure among the guidelines for future action.

159. The expert from Yugoslavia, Ms Mara Rupena-Osolnik, presented the results of the informal discussion held by other European representatives which centered on the methodological approaches needed to establish data bases on women and co-operatives. Guidelines should also give a prominent place to innovative training methodologies which would secure more pragmatic training for enhancing women's role in co-operatives, she suggested.

#### IX. Guidelines for Future Action

160. The Rapporteur of the meeting presented the following prototype guidelines for action until the year 2000 in compliance with the Nairobi Forward-Looking Strategies. He pointed out that the guidelines cover the international, regional and national action needed.

##### International

161. The United Nations, its specialized bodies and agencies, inter-governmental, international and non-governmental organizations should attempt to co-ordinate co-operative education, training and exchange of information for women in co-operatives.

162. The United Nations, its specialized agencies, and inter-governmental organizations as well as NGO's should collect and monitor data and statistics on women in all types of co-operatives, with special reference to membership criteria based on law and practice. Informal sector activities should also be included, where relevant.

163. International organizations should assist governments in indicating benefits to their economies resulting from the involvement of women in co-operative action at all levels.

164. International organizations such as ILO/MATCOM, ICA/CEMAS, FAO/AMSAC and INSTRAW should be encouraged to publish literature and textbooks in appropriate languages to assist women's programmes and projects. Where illiteracy is a problem, they should design audio-visual aids such as pictorial leaflets, posters and graphics. The media should be encouraged to assist in the production and distribution of films/videos, radio programmes and newsbriefs, focusing on women's participation in co-operatives.

165. Appropriate UN agencies and bodies should assist governments in eliminating obstacles to women's participation in co-operatives through national legislation and administrative regulations.

166. International banking institutions should be encouraged to provide financial support to national co-operative banks and credit unions serving women co-operators.

167. The United Nations, its specialized agencies and inter-governmental organizations should explore possibilities for the international marketing of products from women's co-operatives giving special attention to standardization, quality and transportation of goods.

168. UN agencies, inter-governmental organizations and NGOs have programmes and projects on subjects of vital interest to women on agriculture, employment, credit, technology, environment, education and training, food and health, childcare, water and sanitation and housing. The views, needs and interests of women co-operators should be taken into account.

169. Full use of available facilities and expertise in the UN system should be made in order to include "women and development units" and its specialized agencies, particularly the COPAC "Women in Co-operatives" programme, the Women's Committee of the International Co-operative Alliance (ICA), and other NGOs involved in the promotion of women's co-operative activities.

#### Regional and National

##### A. Asia and the Pacific

###### 1. Analysis of the situation of women

170. Data at the national and regional levels should be collected on women's participation in co-operatives (i) data on women's membership in managerial leadership as decision-making positions in mixed co-operatives as well as in exclusively women's co-operatives; and (ii) data classified into types of co-operatives such as farming, handicrafts, industrial and service co-operatives.

## 2. Policy Action

a) Regional and national pressure groups composed of individuals (such as pioneers of successful co-operatives) and representatives from non-governmental agencies experienced in dealing with methods related to women's participation in co-operatives should be formulated. Such groups can assist in modifying and introducing laws and policies with a view to enhancing women's participation in co-operatives starting at the grassroots levels.

b) Women must be actively involved at various levels of policy, planning, formulation and implementation to make co-operatives self-reliant.

c) To enhance women's participation in co-operatives by orienting women in legal rights and offering training programmes for trainees of co-operative institutions and organizations so that the principles of co-operativism may reach down to the grassroot level. Develop a special programme relating to co-operative education, skill-training, marketing and management training, provide loans at different rates of interest, supply physical and professional inputs and provide storage, transportation and marketing outlet.

d) In the overall policy on co-operatives in individual countries, special reference should be made to women's increased involvement in co-operatives. Where necessary, special cells in governments should be created to promote women's participation in co-operatives.

e) As an initial step, a percentage of seats should be set aside for women for a defined period on managing committees/boards of mixed co-operatives.

f) Women's co-operatives particularly at the grassroot level should be encouraged as a first step towards women's participation in the mainstream of the economy.

g) Establish effective linkage units and people's co-ordination amongst co-operatives at the local, regional and national levels with a view to improving the operations of co-operatives as far as they relate to women.

## B. Latin America and the Caribbean

### 1. Analysis of the Situation

171. This consultative meeting recognizes the importance of co-operativism and other associative forms of solidarity for the promotion of women and for the solution of several socio-economic aspects aggravated by the acute crisis that affects the region.

172. INSTRAW should assist in establishing contacts with the representative organisms of the co-operative movement of the region such as OCA (Organización de Coop. de América), COLAC (Confederación Latinoamericana de Alianza y Crédito), COLACOT (Confederación Latinoamericana de Coop. de Trabajadores) and CCC (Confederación Centroamericana de Co-operativas) for improving their programmes and participation of women in development.

## 2. Training and Exchange of Information

173. INSTRAW has an important role to play in this matter. It must, for example,

- gain support for this topic from all five UN Regional Commissions;
- compile basic information on this subject and place it at the disposal of the governments in the region;
- collaborate on training modules and promote relevant research needed for their preparation;
- establish contacts, including the use of the existing network of ALCE-COOP (Asociación Latinoamericana de Centros de Educación Co-operativa), the institutes and universities that integrate the network for the elaboration of educational material and for the promotion and diffusion of the participation of educational material and for the promotion and diffusion of the participation of women in the study programmes;
- use the ALECOOP network for the promotion of research about themes of reciprocal interest;
- request UNDP, IDB, IBRD, EEC and other bilateral donors to provide necessary resources for the implementation of these objectives;
- strengthen INSTRAW's existing focal points and designate others in countries where they do not yet exist; and
- support national organizers of activities related to training research and information on women and co-operativism.

174. At the national level, the governments could be urged to give political support to this matter. Special effort should be made in institutional co-ordination, which is needed to promote women in co-operativism and other associative forms of "solidarity".

175. Governments could also guarantee sufficient resources so as to allow the execution of programmes on education for co-operativism, as well as professional training in management and finance.

176. Regional governments should support the co-operative movement, putting special emphasis on specific areas for the improvement of women's participation.

177. There are "solidarity" associations and organizations, especially established for women. These models need recognition and promotion from the government.

### 3. Follow-up and Evaluation

178. INSTRAW should take initiative in identifying the proper mechanisms for the follow-up of these guidelines, which are the result of the inter-regional consultative meeting.

179. INSTRAW was congratulated for including this theme in the international discussion about integration of women to development. Continuing with the Nairobi Forward-Looking Strategies, it is clear that there is a need and urgency in promoting, at the governmental levels, actions emerging from the trends to strengthen the co-operative movement and other solidarity forms of association.

### C. Africa

#### 1. Analysis of the Situation

180. In view of the importance of co-operatives in the overall economic and social development process of the continent, particularly in rural areas, the following measures should be taken in order to promote the participation of women in co-operatives and hence increase women's contribution to the economic and social development of the region.

181. Governments should take all the necessary measures to create greater awareness among rural and urban populations on the positive impact of co-operatives and the role of women in all sectors of economic development through information, training and sensitization programmes.

182. Where co-operatives are still under state control, governments should make every effort to give them autonomy in accordance with the spirit of the international co-operative movement.

183. African women who are members of co-operatives, should take steps to make their respective countries adopt, where necessary, legislation and policies which would promote women's participation in co-operatives.

184. Governments should provide necessary technical support to ensure management training within co-operatives, better access to credit facilities, with the possibility of evolving reliable statistical data on co-operatives.



## 2. Follow up and Evaluation

185. National and international institutions should encourage exchange of information, experience and statistical data at the national, sub-regional and regional levels.

186. International organizations in conjunction with relevant national institutions should establish a data bank on women, which should include all available information on women in co-operatives.

187. International organizations should, in conjunction with relevant national institutions, NGOs, women's organizations and co-operatives, undertake comparative studies on existing co-operatives in order to include their structure and operations and should establish a monitoring and evaluation system at all levels.

188. National co-operative unions, the International Co-operative Alliance, INSTRAW and other organizations of the UN system, all interested sub-regional and regional governmental and non-governmental organizations should provide the necessary support to leaders of women's co-operatives to enable them to organize or participate in training courses, seminars, forums as well as any other relevant meetings so as to ensure that women have technical skills, a prerequisite to development and growth of women's co-operatives in the region.

### Research Proposal and Follow-Up Actions

#### 1. Future Research

The following topics could be included:

- examining discriminatory laws, policies and practices, where they still exist, in order to remove obstacles which might directly or indirectly prevent women from obtaining access to co-operatives;
- collecting and analysing basic statistics of women's membership in all types of co-operatives, with special reference to membership criteria in law and practices; the informal sector should also be included;
- conducting surveys in selected countries on rural and urban women engaged in agriculture, industrial production, and the service sector;
- undertaking studies on existing co-operatives in which women predominate as well as those with mixed membership;
- reviewing internal co-operatives structures and determining if they meet educational and training, financial and other requirements for women members;
- formulating strategies and methodologies;

- preparing regional reports on research results based on surveys, studies and reviews.

## 2. Follow-up Action

There was a consensus in the meeting on the following proposals:

- Prototype guidelines considered during the meeting should be further elaborated by participating experts and their respective organizations. The international community should assist in this endeavour.
- The report of the meeting should be widely distributed in order to secure follow-up action by relevant and interested organizations at international, regional and national levels.
- It was proposed that a regional meeting of the Balkan countries should be convened to consider the participation of women in the co-operatives.
- It was suggested that the developed countries could provide assistance and expertise in education training including professional qualifications for women in co-operatives in the developing countries by:
  - i) Granting scholarships, while INSTRAW could assist in identifying female candidates.
  - ii) Organizing training courses and sending lecturers.
  - iii) Organizing periodic conferences, simposia, round tables etc., to discuss ways and means for enhancing the participation of women in co-operatives.
  - iv) Providing expertise and practical assistance in industry, agriculture, trade, tourism, etc.
  - v) Undertaking joint scientific research on the role of women in co-operatives.
  - vi) Securing co-operation among scientific and research institutes to provide assistance to developing countries drawing up programmes and projects for training women in co-operatives for skills and organization and management, as well as in formulating guidelines for legislative changes and governmental policies in the field of co-operatives by granting credits, making investments and strengthening grass-root level co-operatives.
  - vii) Strengthening bilateral co-operation among women in co-operatives, and
  - viii) Exchanging practical experience in the field of women in co-operatives.

## X. Closing of the Meeting

189. The "Interregional Consultative Meeting on Women In Co-operatives: Implications for Development", jointly organized by INSTRAW and the Research Commission "Women in Socialist Society" of the Presidium of the Bulgarian Academy of Science took place in Plovdiv, Bulgaria, from 20 - 24 June 1988.

190. The meeting was attended by experts from Africa, Asia, Europe and Latin America, as well as governmental and non-governmental organizations and United Nations institutions.

191. The seminar provided an opportunity for discussion on the participation of women in co-operatives in the different regions of the world as well as the existing problems in this field. It was considered that meetings such as these are very useful for exchange of ideas and information and should be organized on a regular basis every two or three years, if possible.

192. Since this is the first time that development problems have been linked to women in co-operatives, the participants expressed the wish that the information exchanged during the Interregional Consultative Meeting should be widely diffused.

193. The Rapporteur pointed out that participants have discussed all the agenda items and elaborated useful guidelines for future actions concerning women in co-operatives. On behalf of all representatives, he expressed satisfaction that the meeting was well planned and technically well organized.

194. The participants expressed appreciation to the organizers for convening the meeting and to the host country for the hospitality and support provided. They agreed that similar encounters should be encouraged in the future.

195. The participants gave their sincere thanks to the Government of the People's Republic of Bulgaria, the Bulgarian people, the Committee of the Movement of Bulgarian Women, the authorities of Plovdiv, in particular the authorities of the Bulgarian Academy of Science for their warm and friendly welcome and their generous hospitality during their stay in Bulgaria.

196. Participants also thanked the translators, interpreters, secretaries and all collaborators whose contribution and devotion facilitated the success of the meeting.

197. Special thanks were given to Ms Lagadinova, Prof. Rossitza Gotcheva and Ms Dunja Pastizzi-Ferencic, Director of INSTRAW, and her efficient staff, as well as all the members of the Bulgarian Women's Movement and the women's co-operatives. The participants of this meeting, who are all involved in the co-operative movement, conveyed their solidarity and warm feelings in many more efforts in order to achieve women's effective participation and advancement and development in a world of peace, freedom and justice.

198. The Director of INSTRAW thanked the participants for their input in the elaboration of prototype guidelines on women in co-operatives. She pointed out that those prototype guidelines should be further elaborated by all participating experts and institutions dealing with co-operative movements. As flexible instruments, guidelines could help decision makers, planners and women's organizations, as well as women themselves, to start action on increasing women's participation in co-operatives and quality of such participation. She also stated that INSTRAW could act catalytically to promote through its network the wider understanding of issues related to developmental implications of women's participation in co-operatives. INSTRAW could also assist in preparing training material on the subject. However, the major role should be played by those organizations within and outside the United Nations system who have a rich and long tradition in dealing with the subject. She expressed willingness to co-operate fully in all relevant follow-up activities.

Annex I

List of Participants

Experts

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A. United Nations International Research and Training Institute for the Advancement of Women (INSTRAW), Opening Statement

by  
Dunja Pastizzi Ferencic

1. Introduction

It is with great pleasure that I address you today during the opening session of the Interregional Consultative Meeting on Women in Co-operatives: Implications for Development. Allow me first to express my heartfelt gratitude to our host country Bulgaria for inviting INSTRAW to hold this important meeting in the hospitable city of Plovdiv, where ancient and modern coexist in beautiful harmony. I would also like to express hope that being in Plovdiv will provide us with a better insight into some achievements in co-operativism of our host country.

I would like to pay tribute to the co-organizers of this expert group meeting, the Bulgarian Academy of Science, and its Joint Scientific Commission on Women in the Advanced Socialist Society, INSTRAW focal point in Bulgaria. Our thanks are equally directed to the Committee of the Movement of Bulgarian Women for their generous support and hospitality, as well as to our Board member Ms Elena Lagadinova, who represents socialist countries at INSTRAW's Board of Trustees, for her initiative to include issues related to women and co-operativism into the INSTRAW work programme. In welcoming experts present here I would like to express INSTRAW's gratitude for your travelling long distances in order to share generously with us your rich experiences and to provide us with the expert advice and guidance for future action. I would also like to welcome the representatives of the United Nations regional commissions, which are represented as ex-officio members at INSTRAW's Board of Trustees, representative of Organization of African Unity (OAU), representatives of other United Nations agencies and bodies present here, as well as the representatives of the International Co-operative Alliance, the oldest organization involved in co-operativism which counts with an impressive membership in all regions of the world. Their presence here ensures that our meeting will be a real interregional consultative meeting on how to enhance women's participation in co-operatives in different regions and differing socio-economic environment of the contemporary world.

Such a character of our meeting should further strengthen INSTRAW policy to operate through a network of co-operative arrangements with different organizations within and outside the United Nations system, governments and public institutions, non-governmental, academic and women's organizations. Networking is crucial for INSTRAW's programme of activities in research, training and information which tries to document, analyze, assess and share new insights on the dynamics of change and socio-economic contribution of women, which, in turn, has important implications for the development process as a whole. It means that INSTRAW, through its network, tries to build

bridges towards the mainstream development which should fully recognize the actual and potential contribution of women.

## 2. Legislative Mandate

In the search for an integrated approach to an equitable economic and social development which would benefit the entire population, men and women alike, the international community has adopted an outstanding set of guidelines approved by consensus during the biggest conference the United Nations has ever organized: The World Conference to Review and Appraise the Achievements of the United Nations Decade for Women: Equality, Development and Peace, held in Nairobi in 1985.

The Nairobi Forward-Looking Strategies for the Advancement of Women up to the year 2000 is the landmark in changing perceptions and attitudes concerning women's economic and social roles. They recognize that social welfare, humanitarian and demographic policies are limited in scope unless related to major developmental priorities, strategies and measures. They advocate for the improvement of the position of women through a search for innovative development approaches based on growth, equity, participation, women's rights, and social justice.

The co-operative movement has been given a prominent place in delineating basic strategies relevant to development. "The role of women as a factor of development is in many ways linked to their involvement in various forms and levels of decision-making and management in economic and social structures, such as worker participation in management, trade unions and co-operatives. The development of these forms of participation which have an impact on the development and promotion of working and living conditions, and the inclusion of women in these forms of participation on an equal footing with men is of crucial importance." (FLS, para 117).

Equally, among specific measures necessary for enhancing women's employment, the co-operative movement has been given an indispensable role: "National planning, programmes and projects should launch a twofold attack on poverty and employment. To enable women to gain access to equal economic opportunities, governments should seek to involve and integrate women in all phases of the planning delivery, and evaluation of multi-sectoral programmes that eliminate discrimination against women, provide required supportive services and emphasize income generation. An increased number of women should be hired in national planning mechanisms. Particular attention should be devoted to the informal sector since it will be the major employment outlet of a considerable number of under-privileged urban and rural women. The co-operative movement could play an indispensable role in this area." (FLS, para 142).

INSTRAW's Board of Trustees, during its eighth session in Santo Domingo in February this year, unanimously approved that the Institute's programmes oriented toward policy design for women and development should include an



interregional exchange of experiences on women in co-operatives. At this point I would like to bring to your attention that so far INSTRAW has organized two types of expert meetings. The first one relates to the meetings convened in order to appraise and evaluate INSTRAW research programmes prior to their publication and wide dissemination. The second type, which could be clearly attributed to our present meeting, invite outstanding experts in order to seek their contributions and expertise in setting up the priorities for future action, including those relevant for INSTRAW programmes in research, training and information. Let me express my convictions that this consultative meeting will be a major learning experience for all of us. The report of the meeting will be published and widely disseminated, while the summaries of main recommendations will be presented to INSTRAW's Board of Trustees, the Economic and Social Council and General Assembly of the United Nations. The report will be equally made available to the Commission on the Status of Women and other relevant United Nations bodies, as appropriate.

We should disseminate the report in our respective regions, countries and organizations and I am grateful for the future co-operation we expect from all present here.

3. Main objectives of the Interregional Consultative Meeting on Women in Co-operatives

As indicated by our preliminary agenda, the main objective of the consultative meeting is to analyze from a global and regional perspective women's participation in the co-operative movement with particular emphasis on problems facing women in developing countries, which are, according to INSTRAW mandates, our major concern.

Co-operative approach to development, covered by our first agenda item, has a rich history of experience, since it is frequently at the basis of many traditional modes of production in many developing countries based on extended household units. According to some United Nation estimates, the co-operative movement embarks over 500 million people world-wide; with more than 700,000 co-operatives in developing countries alone. There is a wide variety of co-operative forms and sizes according to different socio-economic and cultural settings. Without entering into the complex issue, definition and classification of various types of co-operativism, as provided by the International Labour Organisation (ILO), we could state that the co-operative movement lends itself to all types of human activities. We should consider more in-depth relevant experiences related to two major groups of co-operatives - production co-operatives geared towards the production of goods, primarily in agriculture, and service co-operatives which include different forms of consumer and supply associations, marketing and financial groupings. Our deliberations should not exclude the informal associations and self-help groups which are similar to formally established co-operatives and which are quite relevant as far as women's participation is concerned.

We should assess the importance of the co-operative approach to development in different regions of the world by trying to identify the new emerging trends, including the role of the informal sectors of the economy.

Women's involvement in the international co-operative movement should be examined within the general approaches to the role of co-operativism for development, viewed primarily as a means for securing productive employment for the growing world population. Although women have always been associated with co-operatives we still do not have reliable sex-disaggregated data which would provide the overall estimates of their real participation. The already available data should be also complemented by new insights into the role of women in non-structured, self-help co-operative groupings.

As it is known, all over the world women constitute a vast reservoir of human resources. In many developing countries the co-operative movement is closely linked to rural development. It is estimated that one third to one-half of the total contribution in agriculture is made by women. Although they are such a vital force, women are not yet integrated into development due to conceptual, structural and operational problems. In short, there is still a lack of understanding of all the implications of women's contribution to development and the international co-operative movement. In considering this agenda item we should identify constraints which hinder greater participation of women in co-operatives, such as attitudinal barriers, illiteracy, land property rights and the like. We should also examine the low representation of women in co-operative management which in most developing countries ranges between one to ten per cent. There are also some encouraging rising trends relative to women's participation in co-operatives. All positive experiences and case studies should be analyzed in order to be translated into pragmatic action which should offer new opportunities for women. Any pragmatic action benefiting women relates primarily to organizational and managerial aspects which we shall discuss under separate agenda item. A wide range of issues demand our attention such as women access to assets - land, resources and credit - new managerial techniques for the increase in production and marketing of products, new technological breakthroughs, as well as the need to upgrade traditional management approaches.

The importance that INSTRAW attaches to the agenda item related to research, training, and exchange of information cannot be emphasized enough. The conceptual and methodological framework is most relevant for future data gathering on women and co-operatives if we want to use data produced to serve the development of our respective regions, countries and communities. Research on women and co-operatives calls for interdisciplinary and cross-cultural methodologies applicable for gradual building-up of data bases necessary for short-term and long-term policy design, planning and programming.

Since its inception INSTRAW has been at the front line to improve methodological approaches to the assessment and recognition of women's contribution to development. In many regions and countries of the world,

women are statistically invisible and therefore forgotten producers and providers of services. We are aware that available statistics and data provide only a partial view of the vital participation of women in development. Women's work in most developing countries falls within the so-called informal sectors of economic activities unrecorded in official statistics and macro-economic aggregates.

It would take me too long to elaborate on all INSTRAW efforts and results in producing innovative concepts relevant for statistics and data gathering on women's work. An example to the point is the necessity to reflect women's contribution in the informal and household sectors of the economy within the System of National Accounts (SNA) and in major international standard classification systems such as the International Standard Classification of Occupations (ISCO) and the International Standard of Industrial Classification (ISIC). Acknowledgement of the role of the informal sectors of the economy would also require innovative designs for macro economic policy and types of organizations which lend themselves to these sectors, such as co-operatives.

Many other aspects have not been sufficiently examined and analyzed, such as the negative effects of discrimination against women in the allocation of land and in property control and ownership, part-time involvement of women in co-operatives, and many others. Those and other priority research topics should be identified by our meeting.

A training need survey by INSTRAW proved that there is a general scarcity of adequate training material on women and development in general and women in co-operatives in particular.

INSTRAW is active in promoting innovative training methodologies with an accent on simultaneous awareness raising and information delivery using new communication technologies, where appropriate. Needs for training women in co-operatives includes a wide range of activities starting from the simple fight against illiteracy, training for particular skills, on-the-job training, managerial training and many others. We shall examine carefully all relevant experiences you will present to us, such as for example, training for developing countries, nationals organized by the Central Co-operative Union of Bulgaria, a member of the International Co-operative Alliance.

Apart from the need to train women in co-operatives, INSTRAW has been active in promoting training for two major target groups we have identified. Our efforts are centered on training development decision-makers and practitioners at all levels, since we found that those who are responsible for developmental decisions still lack a clear understanding of how development processes, including co-operative movement, relate to women. We should also train women's organizations and national machineries for the advancement of women to give more attention to solutions offered by co-operativism.

Those two major target groups can play a key motivational and catalytic role in the promotion of women's participation in co-operatives, particularly by focusing attention on the local community and grass root levels.

INSTRAW envisages training as a participatory process based on constant dialogue and exchange of experiences. We are confident that this meeting will also promote exchange of information, particularly on successful case studies which could be used for producing much needed training curricula, manuals, modules and materials. We also need to explore further types of training technology, including the role of communication for training purposes such as the wider use of rural radio and television.

Monitoring and evaluation are most relevant for the assessment of the progress made. We should identify the basic elements needed to secure proper monitoring of women's role in co-operatives, as well as elements for formative evaluation purposes in order to secure continuous improvement of women's role in the co-operative movement.

It is our sincere hope that deliberations during our meeting and fruitful exchange of experiences related to each agenda item will ultimately result in firm guidelines for long-term action until the year 2000 in compliance with the Nairobi Forward-Looking Strategies. As already stated, the Strategies require that women and co-operatives be an integral part of regional and national development plans and programmes. A first step in this direction is the elaboration of prototype guidelines. As a flexible instrument, they can help the ability of planners to see how their programmes and projects could differently affect women and men and to better understand their different needs. The general character of guidelines could enable us to synthesize broad policy mandates related to women and co-operatives. We should identify, for example, what issues are most relevant for the advancement of women's participation in co-operatives in particular region or country, what mechanisms of communication exist between planners and project beneficiaries, what coordination exist between line ministries and co-operatives; what role could be given to international technical and financial cooperation. The objective of our meeting is to produce a prototype set of guidelines along the broad basic issues identified during our deliberations.

Hopefully, they will serve as a basis for all of us, as well as to other possible users to develop them further according to our specific needs. It won't be easy and it won't happen overnight. And yet, it should be done. Women's concerns should be incorporated into all actions relevant for promoting the international co-operative movement. There could be no successful co-operativism without an equal participation of women. To ensure that the women's dimension becomes a built-in component of all future action will take a combination of research, training, information, activism and hard work. But there is simply no other way to conceive contemporary development but with full participation of women.

Our agenda is comprehensive and maybe too ambitious. However, the high level of expertise and commitment gathered here in Plovdiv gives us ground for optimism that we will accomplish a lot. I am looking forward to a fruitful exchange of experience which should result in a set of prototype guidelines to orient us in our future endeavours for the benefit of women, men and their societies by the year 2000 as stipulated by the Nairobi Forward-Looking Strategies.

Finally, I would like to reiterate my sincere thanks to all of you present here in hope that we shall have an interesting and fruitful meeting.

## Part Two

- B. United Nations International Research and Training Institute for the Advancement of Women (INSTRAW), A Global Perspective on Women in Co-operatives (Background Paper)

by  
Krishna Ahooja-Patel

### Foreword

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- III. Women in Co-operatives Worldwide
- IV. Limitations to Women's Full Participation in Co-operatives
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## Foreword

During the Eighth Session of the INSTRAW Board of Trustees, it was unanimously approved by all Board members to hold an interregional expert group meeting on Women in Co-operative, 20-24 June 1988, in Plovdiv, Bulgaria.

The interregional consultative meeting on Women in Co-operatives: Implications for Development, is organized by INSTRAW in co-operation with the Bulgarian Academy of Sciences, Joint Scientific Commission, Women in the Advanced Socialist Society. The main objective of the meeting is to analyze from a global and regional perspective women's participation in the co-operative movement and its linkages to development. For this purpose, highly qualified experts from both developing and developed countries have been selected. The agenda will focus on several aspects of women's involvement in the international co-operative movement, its organizational and managerial aspects, and methodologies applied in research, training and dissemination of information. The conclusions of this meeting will be used as policy guidelines and checklists for national, regional and international programming and projects.

The decision taken by the Board reflects the recommendations of the Nairobi Forward-looking Strategies for the Advancement of Women, adopted in July 1985 by the World Conference to Review and Appraise the Achievements of the United Nations Decade for Women: Equality, Development and Peace (1975-1985). The Strategies recommended women's involvement in all economic and social structures. The Strategies (paragraphs 117 and 142) place strong emphasis on the co-operative movement and its role in enabling women to gain access to equal economic opportunities. Given this significant role, the inclusion of women in these forms of participation on an equal footing with men is of crucial importance. This paper attempts to raise some research and training questions on issues emerging from women's links to the co-operative movement.

## I. Introduction

This paper will discuss the economic and social importance of co-operatives for women and their implications for development. It will also analyze the extent and degree to which women's participation in these organizations has been limited and the reasons why they have been frequently excluded from ownership, management, control and membership. In order to derive development policy recommendations for women's increasing participation in co-operatives, it is essential to analyze each of these aspects. The main sources used in this paper are research undertaken during the United Nations Decade for Women, more particularly from FAO and ILO sources. The NGO sources have also been cited, where relevant.

There is a growing recognition that women are essential to all processes of production in an economy. The position of women in development needs to be centered so that the goals of comprehensive social and economic development of all societies are achieved ("Women at Work", 1987, p. 6).

However, while there is greater awareness of the need to involve women at all levels of the formulation and implementation of policies, plans, programmes and projects in relation to development, many of the obstacles that hinder women's full participation in development still persists. What are the reasons for this persistence? How are they interrelated?

Given the diversity of national realities in all economic regions of the world, it is important that policies are formulated in such a way that women's participation in the development process be enhanced. The Nairobi Forward-looking Strategies have identified issues to enable women to become full partners in development.

Throughout history, co-operatives have contributed to the development process of several countries in all regions of the world by acting as a catalyst for multiplying economic and social activities in both the rural and urban sectors of the economy - in agricultural, manufacturing and fishing production. They have facilitated the marketing of products, bringing the economic activity of women from the non-market, non-monetized sector, and assisted in balancing prices to bring about a closer link between producers and consumers. The co-operative system has strengthened small-scale industry and handicrafts and promoted savings through insurance and credit unions. It has contributed to an improvement in the standard of living of many communities by providing services organized on a co-operative basis, such as health, education, nutrition and child care. For example, co-operatives have helped several self-housing schemes in many countries.

According to a report of the United Nations Secretary-General, presented in 1985, on national experience in promoting women and the co-operative movement, co-operatives are found in all regions of the world and in every type of economy and culture. These range from very small (less than ten members) to very large co-operatives; whereas in some countries the co-operative sector is the largest economic institution. The co-operative movement as a whole involved over 500 million people worldwide, according to estimates in 1985. There were 700,000 co-operatives in developing countries alone. ("Women at Work", 1987, p. 10).

The term "co-operative" is not easy to define and has been used to describe associations whose members seek, through their combined efforts and economic activity, to achieve economic and social benefits for all members. However, the principles on which they are based have common characteristics for this form of organization: membership is voluntary; members seek mutual benefits through joint efforts; there is an equitable distribution of benefits and risks in relation to the use of services; and autonomy within national laws.

The field of activity in which co-operatives operate is very wide. For this reason, ILO Recommendation No. 127 has provided an operational classification of types of co-operatives: consumer co-operatives, land improvement co-operatives, agricultural production and processing co-operatives, rural supply co-operatives, agricultural marketing

co-operatives, fishing co-operatives, service co-operatives, handicraft co-operatives, workers' productive co-operatives, labour contracting co-operatives, co-operative thrift and credit societies and banks, housing co-operatives and health co-operatives. The organizational division has been suggested as production or workers' co-operatives and/or service co-operatives. In the first category, the members work together within the co-operatives, to which the general terms applied are "production co-operatives" or "workers' co-operatives". This kind of organization is often regarded by some researchers as the purest form of co-operative. The second category, where the members do not normally work together within an enterprise, is the most common throughout the world. For this category, the generic term used is "service co-operatives" and includes consumer, farm supply, product processing and marketing, credit unions and co-operative banks.

In order to examine the contribution of women to the co-operative movement as a whole and their participation at all levels in different types of co-operatives it is essential to place in perspective their contribution to the world economy. This would require identifying women's issues to link them with the co-operative movement and establish macro-connections with relevant aspects of development. The questions that arise in this connection is what type of policy action is needed in order to accelerate and facilitate women's full participation in the development process? What are the specific measures that government could undertake in order to translate legal equality into practice? What are the steps needed to formulate methodologies to relate women's dimension to the co-operative movement and, in turn, the co-operative movement to the economic and social implications of development?

## II. Women as Producers of National Wealth

There are wide variations in the labour force participation rates of women between countries and regions, urban and rural areas, and age groups. The most recent ILO estimates (ILO/INSTRAW, 1985) show that in 1985, out of a total of over 2,000 million workers, women accounted for about 770 million, or more than one third. The highest participation rates for ages 15 and over, according to official statistical estimates, are found in the USSR (about 60 per cent), and in other centrally planned European economies (about 57 per cent), in Latin America (about 24 per cent) and North Africa (about 4 per cent). It is also interesting to note that in almost all parts of the world, women's participation rates increased considerably between 1950 and 1980, with the result that in 1980 women constituted a much larger part of the labour force than in 1950. ("Women at Work", 1985).

The changes which occurred during the United Nations Decade for Women, (1976-1989), do not show a uniform pattern. While female labour force participation rates increased in most European countries, North America and Oceania, they appeared to have dropped in other continents. These estimates are to be considered as orders of magnitude for international comparisons, as in several countries the "economic activities" of women are neither counted, nor accounted for. This resulted in gross underestimation, especially in the

agricultural, informal and household sectors. About two-thirds of women workers who live in the developing countries work in agriculture. In the industrialized market economies, on the other hand, about two-thirds work in the services sector, one-quarter in industry and less than one-tenth in agriculture. In the industrialized, centrally planned economies, one-fifth of women workers are in agriculture and the remainder in industry and the services. (ILO/INSTRAW, 1985, pp. 7-11).

Recent trends indicate a regional and global decline in agriculture for both men and women, an increase in the services sector and a shift towards industrial employment, especially in the developing countries. Due to rapid industrialization and technological innovations in many economies between 1970 and 1980, the proportion of women working in agriculture declined all over the world, while the proportion in the services increased. This contrast was particularly marked in the industrialized, centrally planned economies, but remained almost the same in the industrialized market economies.

In industrialized market economies, over the period of the Decade for Women, there was an increase in employment opportunities for women of more than 66 per cent of the total labour force in a variety of traditional occupations ranging from domestic service, salespersons, nurses and teachers (mainly in primary education). Some service sector occupations are emerging as predominantly "women's occupations" such as banking, communications and tourism. They are also continually affected by "technological change" as automatization and computerization of jobs proceeds in many countries. This pace is uneven in all regions of the world. The introduction of microelectronic processes has already had some impact in certain countries as far as the pattern of employment is concerned. For example, in the Federal Republic of Germany, it was calculated that 25 per cent of jobs in the public sector would become redundant by 1990. A report of the Equal Opportunities Commission in 1980 in the United Kingdom estimated that 21,000 secretarial jobs by 1985 and 170,000 by 1995 will be lost due to new technologies creating increasing unemployment of women in the modern sector.

In developing countries, there are marked regional differences. Women represent 50 per cent of the total labour force in Africa, 25 per cent in Latin America and 54 per cent in Asia. However, making allowance for variations between and within continents and countries, it has been established that the largest numbers of women in most parts of the developing world continue to work in agriculture. In developing countries, the services sector occupies a relatively small but constantly growing part of the labour force of developing countries, in which more men than women are engaged. Women form less than 20 per cent of the services sector workers in developing countries, although there are wide variations between the regions. Within certain branches of this sector, however, women are highly concentrated in a few occupations such as office and clerical workers. Other occupations in which women find themselves are as barmaids, hostesses or receptionists mainly outside the reach of labour legislation.



In some countries, young girls below the minimum age of admission to employment work as domestic servants or entertainers under harsh conditions often without remuneration, just for food and shelter which is also inadequate. The feminization of the secretarial profession, however, has not reached as high a level in developing countries as in the industrialized parts of the world. The trends in the teaching profession show higher percentages in primary education (as in industrialized market economies). Community, social and health services in many countries also show concentration of women as welfare services are considered to be women's sphere of activity. An excellent example of this is provided by the medical profession in most developing countries in which women are health workers, paramedicals or nurses, but not hospital managers, surgeons or research technicians.

In centrally planned economies, women constitute on an average between 45 and 50 per cent of the labour force of which a large part are employed in industry. For example: 49 per cent in the USSR; 48.5 per cent in Bulgaria; 41.6 per cent in the German Democratic Republic and 30 per cent in Czechoslovakia. They are employed in almost all industrial occupations except those involving extremely strenuous work prohibited under some national laws. According to recent estimates based on regional comparisons, they are concentrated in some industries such as food processing, textiles and clothing - and in some cases metal trades. In the USSR, for example, 82 per cent of all workers in light industry and 53 per cent of those in food processing are women. ("Women at Work", 1987, pp. 10-15)

In 1985, estimates show that more than half of Bulgarian women industrial workers were employed in machine building, metalworking, light industry and the food industry. Their number in radioelectronics, in the electro-technical industry and in the instrument-making industry is growing rapidly (ILO/INSTRAW, 1985, pp. 20-22). Statistics from the German Democratic Republic show that in 1983, 65.5 per cent of all workers in light industry and 46.3 per cent in the electro-technical industry were women.

With the progress of technology, the structure of the female labour force changed and women's employment in machine maintenance has increased considerably. Women's share of the total work-force engaged in the monitoring of mechanised and automated equipment is also rising. This has led to greater productivity and to improved working conditions. In the USSR a larger percentage of women than before are employed in such highly skilled work as job setters, motor operators, machine assembly fitters, operators of metalworking machines, tool operators and electricians. For instance, women account for 78.8 and 40.3 per cent respectively of flow-line operatives and tenders of automatic machines. In the Soviet Union, 40 per cent of all research workers and 50 per cent of all engineers are women.

Almost half of the agricultural labour force in socialist countries are women. A large majority work on state and co-operative farms while some are family workers on individual agricultural activities, but are particularly involved in livestock and crop farming. In the USSR there are special

schools that train female agricultural personnel - for instance, tractor drivers, machine operators and other skilled workers. As a result, 50 per cent of all agricultural workers with specialised education and about 40 per cent of agronomists, livestock experts and veterinary specialists with higher education are women. Women account for 49 per cent on state farms. The introduction of shift work on a number of co-operative and state farms has made it possible for women generally not to work more than eight hours a day. There have been substantial improvements in working conditions, and access to social services including child care, during the last decade.

### III. Women in Co-operatives Worldwide

Today, despite their considerable contribution to the economy, women are vastly underrepresented in membership as compared to men in the co-operative movement of most countries. Not only is their membership lower, but their participation in management is even lower, particularly in developing countries, where it ranges from 1 to 10 per cent. The implications for this are great since co-operatives are regarded as appropriate forms of organization which can bring many economic and social benefits to their members.

It is now recognized that all types of co-operatives, whether they are agricultural, industrial, or in the services sector, could provide significant opportunities for employment and income to women. Consumer and credit co-operatives can make it easier for women to market their products and obtain credit. At the same time, the co-operative experience is an important means by which women can gain collective strength to enhance their economic and social status.

Historical evidence shows that women have always been associated with co-operatives since the first half of the twentieth century. The principles on which the earlier co-operative movement was founded had as its objective the elimination of discrimination based on social, political or religious grounds. There was no explicit exclusion of women. And yet the number of women in the movement increased slowly. Today, their membership is globally higher than in previous centuries.

Although the birth of co-operatives was encouraging from the point of view of the role of women, there soon emerged a great difference between rules and reality. While rules did not exclude women from participating in co-operative activities or assisting in any work of the societies alongside men, economic dependence and a discriminatory legal framework relegated most women at that time to a secondary place, and prevented them from using the equal opportunities which the co-operative as a whole offered to its members. This was the situation approximately 100 years ago, which unfortunately still persists in many countries today. (Laberge, 1987)

This reality is clearly presented in the most recent report of the United Nations Secretary-General on "National Experience in Promoting the Co-operative Movement". As the report notes: "Very often the same barriers



that prevent women and other population groups from achieving full integration in society are responsible for blocking their full participation in co-operatives". (World Bank, 1979)

Hard evidence on women's participation in co-operatives in most economies does not yet exist as sex-disaggregated data is not yet available. The data which does exist, however, appears to reflect the relatively minor degree to which women participate in many countries or have access to the services of co-operatives. In some countries, including Bulgaria, India, Guyana, Cuba, Guatemala, France and Finland, women's membership in co-operatives shows higher percentages than other countries.

The co-operative movement in Yugoslavia has a very long tradition among the rural population. Today, there are co-operatives, not only in agriculture, but also in small industry and service sectors, which represent an important economic factor. Women have legal equality with men and their involvement in co-operatives has been extensive. Due to the unique system of self management, women have all the opportunities to acquire management skills and take part in decision-making.

Overall, women are more often involved in formal co-operatives or to loosely structured self-help groups of informal associations which are considered as being in preparatory stage to becoming full co-operatives under national laws and regulations. Moreover, where women do constitute the majority membership in formal co-operatives, the management and decision making power still remains in the hands of the male membership and in some cases the government authorities.

There are signs of change, particularly during the last decade. Women's participation in co-operatives has increased significantly, generating renewed vitality and growth in the co-operative movement. (FAO, 1983) According to FAO and ILO research, it appears that in general women's participation is highest in consumer and thrift and credit co-operatives due to the fact that women have lower incomes and not many formal or informal sources of income. However, in the majority of cases, more men are members and directors in their capacity as heads of households and mediators acting beyond the home in the market place. There is also a large movement towards women-only thrift and credit activities with the organization of their own credit facilities and banks which are entirely directed and managed by women due to the fact that women's needs and interests are better understood by organizations where they themselves are decisions makers. (FAO, 1983, ILO, 1985)

In industrial and handicraft co-operatives which provide women with the opportunity for employment and additional revenue, there are a series of intermediates who control marketing, raw materials and prices. The main problem women face is the lack of access to financial credit and the lack of training in appropriate managerial skills required to operate in a modern economy.

Some examples from different economic regions of the world on women's involvement in co-operatives were summarized by ILO "Women at Work", a study for the Commission of the European Communities at how collective self-management organizations such as co-operatives and collectives have helped both create jobs and integrate women in the labour market in several member states, with emphasis on France, Italy and the United Kingdom. From the case studies it was clear that co-operatives can and have created jobs for women. The flexibility of working arrangements and hours, child-care facilities and a collective rather than hierarchical structure are the main reasons for women choosing to work in this way. Co-operatives have offered the opportunity to women to return to rapid work while at the same time improving their pay and working conditions. Co-operatives have helped to integrate women into the labour market, by enabling them to find work when it would have otherwise been very difficult. A lot of the women involved in the study were not officially registered as unemployed but all were looking for work, especially work that took into account their children's needs. The main alternatives, especially for unskilled women, were low-paid and part-time work done mostly on the side. Co-operatives have also been used by women to enter previously "male-dominated" areas. However, there are as yet few examples of such initiatives. (Meghji, 1982, p. 4)

In developing countries there has been no comprehensive international statistical inquiry of women's involvement in co-operatives, the data presented are not strictly comparable. The types of co-operatives for which information has been collected varies from country to country. Definitions, too, differ. Sometimes the term "co-operative" applies to informal co-operatives, sometimes to those registered with the government (an indeterminate number of which might be dormant), and sometimes includes formal and pre-co-operative societies. Efforts were made to document the definitions used, when available. It might be assumed that many of the figures are themselves estimates. Also, some membership figures might include employees, who do not enjoy membership benefits.

In the definitions on "Women's participation by type of co-operative in developing countries", the figures for co-operatives are sometimes forced into general categories. Thus, under the heading "agricultural" are the numbers for Indonesia's "village co-operatives", for tea production and pig-raising co-operatives in Mauritius, and the "Samahong Nayan" (primary farmer's co-operatives) in the Philippines. Under "credit/savings" are found credit, savings and/or thrift co-operatives (with 24,900 men and 600 women), credit unions (8,500 men and 1,500 women), savings and loan co-operatives (1,200 men and 300 women), and scholastic savings co-operatives (4,500 men and 6,400 women). For Thailand, the figures are composites of the credit societies, associated with the Bank of Thailand (2,207 men and 1,710 women). "Industrial/handicraft" refers to "production co-operatives" in Jordan and Paraguay, to "work co-operatives" in Indonesia, and to "industrial co-operatives" in Malaysia.

At a meeting in late 1986 the CMEA (Council for Mutual Economic Assistance) member countries' central co-operative organizations, the leaders

of the co-operative organizations of the socialist countries adopted a Comprehensive Programme for the Scientific and Technological Development of Co-operative Unions and Councils in CMEA Member Countries for the period up to the year 2000, and announced that the programme was open to other socialist countries desirous of promoting economic, scientific and technological co-operation with the CMEA. ("Women at Work", 1987, p. 47)

The co-operative programme is based on the Comprehensive Programme of Scientific and Technological Progress of CMEA Member Countries to the Year 2000. The priority directions to be followed in their scientific and technological development include the application of electronic devices; all-round mechanization and automation; and improvement of retailing, catering and service standards. On the basis of these integrated priorities, the co-operative organizations are to work out in more detail the specific fields and projects. Under their own comprehensive programme, the central co-operative organizations plan to use the existing patterns of scientific and technological links outlined in the Long-Term, Goal-Oriented Programme of Collaboration adopted in 1983.

Work will be continued on the projects envisaged in the Long-Term Goal Oriented Programme and in the long-term plan of the Conference of Presidents of Central Co-operative Unions and Councils of CMEA Member Countries for the period 1986-90.

The socialist countries provide interesting information on the number of women in co-operative self-help management bodies, which has grown considerably, and women now take an active part in fulfilling the economic and social tasks facing the co-operative movement. However, a number of measures still need to be taken to improve the present and future participation of women in co-operatives. In the sphere of management, for example, priority is being given to their promotion, particularly in high level bodies. Of utmost importance is women's educational and professional skills. The various changes affecting the status of women in co-operatives make it imperative to achieve a more rational and efficient utilization of women's hard-working ability and experience.

#### IV. Limitations to Women's Full Participation in Co-operatives

It is important to reiterate that there is nothing in the fundamental characteristics of co-operatives to debar or restrict women from forming or joining a co-operative and making use of their services, either together with men or in all-women groups. However, in reality, the same barriers that prevent women from achieving full integration in other organizations and associations also prevent them from fully participating in co-operatives. (Lycette, ICRW, p. 3-5) These barriers are multi-dimensional and range from cultural aspects, economic discrimination and legal constraints. For classification purposes, we might divide the restrictions into two parts: external restrictions and internal restrictions.

## 1. External Restrictions

### a. Legal constraints

The life of most rural populations in many countries is governed by customary laws by which assets such as land, movable and immovable property frequently pass to male heirs. Laws of inheritance, which are now changing, appear to favour male heirs over females, with few exceptions. In all regions of the world, e.g., in Paraguay, Bolivia and Peru, daughters are by custom given a smaller portion of their father's land compared to their male siblings. ("Women at Work", 1985, pp. 6-8) In Ethiopia, land can be inherited by women in their own right provided they are the "head of the household." There are several other examples, e.g., Spain and Switzerland, where there are legal limitations for women to buy or sell land.

Since land is not usually registered in women's names, they are at a disadvantage in taking decisions in co-operatives as in other development associations involved in the production of cash crops through which credit is made available. Such associations generally enroll as members only those whose land is registered for crop production. (Laberge, 1987, p. 11)

Agrarian reforms in many countries have imposed various restrictions on the right to own land as far as widows and single-women household heads are concerned. As mentioned earlier, in practice however, decision-making and access to resources such as agricultural credit depended on membership to the male-dominated co-operatives, to which women did not always have access or were discouraged from playing a leading role. (Meghji, 1982) Furthermore, since women rarely receive training on how to establish, manage and operate co-operatives, women do not receive credit in their own names. Consequently, the income from the crop including some African countries, is released to the owner, who is not necessarily the grower. (Africa, 1985) Similarly, even where women have been given limited rights, they do not necessarily control transactions and operations of co-operatives. In addition, there are other constraints on women's rights to obtain credit, including the requirement of authorization by the husband or other male members of the family, before a woman can undertake a business transaction, borrow money or purchase equipment.

### b. Economic Problems

The heavy burden of rural women's economic activities in both developed and developing countries, bearing both familiar and occupational responsibilities means that they often have a long working day with less economic rewards. This too, has a direct bearing upon women's participation in co-operatives and quite probably upon their thinking as to what utility co-operatives might be to them. Various observers put the ordinary daily workload of rural women in developing countries at 15-16 hours. At seasonal peak periods, such as harvesting, it may be appreciably higher. Traditional utensils and procedures, lack of facilities such as clean water, adequate fuel, child care, etc., increase their household responsibilities and make



them more time-consuming and laborious. The knowledge that co-operatives can save time, energy and bring higher economic returns is not as yet wide spread among women. (Laberge, 1987)

Furthermore, nationally and internationally, male migration creates extra responsibilities and increases the workload of many farming women in both the developing and developed world. In those situations, women have to take over the management of the entire family holding, and have to perform the men's part of farm work as well as their own, in addition to their other daily jobs. However, these additional tasks do not always give farming women any greater authority, security, or material facilities for their livelihood or raise their social status.

### c. Cultural aspects

Although most countries now have legal provisions on equality in their Constitutions and national laws, customary practices, which severely limit women's rights, continue to govern every day life. In many countries, both developed and developing, religious practices, and deeply-rooted social attitudes have strictly enforced women's subordinate status. (Laberge, 1987)

Women's participation in co-operatives is further restricted by the value systems and religious beliefs, which in some cultures confine women to their houses and prevent them from working with men in public activities. In most cultures, where the patriarchal system has a strong foothold, women are generally not the decision-makers. This also applies to the co-operative movement in general.

Another cultural constraint to women's participation in co-operatives is the underlying assumption that women are inherently unsuited or unqualified for working outside the sphere of home and family. This assumption is held as often by women as by men.

High rates of illiteracy among women in several developing countries further restrict their participation in co-operatives. But evidence shows that even where women are highly literate and qualified, as in several developed and developing countries, women are de-skilled and are not "functionally literate", according to the UNESCO definition. For example, in Guatemala, 62 per cent of the women have never attended school. Data from a project in Honduras showed that 39 per cent of the market women have never attended school and were probably illiterate. In rural Paraguay, 42 per cent of women heads of households had no formal education, compared to 19 per cent of male heads of household. Illiteracy rates for women are as high as 66 per cent in Ghana, and 89 per cent in Pakistan. In various countries of Africa and the Near East, the illiteracy rate runs as high as 80-90 per cent for women.

The inability to read and write is a major disadvantage for women in carrying out their organizational functions effectively, since the demands for formal literacy and numeracy required by the management of a co-operative

are not adapted to women's education. These demands prevent women from actively participating in or seeking the services provided by co-operatives. Regardless of limited knowledge in literacy and numeracy, women in Bangladesh and India (SEWA) are managing co-operatives.

## 2. Internal Structures: Co-operative Policies and Legislation

There exists absolute de jure equality between men and women. Co-operative laws do not generally discriminate on account of sex against women's membership in any type of organization. The same might be said, by and large, about the regulations for administering co-operative laws and the model by-laws issued by governments for the guidance of groups of people who form co-operatives, and for their subsequent operation. However, as mentioned earlier, generally laws prescribe land ownership as a condition of membership. Some may require candidates to be "farmers", "land occupiers", or even "head of households". Furthermore, these laws, rules and by-laws have been interpreted in communities so that the term "man" is interpreted literally and has become virtually synonymous with the terms "farmer", "occupier", "tenant", "land-owner", and "head of the family". (ILO, 1987) Thus, while there may be no formal or direct discrimination based on sex against admitting women to membership, informal procedures may be strong enough to have a negative impact and prevent women's participation. Usually, information on national mechanisms and community organizations are not transferred to the majority of women who do not have access to information specially needed to give them the option of choosing one or other form of organization.

## V. Some Conclusions Based on Available Evidence

While women have been working in co-operatives for more than a century, they have not gained visibility in several countries. Through appropriate structures and procedures in the future, this movement can help to widen employment and income opportunities for women in both rural and urban areas. The fact that women are the "change agents" in the development process has also been emphasized by the World Conference on Agrarian Reform and Rural Development (WCARRD) held in July 1979, which performed a signal service for rural women throughout the world by restating their problems and focusing attention upon concrete measures to improve their lot. One of the recommendations concluded that

"...Experience indicates that starting from well-organized local need-fulfilling activities, women's organizations and even joint male/female membership organizations, will find ways to reach policy-makers and planners. Experience, training and confidence, gained through membership and leadership in such local groups, are the first steps in gaining access to policy-making..."

In some of the earlier FAO reports as a WCARRD Follow-Up Programme on "Women in Agricultural Co-operatives, Constraints and Limitation to Full Participation" (Lycette), women and the co-operative concept were linked in



this way: "co-operatives form part of the environment in every country where they exist, and are influenced at many points by various components - political, economic, social, technical and human among them. This is evident in the agricultural field where environmental factors which have moulded the status of women are reflected in the comportment of co-operatives towards women's admission and participation. But these influences are not all one-way. There is within the co-operative concept an integral element of amelioration and reform, expressed by the basic co-operative function of resolving a problem or supplying a need. Thus, when they function satisfactorily they exercise a reciprocal influence upon that sector of the environment where these problems or needs arise; and when they work well, they often enough exert secondary effects in other sectors also".

A seminar/study tour organized by ILO/Central Union of Consumer Co-operatives of the USSR (CENTROSOYUS) which focused on, among other things, consumer, agricultural and savings and credit co-operatives, employment and other income-generating activities, recognized the following problems:

- 1) In spite of the fact that co-operatives play an important role in accelerating economic development by creating job opportunities, and in raising the standard of living of the workers and specific low-income population groups, women's involvement in co-operative societies is still limited in both the developing and developed countries.
- 2) In addition to factors arising in connection with traditional social and cultural patterns, inadequate education and vocational training and heavy workloads in the home and elsewhere, women's participation in co-operatives is often hampered on account of the fact that membership in co-operative societies requires such assets as land, capital or credit facilities, which in many cases are beyond the reach of women.
- 3) While it is not always easy for women to become members of a co-operative society, it is even more difficult for them to reach positions of leadership, as they seldom possess the necessary managerial or technical qualifications, and since traditional attitudes often discourage women from engaging in decision-making.
- 4) As a result of women's low level of participation in co-operatives, especially in higher administrative positions, women's special concerns often receive insufficient attention.
- 5) In certain countries there are instances where entire families are engaged in the activities of a particular co-operative, while only the head of the household is registered as a co-operative member.

#### Legislative Change

National laws need to be explicit on equality between women and men as regards membership, management, access to social services and economic

benefits of co-operative societies. To involve women in the decision-making process and certain policy measures, some countries have allocated quota systems or reserved seats for female members. In certain cases, administrative regulations of co-operatives should be amended to incorporate affirmative action so that women are encouraged to join them. Legislative provisions and extension services facilitating women's participation in co-operatives need to be accompanied by other socio-economic measures such as child care and social services so that women's workload is lighter at home and at their work place.

#### VI. Suggestions for Policy Action

In order to promote greater participation of women in co-operatives and enhance their status, a few pragmatic field-tested strategies for integrating women in co-operatives might be suggested below:

##### 1. At the International Level

International organizations, national institutions, NGO's and women's organizations and co-operatives should attempt to undertake research and create an information base to identify policy measures and concrete steps to facilitate women's participation in co-operatives, especially to:

- eliminate discriminatory laws, policies and practices, where they still exist, with a view to removing obstacles which might directly or indirectly prevent women from obtaining access to co-operatives where relevant;
- collect and analyze basic statistics on women's membership in all types of co-operatives, with special reference to membership criteria in law and practices;
- conduct surveys in selected countries on rural and urban women engaged in agriculture, industrial production and the services sector;
- review internal structures of co-operatives to meet educational and training, financial and other requirements for female members; and formulate strategies and methodologies; prepare regional reports on research results based on surveys, studies and reviews.
- elaborate guidelines for co-operatives in order to ensure equal treatment of women and men, including on-the-job training, working conditions, income and social infrastructure;
- set up special programmes to promote the creation of co-operatives among women or to enhance their role in existing co-operatives, in which they often played marginal roles, by creating, among other things, women's units at all levels of co-operative organizations and

governmental co-operative departments, where necessary.

## 2. At the National Level

Governments, national agencies and co-operatives can formulate policies to ensure that women participate fully in the co-operative movement as a whole. For example:

- ensure alterations or modifications of legislative provisions and administrative regulations, where relevant, to facilitate participation of women in co-operatives at all levels;
- formulate equality policies with a view to increasing women's participation co-operatives at all levels;
- develop, where appropriate, national action to enhance women's vocational qualifications and managerial skills in order to facilitate their participation in decision-making;
- formulate an integrated approach to planning pilot projects to provide women workers in agriculture, the industrial and services sector with economic and social facilities and interrelated services such as marketing, access to credit training and other social services;
- create greater awareness among the population concerned of the possible beneficial effect of co-operatives on women's socio-economic status through widespread propaganda and educational efforts on women's role in co-operatives and development;
- promote literacy among women, co-operative education and vocational training for the improvement of production and management.

The overall implementation of the strategies and recommendations to promote women's participation in co-operatives will need to be synchronized within the framework of general national development plans, priorities and programmes which recognize women's contribution to the national and global economy and integrates them within the co-operative movement, whatever its phase or stage. For until national policies place higher priority on serving the development needs of women "it is unlikely that co-operatives will be able to make more than a limited contribution".

Within the broader mandate of INSTRAW on promoting the advancement of women and the implementation of the Nairobi Forward-looking Strategies to improve the economic and social status of women, some concrete measures are presented for policy, research and action at the international, regional and national level to formulate future strategies and methodologies to promote full participation of women in development. These are consistent with the development strategies which emerge from the goals and objectives of the United Nations International Development Strategies and the principles established by the new international economic order.

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## Part Two

- C. United Nations International Research and Training Institute for the Advancement of Women (INSTRAW); Innovative Training Methodologies for Women (Background Note)

by  
Borjana Bulajich

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### Introduction

INSTRAW's experience has indicated that there is a need to further develop planning, programming and training methodologies in order to incorporate women into socio-economic development. The training aspects of the Institute is of utmost importance as it will contribute towards the understanding of the multi-faceted relationship between development processes at all levels and the advancement of women.

Since 1982, INSTRAW has organized international, regional and national training seminars and workshops on different subjects using different methodologies and techniques, as appropriate. Within the Institute's major programme activity on training methodologies for women in development, INSTRAW has evolved several training techniques for trainers and formulated strategies which have been implemented and tested in several countries on different subject areas.

During 1987, INSTRAW conducted, organized and field-tested several conferences and workshops on development planning, statistics, indicators and data on women, as well as "Women and Water Supply and Sanitation".

Two national workshops for "Users and Producers of Data" and "Indicators on Economic Activity of Women in the Formal and Informal Sectors" were held in Indonesia and Sri Lanka in October, 1987. At a follow-up meeting of the Sub-Committee held at United Nations headquarters in New York, in September 1987, INSTRAW presented an outline of a training package on WID and at enhancing United Nations staff capacity to deal with the centrality of



women's role in development. INSTRAW, jointly with the Latin American Institute for Economic and Social Planning (ILPES), ECLAC and the Latin American Demographic Center (CELADE), organized a two week training workshop on "Women, Planning and Development" in Quito, Ecuador, November 1987. The Institute and the International Institute for Labour Studies (ILLS), organized an international seminar entitled "Training in Women and Development Studies" held in Geneva, July, 1987. An experiment in training on WID issues was carried out by INSTRAW and the Simone de Beauvoir Institute of Concordia University in Montreal, Canada in a seminar entitled "Women and Development: Alternative Approaches", in June, 1987.

As part of its programme and with the support of the Government of Italy, INSTRAW and the International Centre for Advanced Technical and Vocational Training (ILO/TURIN) prepared two multimedia training packages on "Women, Water Supply and Sanitation". The training packages were tested in the following seminars: Nairobi, Kenya, 9-13 November, 1987; Addis Ababa, Ethiopia, 23-28 November, 1987; Kadugli, Sudan, 16-21 January, 1988; and Mogadiscio, Somalia, 13-18 February, 1988. They were conducted in collaboration with United Nations agencies and organizations represented in these four countries, ECA, and national bodies involved with water supply and sanitation. Final reports and evaluation findings have proven that methodology and contents in these modules were highly efficient and useful for the African region.

The training needs survey indicated that there is a lack of appropriate training materials related to women and development. Pursuant to the Institute's policy of aligning research, training, and information activities permits the elaboration of training material in order to achieve a greater outreach at the lowest costs.

In any training process the identification of target groups is a prerequisite for the preparation of appropriate training material and the conducting of training activities.

The Institute has identified three major target groups: (a) development practitioners at all levels, including planners, policy makers, technical personnel, administrators and extension workers; (b) women's organizations and non-governmental organizations involved with women and development; and (c) United Nations field staff as mandated by the Sub-Committee on staff training of the Consultative Committee on Administrative Question (CCAQ).

#### I. What Type of Training for Women?

Training has always been linked to education as part of the educational process that complements theoretical learning, or as an educational tool for transmitting knowledge and "know-how" in a particular area. Training is both a dynamic and an adaptable tool of intervention; its methods, techniques and content can be changed to fit the needs of the trainees, the programmes and the objectives. It also has the advantage of being applicable at multi-levels of knowledge.

Above all, it is an important element in attaining self-reliance, and as such it is an excellent tool that is most appropriate to bring women into the development process at all levels. Training components are an essential integrative mechanism to facilitate and enhance women's participation in development. Increasingly, and with the attention generated by the necessity of involving women, there is a greater realization that women constitute a considerable human resource that has been left virtually untapped in development activities, and particularly in skills in the modern sectors of most economies.

It is understood that women's needs are not different from society's needs and while training may not be a sufficient condition for change, it is certainly a necessary one. There is a tremendous need for changes in attitudes toward the value of training women in different capacities. There is a great need for allocation of resources at the different levels for training women; and most importantly, a need for planning and co-ordinating mechanisms and exchange of experiences on the training of women.

Training is a technique used to incorporate women in the development process. It can be more flexible, and it can always be modified and redesigned to meet new demands. Therefore, it must be well-planned, linked to overall development needs and also linked to ever-changing research and evaluation findings.

It is imperative that educational programmes and training activities be based on the national experience and be derived from the local environment so that they may address the needs of women in any society. It is also important to link training activities to mainstream development to maintain an action-oriented perspective that responds to an overall development plan. The objectives should be formulated taking into account women's needs and aspirations as a part of the goals of development planning.

More research, information and data on women's role in development are necessary for both planning and consciousness-raising, as well as for assessment of training needs. These activities could be geared towards planners and related to methodology for the integration of women in development, and also focus on appropriate groups of women in order to synchronize their skills with national goals and priorities.

But in order to keep up with the training trends, it is necessary to create, use and continuously modify training methodologies through communication which correspond to the needs of countries at all levels. It is equally important to evaluate on-going projects and programmes, particularly the use of different media, which contribute toward education and/or training of women.

The potential of innovative training methodologies is enormous; the range of possible application of communication technology is equally striking. If all of this is technically possible, how shall we use it for development purposes, for the training of women?

## II. INSTRAW Training Approach

The primary objective of the United Nations International Research and Training Institute for the Advancement of Women (INSTRAW) research, training and information, and communication programmes is to ensure that sustained attention is given to the integration of women in development activities at all levels, giving priority to training in view of the pressing needs for skill in development.

In accordance with the decisions of its policy-making bodies, namely the United Nations General Assembly, Economic and Social Council and the INSTRAW Board of Trustees, the creation of opportunities for equal participation of women with men in all aspects of economic and social development is one of the top priorities of the Institute.

The formulation of training strategies of INSTRAW is the result of an assessment of training needs and synthesis undertaken during the United Nations Decade for Women by several United Nations bodies and agencies. Taking into account INSTRAW's mandate to focus on women in developing countries, efforts were made to apply innovative training strategies to link the development process with the status of women in society in its programme activities.

The Institute's programme on training, advisory services, and fellowships has evolved in such a way that it now focuses on four major groups of activities, namely: (a) traditional training forms, such as workshops, seminars, conferences, expert groups and encounters related to women and development; (b) co-operative arrangements with United Nations training institutes; (c) formulation of innovative training methodologies and techniques based on a modular approach to training; and (d) advisory services, internship and fellowship programmes. This, in sum, means that INSTRAW approaches training through creating awareness, creating expertise and orienting policy and legislative action on women and development at the international, regional, and national levels.

The guiding principle of INSTRAW training activities is to be an integral part of changes that are taking place in mainstream development which fully values women's actual and potential economic contribution. INSTRAW remains firmly committed to innovative approaches in training, recognizing the urgent need for a shift from didactic instructions to more participatory methodologies as essential ingredients.

Training for the advancement of women offers a challenge to break new grounds, to look at the design of training programmes in a manner which would make them attractive to participants. In this connection, local trainers must be retrained in the use of different approaches and methodologies. Participatory training in the broadest sense teaches the trainees to avoid lack of mobility and be dynamic. This means that women learn how to perceive their future development within the context of national development and adapt to change accordingly.

The question is how to create relevant training materials in order to appropriately meet the needs of women, or the needs of development officials, who frequently exclude women from development processes and sectors. They should respond to the ever-growing needs of trainers, teachers, facilitators and extension workers while focusing on NGOs and women's organizations.

An important concept in this direction is the innovative multi-media modular training package. Modular packages are not easy to develop (it is a complex and sophisticated technique requiring long preparation and field testing). Such an approach is at the centre of INSTRAW's efforts to develop self-sustained multi-media training packages targeted to women's organizations and development officials. Their aim is to provide facts on women's participation in development, including practical knowledge gained through real life situations.

As mentioned earlier, INSTRAW, in co-operation with ILO/Turin Training Centre, has prepared two multi-media training packages. "Women, Water Supply and Sanitation" first appeared in June, 1986 and a multi-media training package on "Women, New and Renewable Sources of Energy" became available in April, 1988. In addition to these economic sectors, INSTRAW is also preparing WID training packages for trainers, development officials, academic institutions, women's organizations, and United Nations staff.

### III. Innovative Multi-Media Modular Training Packages

The training methodology designed by ILO-Turin and INSTRAW in 1986 for the developing countries are multi-media training packages, using a modular approach and supplemented with a sound-slide package as a primary audio-visual media. These training packages have been field tested in developing countries, and they are designed to suit national needs which have to be adopted and modified by the local professional staff for the community level. Instead of a conventional training text, modules have been created which comprise of oral and visual media, with defined objectives and extensive group works. The need to develop an innovative training methodology became a necessity since the existing methods have not satisfied the needs of population in developing countries, particularly women. The modular programme enables training in situ and provides practical "how-to" materials.

In a modular programme, the content is not considered as a continuous series of linear units peculiar to a particular training, but as a series of entities each of which forms a whole, but conceived in such a way as to make it possible to include them in different training programmes and to adapt them to the individual or special needs of the learners and the different national, regional or international levels.

Each module is a self-contained training/learning unit, but some knowledge on previous modules may be required. The modular course is designed in such a way that it can either be used in full as an initial training course in methodology, or, as in the case of advanced training

programmes, modules suited to the needs of the trainees are selected, while complimentary modules can be taken from different modular courses. All the modules contain training situations that enable the user to acquire the knowledge and skills which make up the teaching objectives in as short a time as possible.

The module contains a course covering the subject area. Clear instructions are given with each session as to exactly what material is required, so that local instructors can co-ordinate their lectures with sound-slide packages which are provided in the accompanying package. The module is produced to stand on its own, without any further input from external sources. Each module comprises a topic given in audiovisual or printed form to facilitate both learning and teaching, together with an "Instructor's Guide" for the tutor. Setting out from specific objectives, the guide describes the activities of both the instructor and the learners.

For each training session, a different module has to be prepared in accordance with subject matter and the audiovisual materials. In order to carry out modular training, the programme must have clearly defined objectives. That is, the objectives must be defined in terms of the observable behaviour results expected from the trainees to acquire by the end of the modular unit.

The packages are not uniformed but can be adapted to the specific circumstances of each local community or target groups. In other words, it is possible to adjust the modules to fit different training tasks, which is not the case with ready-made radio or TV programmes.

The multi-media packages are aimed for parallel activities, meaning training decision-makers, development planners, trainers, and women simultaneously. National trainers can use these training material to train the local population and in that manner achieve a "bottom-up" approach. Going one step further, these packages enable more self-reliance on instructional and audio-visual material than any other educational means. As the reproduction cost is low and most of the material can be "have-made", this modular methodology will enable trainers to fully adjust modules to the existing local needs. The modular methodology, use of multi-media approach, use of sound-slide packages, flexibility in the use of time and space, cheap technology and ability on self-reliance makes these training packages more powerful than educational radio, TV, or conventional teaching.

As each modular unit is self-contained, it allows great flexibility and adaptability to any training audience or situation. Relevant sections of these training packages could also be used as agenda items of briefing seminars for programme officers and consultants, and in management development seminars and training programmes for community-level workers in various sectors.

This approach differs from conventional teaching in that it is more concerned with stimulation and motivation of the trainees than with a simple



passive transfer of knowledge. It has been found that, with this approach, the speed at which participants learn their skills increases at the same rate as their experience. As a result, they can be trained faster and better than by conventional means. The modular approach to training has an added quality in that it helps to strengthen the training capacities of institutions at the national level.

#### IV. Concluding Remarks

As INSTRAW's programme diversifies its future direction it will focus on harnessing the potential of technological mass media for women in development purposes. These innovative multi-media packages offer the challenge of breaking away from the narrow, disciplinary approach to education/training which can so easily ignore the political, social and cultural complexities of development problems. The training solution proposed is through sensitization and consciousness-raising within the economic and social structure, coupled with image-building, leadership, management and organizational skills training for women, to change the balance between the groups and result in a more equitable deployment of human resources. If all of this is technically feasible, how shall we use it for development purposes, for bridging the gap between those who are skilled and those who are not skilled, between men and women?

Women and co-operatives is an area in which multimedia modular training methodology could be incorporated as this form of organization has flexibility of organization and operation. As research has shown, co-operatives as well as other groups of associations requires new innovative training methodologies to link them to the development process at all levels of society, particularly women. This expert group could make a contribution by considering guidelines on how to incorporate modular methodology for women involved in the co-operative movement. INSTRAW could provide advisory services at the national level on how to use and develop this modular methodology for training trainers at the national level.

The target groups could be senior officials in co-operativism, development planners and women organizations involved in the co-operative movement. Training these target groups simultaneously creates multiple effects as this approach allows the trainer, through an exchange of ideas and information with trainees, to adjust each session to the knowledge and experience of the participants. Accordingly, training for these target groups could include, for example, the approach on how to conduct assessment-of-needs surveys, and how to design projects and programmes and how-to test these training modules in a particular community or co-operative. These target groups have been selected with the objective of training trainers in such a way that they in turn could transfer training techniques in a self-reliant manner within their own countries/communities.



## Part Two

### D. International Co-operative Alliance, Women's Committee, Women in Co-operatives: Implications for Development

by  
Muriel Russell

#### Historical Background

Women's participation in co-operatives is not new. In the early 19th Century, co-operatives of many kinds were formed particularly in milling, bread-baking and among small producers of light industry and crafts. Women took part in some of them although only as auxiliaries through family or neighbourhood connections; certainly not at the managerial or administrative levels. Even the world-famous Rochdale Pioneers, who founded the first consumer co-operative to practice true co-operative principles, had a woman among them. Her name was Ann Tweedale but she was never given credit as were the 23 weavers said to have formed the first board of management. Likewise, when the International Co-operative Alliance (ICA) was formed in 1895, two women representing the first women's organization in England, today's Co-operative Women's Guild, played a very active role in the three previous years of "incubation". They were part of the first committee but regrettably, adjustments to rules soon eliminated their claim to seats and it took many years before women held office again at the higher levels of the ICA.

Nevertheless, their spirit was not crushed. They recognized they had to overcome the antipathy towards women, by becoming even members of management committees in small local societies, despite the fact that consumer societies depended on the "woman with the basket". They became members in their own right or by way of being wives of members. Although they spent 20 or more years establishing themselves at the local and national level, women co-operators did not lose their desire for international co-operation. They argued that international trade through co-operatives, rapidly expanding in national movements throughout Europe, would provide a bulwark against competitive profit-making and ultimately clear the way for international peace. History books record the numerous meetings of women co-operators from all over Europe during that time, despite the hazards of travel in those days.

Feeling they had made very little inroads into the ICA, women delegates and some visitors to its Congress in Basle in 1921 decided to set up their own International Co-operative Women's Guild. It worked for 43 years, maintaining its links even through the second world war. Although it made its mark in United Nations circles, where its members were very vocal in NGO meetings, lack of money and available personnel denied it the opportunity to work directly in developing countries. On a few occasions, with the collaboration of UNESCO, they arranged seminars in Europe to which came women from developing countries.

As the 60's dawned, the ICWG found it necessary to discuss its future with the ICA. The outcome was the setting up of the ICA's Women's Department in 1965 with a full-time officer. The author was the first officer.

ICA also set up the ICA Women's Co-operators Advisory Council -later it was renamed, as at present, ICA Women's Committee. The representatives were drawn at first from guilds in countries where such organizations existed or from the nominees of national co-operative bodies. Within 10 years most guilds had dissolved. Nevertheless, the number of countries represented has increased to 35 and the influence of the Committee is widespread, having contact with women in most of the member countries of the ICA.

From 1970 to 1980, conferences, training programmes, scholarships and written work have contributed to co-operative education for women co-operators and women associated with co-operatives through family ties in Africa, Asia and South America. Collaboration with regional offices in East and West Africa and in Southeast Asia has strengthened the Committee's work. Furthermore, United Nations agencies, such as FAO, ILO and UNESCO have invited successive ICA Women Officers to assist in projects and research. A very practical contribution was made by co-operators when on the initiative of the Committee, the "Buy a Bucket of Water" campaign provided money and facilities for projects in 17 countries. Currently, its members are contributors to the UNICEF Immunization Scheme.

To bring this historical background up to date, ICA now has membership in excess of five million in 172 organizations in 69 countries. This means its influence affects the lives of millions of women either as members in their own right or as wives and daughters of members.

#### What is a Co-operative?

Before proceeding, it is important to understand the special features of a co-operative. As will be shown later, there are many types but basically a true co-operative, whatever its purpose, must adhere to certain principles. Often well-meaning promoters try to shortcut by presenting various versions of self-help groups or small gatherings of people interested in a common trade, craft or service as a co-operative. So many of these efforts fail because the correct motivation has been lacking from within the organization.

This is the most simple and direct definition the writer knows: "A co-operative society is an association of shareholders, 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".\*

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\* Handbook for Members of Co-operative Committees, F. Hall, M.A.B. Com.

It is necessary, if women are to be encouraged to set up their own co-operatives or to take part in established societies, that they accept the elements within that wording -even illiterate women will be able to understand if guided by suitable and simple illustrations.

#### Essentials for the Promotion of Co-operatives

Co-operatives, as shown by the definition, are not theoretical networks; they are economic units bound by rules to be accepted and obeyed by members. They are also subject to the laws of the land, not only those controlling commerce, production and community conduct, but specific Acts of Parliament designed to protect co-operative societies and their members. Every member has rights, not least of which is to share in the surplus, take part in the society's business and policy-making by way of attendance at meetings, to use one's vote and to offer oneself for election to office. Besides these rights, a member has responsibilities, i.e., to support the co-operative in every way possible, either by honest work in producer or service co-ops or by maximum purchasing if it is a consumer society. This means high standards of loyalty and caring towards one's fellow sister co-operators.

All this needs confidence, trust and tenacity of purpose. It cannot be achieved without education, availability of information and, for women, facilities to sustain their normal family responsibilities. The latter are a constant despite gradual changes and some improvements which have emerged during this century. Another obstacle which often affects women more than men is the restraint caused by traditional taboos, custom and religion. These are not easy to remove or even alleviate; sometimes women themselves are reluctant to change because superstition controls their activities.

Legislation has been mentioned and here is a case in point. Many countries have laws which deny wives and daughters inheritance of family property and this in turn has its effects on women's subsequent participation in agricultural co-ops. Some co-operatives' rules allow only owners or tenants of land to become members and others go further and bar women from membership entirely. This can mean if a male farmer works away from his village his wife cannot attend meetings in his place, thus effectively disenfranchising the family during his absence.

These matters must be examined and given consideration in any guidelines or checklists adopted. They may appear unnecessarily exacting to those thinking only in terms of assisting the development of co-operatives among women, often illiterate and living in areas quite remote from cities and governments. Alternatively, they may want to turn their attention to urban districts where poverty is rife and they believe women want the know-how to market their handicrafts. Surely, it will be argued, a few women with a common talent or skill need not be subjected to such apparently rigid constitutions. Why not provide them with accommodation, some finance, raw materials, tuition and perhaps an extension or volunteer social worker to take on the administrative responsibility? Under that individual's direction any income could be shared. That is certainly a creditable gesture; it may even provide the groundwork for an eventual co-operative.

Such an arrangement, however, is not a co-operative and history, both in developed countries as well as developing countries, is strewn with the ashes of such attempted co-operatives. A co-op cannot be given to a group - sooner or later apathy and lack of commitment will shrivel the attempt.

It has to be admitted that such disasters can and have befallen bona-fide new co-operatives, but the chances are not so likely if the founder members are prepared to take the required responsibility from the day of registration. Even a cash gift, perhaps generously donated to avoid raising a loan to launch the project, should still be regarded as a loan and provisions made to replace that sum over a reasonable period by way of simple depreciation rates built into the accounts to ultimately provide a development fund. Likewise, each member should be called upon to contribute a sum, agreed as a share and common to all. The motivation must come from within the group and the conduct of its business controlled by the members or by elected or selected persons accountable to them.

Education, training and advice are all necessary and the more competent agencies - local, national and international - can help, the better. However, such organizations must respect the autonomy of a co-op and not take over the "driving seat", which is rightly the prerogative of the members.

#### Types of Co-operatives

There are very few trades or services which cannot be successfully organised within co-operatives. The main categories which come to mind are agriculture, fishing, housing, banking, light industry and crafts in many forms, even transport, medical services and laundries as well. All these can and do involve women -and men-, sometimes as members or as groups of women operating their own trades and skills where they feel as women they have a common interest. For example, in the industrialized countries where consumer societies are well-known, the bulk of members are women, although it has to be admitted that comparatively few have achieved office at the higher levels of the constitutional structure. In the East European countries, women play an extensive role in "women only" co-operatives as well as in agricultural and artisans' societies. Housing co-ops usually have women members although regrettably men tend to take the membership rights in a husband and wife situation.

In the developing countries, with which this paper is primarily concerned, evidence shows that while women contribute in a major way, i.e., by providing so much of the labour, they are not likely to be found involved in the democratic running of the organizations.

On the other hand, with the increased attention given in recent years by governments, United Nations agencies and NGO's, such as the ICA, women have been encouraged to set up on their own, particularly in producing crops for local markets, tie-dying and other traditional handicrafts, herb and spice harvesting, food production and preparation, poultry and other livestock breeding to name but a few.

Credit unions must not be forgotten. These are a form of finance co-operatives in which women have shown a great aptitude for organization. This probably arises from women's natural caution, patience and vigilance in neighbourhood situations.

Whatever the form of co-operative, they present important income-generating possibilities, relief and assistance in the burden of family or domestic tasks and give an outlet for women to develop their own individuality and to contribute to the community as a whole.

#### Proposed Guidelines

The following suggestions are in no way presented as comprehensive but are intended as ideas when planning assistance for women in developing countries, beginning at local level, i.e., in the village and rural areas or in urban districts.

##### Local

1. Identify the women who:
  - have an interest to start a co-op
  - have a potential interest
  - are already community active
2. Discover what co-operative development already exists in the area i.e. other co-operative societies, e.g., agricultural consumer, housing, marketing, or credit unions.
3. Arrange for discussion groups and/or education and training courses on co-operative principles and practices and the work and skills required in the trade, craft, industry or service motivating the group.
4. Advice should be offered on credit, simple savings facilities, procurement of raw materials, storage, standards, quality, presentation, and distribution of products.
5. Facilities must be made available to ease domestic burdens e.g., baby-sitting, crèches, clinics, nursery schools, shops or distribution centres, transport, etc.
6. Religious and traditional restraints must be carefully handled.
7. Illiteracy may be a deterrent but not a complete obstacle in most cases.
8. Examination of local and co-operative by-laws will prevent unnecessary problems and delays.
9. The assistance of agricultural and other extension services available in the area is important.



### National and Regional

1. The co-operation of relevant government and municipal departments, existing co-operative organizations and other national and regional NGO's should be sought.
2. Examination of legislation to eliminate problems.
3. Centralization of all information on women's activities in co-operatives. Also, any efforts to organize or educate women in this direction.
4. Investigation of possible outlets which would profitably involve women in co-operative action.
5. Provision of education and training in the formation of co-operatives and the trades, services and industries to which they might apply their interests and skills.
6. Consultation with banks and other financial institutions with special attention to savings and credit.
7. Attention to all social services needed to alleviate women's domestic duties and ties.
8. Where necessary, special attention should be encouraged to eliminate illiteracy.
9. Radio and television programmes can be very helpful.

### International

1. United Nations agencies should monitor and store information on all education and training for women in co-operatives to avoid wasted efforts.
2. United Nations agencies should try to co-ordinate all programme planning on co-operative education for women with other agencies to eliminate unnecessary work and expenditure. Furthermore, such action would provide extra places and possibly prevent duplication of participants.
3. Point out to governments the need and value to their own economies of involving women in co-operative action at all levels.
4. Produce literature and textbooks in appropriate languages, assist women's programmes. For areas where illiteracy is a problem, design pictorial leaflets, posters, graphics, etc.
5. Encourage and assist in the distribution of films on women's participation in co-operatives.



6. Provide legal advice to eliminate some of the obstacles in national laws.
7. Consult the World Bank and other similar agencies on means to provide loans and advice on financial problems.
8. The UN and NGOs should seek possibilities for international marketing of products, particularly those from women's co-ops.
9. Special attention should be given to standardization, quality, acceptability and transportation of goods to other countries to avoid disappointment and loss.

#### Proposed Checklist

Again, as with the guidelines, these are not complete and are offered only as indicators to what should be done and not overlooked.

#### Local

- a) Identify the target group
  - are they new to co-operative activity?
  - are they already involved?
  - have they a common interest?  
e.g., agriculture or horticulture,  
small-scale industry, foodstuffs  
preparation, small livestock breeding.
- b) Get to know the main features of the area:
  - e.g., housing, schools, public  
buildings and local government  
administration, public transport (if  
any).
- c) What are the occupations of the community?
  - Farming (dairy or arable), industry,  
merchants, etc.
- d) Ask about the leisure or cultural life of the community.
- e) Ascertain the general living conditions of the potential members of the co-op to be established.
- f) What are the effects of religion or local customs on family life?
- g) Visit local or regional co-operatives
  - e.g., agricultural marketing or  
multi-purpose organizations; what  
services do they provide and which  
would they be prepared to share with  
the proposed women's society?

- h) What local services can be provided by the community?  
e.g., accommodation, crèches, clinics  
and community centres, etc.?
- i) If little or nothing is forthcoming from g) and h) above,  
What possibilities are there for  
housing the project? e.g., shed,  
building or house.
- j) Schedule - plan meetings to suit members i.e.,  
time of day, season or year.
- k) Having ascertained the purpose of the co-op:  
What scope is there for obtaining raw  
materials? e.g., natural items found  
locally which cost nothing, plants,  
seeds, wood, stone, and feathers, etc.  
Materials to be purchased: yarns,  
fabrics, tools, fruits and vegetables,  
livestock to be bought from merchants,  
markets or warehouses.
- l) Education and training - selection of trainers and instructors;  
Are they available locally? Ensure  
that they are selected carefully and  
are suitable to communicate at the  
correct level. Are teaching aids  
available? Courses -care should be  
taken to time them conveniently.  
Periods such as specific numbers of  
weeks e.g., 4,6 or 12 weeks might be  
suitable to particular cases.
- m) Monitoring the project - Once the co-op has begun, a period of  
establishing confidence will be  
necessary. Outside agencies and others  
need to give help and understanding  
that the members' autonomy is respected.
- n) Choosing the Committee - Inevitable leadership qualities will  
emerge among potential members during  
the "growing" stages. There will be  
surprises and even some  
disappointments. The important point  
is that no non-member, e.g., helper or  
extension workers, should assume the  
leadership.

o) Public Image and Community Support -

Pride plays a large part in successful co-operatives. Encourage members to use local holidays and festivals to show off to husbands, children and the rest of the community what the group has done. This has a two-way effect: create a sense of importance among the members, and give example to the local population.

National and Regional

a) Is there a ministry or department for co-operatives? If not, is there a ministry of development or agriculture which has a department for co-operatives?

b) Is there a national co-operative movement or union particularly involved in agriculture? If so, check its interest and provision for women's participation.

c) Is there a national or regional co-operative college or institute? If so, what courses are provided for women or which admit women?

d) Make a study of national legislation to discover any obstacles to joining co-ops or setting them up themselves.

e) Canvass government and public support for all necessary health and social services to provide the environment for women to take initiatives in setting up their own small-scale businesses and co-operatives of various kinds.

f) Is there easy access for women to be able to use radio and television to promote their ideas on co-operative development?

International

a) Are there any centralized registers, data banks or reference libraries available within the UN System for identifying papers and literature already written on "Women in Co-operatives"?

b) Is there a "geographical" timetable which monitors where and when assistance is being given internationally?

c) What is the ratio of assistance directed towards women's projects compared with those for men (taking into account that some of those projects for men have, or claim to have, admission and places for women)?

d) What provision is made to ensure that instruction materials are produced in suitable languages.

e) Has enough been done to provide international guidelines on standards, quality, size, quantity, legal safeguards, overseas markets, transportation and delivery?

## Part Two

### E. Argentina: La participación de la mujer en el movimiento cooperativo internacional. Experiencias regionales en el sur de América Latina

por  
León Schujman

#### Introducción

El presente documento fue preparado en plazo exíguo. No pretende el autor, en consecuencia, expresar los resultados de una investigación ni sentar criterios ni recomendaciones. Limita su pretensión a aportar a esta reunión de consulta algunas reflexiones, producto de una experiencia de más de tres décadas en el accionar cooperativo y mencionar algunos ejemplos que corroboran el acierto de políticas y procedimientos que habilitan la participación de la mujer en el desarrollo.

A partir de la formulación por Naciones Unidas de la Estrategia Internacional de Desarrollo y sus sucesivas puestas al día en función de los cambios que se producen en el mundo y su aplicación por los diferentes órganos de ejecución (FAO, OIT, ONUDI, UNESCO, etc.), se ha reconocido a las cooperativas como organizaciones socio-económicas aptas para promover el crecimiento económico y el progreso social. Igual consideración han merecido estas entidades en su aptitud para habilitar la participación protagónica de la mujer en los procesos de cambio.<sup>1/</sup>

#### 1. Participación de la mujer

El enfoque del tema de la participación de la mujer en el movimiento cooperativo tiene según nuestro entender, dos vertientes principales:

- a) La integración de la mujer en las actividades y gestión de las empresas cooperativas superando los obstáculos que se oponen a ella.
- b) La organización cooperativa como instrumento para la incorporación de la mujer al proceso productivo del desarrollo y la prestación de servicios que habiliten dicha incorporación.

<sup>1/</sup> El reciente informe del Secretario General presentado a la Asamblea General en el Cuadragésimo Segundo período de sesiones se ocupa especialmente del tema y propone recomendar explotar las formas de aumentar la participación de las mujeres en las cooperativas y alentar el uso de las mismas en la industria de pequeña y mediana escala.

En el primer caso, integración de la mujer en las cooperativas, sabido es que los principios cooperativos reposan sobre los valores intrínsecos a la personalidad humana y entre ellos, la solidaridad y la igualdad de oportunidades y trato. Sin embargo, pese a los logros alcanzados por la mujer en estos años, su participación es aún limitada.

Ello se debe, a nuestro entender, a que las cooperativas son expresiones del medio en que actúan y viven en el permanente asedio del contexto económico y social en el que están insertas.

De allí que los obstáculos que se oponen a la participación son los mismos que impiden la incorporación de la mujer en igualdad de derechos con el hombre a la vida plena de la sociedad, a saber:

- Pautas culturales de discriminación de la mujer.
- Limitaciones impuestas por las condiciones de la vida familiar, insuficiente formación profesional y social.

El movimiento cooperativo, las cooperativas como empresas, atendiendo a su naturaleza democrática y participativa, debieran ser medios naturales para la remoción de los obstáculos señalados y aunque en ciertos casos lo son, en la generalidad de los países de la región el proceso de incorporación es lento y no responde a una política de permanente promoción por parte de los órganos de conducción de las entidades. Esta reflexión no es válida únicamente para el caso de la mujer. También en otros ámbitos de la actividad cooperativa, la aplicación de los valores cooperativos se ve resentida por la influencia del medio. Esta influencia se manifiesta a través de la necesaria participación en un mercado en el que predominan formas monopólicas u oligopólicas, y asimismo, por las pautas de conducta que estimulan políticas económicas de corte neoliberal que predominan en el mensaje de los medios de comunicación social.

Debe tenerse en cuenta que durante los últimos cuarenta años los países del sur del continente americano han sobrevivido regímenes militares, en algunos aún persisten, nada afectos a las formas de participación social y política.

En el segundo caso, la organización cooperativa como instrumento para la incorporación de la mujer al proceso productivo del desarrollo y la prestación de servicios que habilitan dicha incorporación, salvo algunas iniciativas de relativo éxito, la falta de políticas gubernamentales de promoción y apoyo, ha determinado muy malos resultados.

Se trata de la generación de empleo a través de cooperativas u otras formas asociativas de naturaleza solidaria y de la organización de servicios y medios adecuados de asistencia y orientación a la infancia y ayuda familiar. Se trata también de la formación profesional y social de la mujer.



## 2. Algunos datos de la realidad

En una investigación que realizamos en la República Argentina, por encargo de la Organización Internacional del Trabajo, a principios de esta década, pudimos comprobar:

La ausencia de estadísticas y datos que permitieran apreciar en forma global y sectorizada, la participación de la mujer en el movimiento cooperativo.

En el sector laboral, empleadas de cooperativas, la participación femenina se daba en la misma proporción que en las otras ramas de la actividad económica privada o pública, tanto sea en los niveles inferiores como en los mandos intermedios o superiores de la gestión empresarial. Era menor en el nivel gerencial y muy escasa en los órganos de conducción institucional de las cooperativas.

En el sector seguros, el personal femenino alcanzaba el 33,31 por ciento, pero sólo el 4,21 por ciento en el ámbito gerencial. En las cooperativas farmacéuticas, sobre 35 entidades, tres únicamente cuentan con gerencia femenina.

En el sector crédito, dentro de la masa de asociados, el 36,22 por ciento eran mujeres, mientras que su participación en la operatoria se reducía al 20,4 por ciento. Un quinto del total de sus integrantes era la participación de la mujer en los consejos de administración. En cuanto al personal, las mujeres representaban un promedio del 44 por ciento, reduciéndose el 27,33 por ciento en funcionarias.

Debe tenerse en cuenta que los sectores de actividad analizados corresponden a cooperativas urbanas cuya composición social se nutre fundamentalmente de capas medias de la población.

Se comprobó la existencia de algunos proyectos gubernamentales tendientes a la generación de empleo femenino, cuyos resultados a la fecha no hemos podido verificar.

Durante la década del setenta y principios del ochenta, como resultado del impulso generado por la Declaración de Naciones Unidas en el Año Internacional de la Mujer y adopción de las recomendaciones de la Alianza Cooperativa Internacional, diversas entidades federativas de segundo grado promovieron acciones tendientes a lograr una mayor participación femenina, por motivación y formas de capacitación. Registramos así encuentros y seminarios promovidos por el Instituto Movilizador de Fondos Cooperativos; Sancor Cooperativas Unidas Limitadas y la Asociación de Cooperativas Argentinas, ambas del ámbito agrario, quienes realizaron cursos de preparación técnica social de la mujer rural.

### 3. Información actualizada

En el poco tiempo disponible para la preparación del documento, hemos tratado de obtener algunos datos que nos permitan actualizar la información. Tomamos como referencia la Cooperativa El Hogar Obrero, con especialización en consumo y vivienda, a nuestro entender la más antigua y desarrollada del cooperativismo latinoamericano. Sin mediar una política especial de promoción de la mujer, pero representando la igualdad de oportunidades, se ha registrado una tendencia favorable a la incorporación y participación femenina.

#### Funcionarios jerarquizados:

De los doscientos funcionarios con mayor jerarquía dentro de los doce mil quinientos empleados de la cooperativa, veintiocho (esto es el 14 por ciento) son mujeres.

Aumentando el número de categorías de jerarquizados y considerando a los quinientos de mayor nivel, las empleadas suman ciento diecinueve, con lo cual el porcentaje se eleva a 23,8 por ciento.

#### Participación porcentual en las comisiones zonales de relaciones:

Se trata de asociaciones que verifican el desenvolvimiento de la organización. Existen veintiocho Comisiones con doscientos diez asociados, de los cuales cincuenta y tres son mujeres, es decir el 25,23 por ciento.

#### Asambleas Anuales de Delegados:

Consideran la Memoria, el Balance y renuevan el Consejo de Administración.

<u>Año</u>	<u>Total delegados</u>	<u>Delegadas</u>	<u>% participación femenina</u>
1980	157	12	8,27
1984	345	50	16,94
1987	473	84	21,59

### 4. Promoción cooperativa

La falta de una programación coordinada a niveles en la materia que nos ocupa, tanto en el ámbito gubernamental como en los organismos federativos de conducción cooperativa, nos impiden una visión global de resultados en la promoción de cooperativas y otras formas asociativas que habiliten la incorporación y participación protagónica de la mujer en el proceso productivo o que generen servicios de asistencia a la infancia y ayuda familiar.

Por ello, nos limitaremos a señalar algunas experiencias de dimensión variada, que puede servir como ejemplo de la aplicación de políticas orientadas a promover la participación femenina y a remover los obstáculos que se le oponen.

Cooperativa de Trabajo "San Martín de Porres" de la ciudad de Córdoba, constituida en 1974, agrupa a 155 trabajadores, en su mayor parte mujeres provenientes del sector del servicio doméstico. Su objeto es la presentación del servicio de limpieza de locales bancarios, comerciales o educativos. Ha garantizado trabajo estable con remuneración razonable a través de la educación y del ejercicio de la responsabilidad y el desarrollo personal de sus asociadas. Cuenta con un Departamento de Crédito y otro de Consumo y ha promovido la construcción de viviendas por el sistema de autoconstrucción y ayuda solidaria.

Cooperativa de artesanía y producción textil, constituidas en programas puntuales de las Provincias de la Rioja, Catamarca, Neuquén y otras.

Merece también destacarse en Argentina la experiencia de los Clubes de Compras, formas simples y precooperativas, constituidas por agrupación de amas de casa de los barrios de Buenos Aires y otras ciudades del interior, que realizan en común sus adquisiciones en mercados municipales o comunitarios.

Dentro de este ámbito y aunque dirigida a sectores económicos mucho más deprimidos y asumiendo mayor carácter asistencial, merece citarse la experiencia de los Clubes de Madres del PNUD en Bolivia.

Un ejemplo altamente ilustrativo acerca de las posibilidades que ofrece la gestión cooperativa como generadora del empleo de mano de obra femenina y promoción de la mujer es la de "Manos del Uruguay".

Fundada en Montevideo (Uruguay) en 1968 como asociación civil sin fines de lucro para promover la organización solidaria de la artesanía textil, diez años más tarde (1978) el número de artesanos que agrupa, en su mayor parte mujeres, pasa el millar, residentes en 45 localidades del interior del país. Actúan a través de 114 grupos organizados en 18 cooperativas. Tres son los elementos que componen la estructura organizativa: la asociación promotora, las cooperativas de artesanos y una central de servicios. La primera es de desempeño honorario, en la segunda trabajan 91 funcionarios y 13 coordinadoras, mientras que las cooperativas funcionan de acuerdo al régimen legal correspondiente.

Los productos de "Manos de Uruguay" han ganado merecido prestigio en el país y fuera de sus fronteras, siendo la exportación a Europa y América uno de sus principales ingresos. Se trata de una experiencia atípica que por sus resultados merece estudiarse y tenerse en cuenta como modelo.

Uruguay nos ofrece también otro ejemplo de la organización cooperativa como medio para brindar servicio de atención a la infancia y alivio a la

mujer en su tarea hogareña, ayudándola en su responsabilidad y habilitándola para una mayor participación laboral y social. Nos referimos a la experiencia de las Cooperativas de Vivienda por Ayuda Mutua, hoy agrupadas en una Federación Específica: FUCVAM.

Nacidas al amparo de una ley generosa, se constituyeron las cooperativas cuyo objeto principal fue el de promover el alojamiento adecuado y estable a sus asociados y proporcionarles servicios complementarios a los de vivienda.

Prevista la continuidad de la gestión cooperativa una vez cumplido el objeto de proporcionar vivienda, la misma se materializa en la prestación de servicios adicionales a sus asociados. Ciento veinte cooperativas componen la Federación, y cuentan con más de 6,000 familias y 20,000 beneficiarios.

Los servicios organizados son de índole diversa: educativos, centro de cuidado infantil, lavaderos, limpieza y últimamente se ha programado un ambicioso plan de instalación de gabinetes de asistencia médica y sanitaria en los agrupamientos de unidades habitacionales para servir a los asociados y a la comunidad.

En el Paraguay, dentro del Proyecto PAR/85/005 que ejecuta la Organización Internacional del Trabajo sobre "Mejoramiento de la Situación del Empleo Juvenil", se ha realizado una investigación sobre el "Rol de la Mujer Joven en el Desarrollo" y en la actividad en ejecución de promoción de empresas asociativas juveniles de producción, se han constituido ocho empresas en las que participan 17 hombres y 9 mujeres.

##### 5. Situación actual y perspectivas

Los países subexamen viven en la actualidad una crisis económica profunda con repercusión en la vida social y principalmente en los sectores menos favorecidos y mayoritarios de la sociedad. Esta situación genera una priorización de interés por la solución de los problemas cotidianos de la subsistencia de las personas y de las instituciones. Los escasos recursos disponibles, el peso de la deuda externa y la caída de los niveles de productividad y empleo, producto de factores estructurales de atraso y dependencia, alejan de la consideración inmediata de autoridades gubernamentales y los operadores de los procesos socioeconómicos, temas como el de la participación de la mujer. La crisis ocupacional relega también la oportunidad de empleo para la mujer.

Sin embargo, con el advenimiento de la democracia en la Argentina, se ha creado en el ámbito del Ministerio de Salud y Acción Social una Subsecretaría de la Mujer (Decreto 280/87) y se ha aprobado por Ley 23.179 la Convención de Naciones Unidas sobre la Eliminación de Todas las Formas de Discriminación contra la Mujer.

La Subsecretaría de la Mujer tiene por objeto asistir en la elaboración, ejecución y control de las políticas de desarrollo humano referidas a la mujer, a fin de lograr su plena participación e integración en la sociedad.

Ha iniciado sus actividades con un conjunto de estudios e investigaciones vinculadas al cumplimiento de su objeto, entre las que destacamos, por su relación con el tema en estudio, el capítulo dedicado al "Trabajo" en el Documento Base de la Subsecretaría y las conclusiones del Estudio de "Proyectos Generadores de Ingreso Con y Para las Mujeres" donde se recomienda la promoción de unidades productivas, que a nuestro entender tendrán en la cooperativa el esquema más adecuado de funcionamiento.

En las Líneas Prioritarias de Financiamiento -año 1988- de la Subsecretaría de la Mujer, se prevé el financiamiento de "Proyectos Productivos y de Generación de Empleo en Actividades no Tradicionales para Mujeres Jóvenes de Sectores Populares".

La Secretaría de Acción Cooperativa, creada también por el gobierno democrático en el área del Ministerio de Economía, tiene acordada una delegada permanente ante la Subsecretaría de la Mujer.

### Síntesis estadística de las cooperativas en la República Argentina correspondiente a los años 1985 y 1986

#### Generalidades

La presente estadística constituye una recopilación de datos relativos al accionar de las cooperativas de nuestro país durante el período comprendido entre el 1 de enero y el 31 de diciembre de 1985 y 1986. Esta recopilación se efectúa desde el ejercicio 1927/28, la que se elaboró en base a datos estimados posteriormente a partir del ejercicio 1930/31. Se continuó con dicho trabajo, pero ya tomando en cuenta las especificaciones contenidas en la documentación que las cooperativas deben remitir a la autoridad de aplicación. Se trata de una síntesis de la estadística que prepara la Secretaría de Estado de Acción Cooperativa.

#### Principales datos:

A la finalización de los años 1985 y 1986 contaban con matrícula nacional 5,667 y 6,038 cooperativas de primer grado, 48 y 51 de segundo grado y 2 de tercer grado, respectivamente. Sin considerar a estas últimas por no tener operatoria económico-financiera, se tuvo en cuenta a las 4,204 y 4,347 cooperativas de primer grado y 43 y 49 de segundo grado, respecto de las cuales se dispone de datos actualizados.

Al 31 de diciembre de dichos años el total de asociados era 10,592,359 y 10,846,079 personas; el capital efectivo de A 634,534,021.- y A 1,097,766,942., y el monto de las operaciones de A 2,167,388,838.- y A 5,690,662,260.

La consideración de las cooperativas por tipo permite ver que las de "comercialización y transformación" (agropecuarias) tenían la más amplia cantidad de entidades (1,245 y 1,256) y el valor mayor de las operaciones en el año 1985: A 916.533.784, lo que representa el 29.61 por ciento, 28.89 por

ciento y el 42.29 por ciento del total, respectivamente. Por su parte, las de "Seguros" poseían el más elevado número de asociados 3,331,552 y 3,636,535 personas ((31.45% y 33.53%) y "Crédito" el importe superior en capital efectivo A 211,961,276.- y A 344,024,845.- (33.40% y 31.34%) y las operaciones en el año 1986 A 2,087,882,946.- (36.69%).

La observación de las cooperativas por jurisdicción indica que la más intensa concentración se encuentra en las provincias de Buenos Aires (primera en operaciones en el año 1985) y capital federal (primera en asociados para ambos años en consideración y operaciones año 1986).

La evolución de las cooperativas durante 1985 y 1986 tomadas en conjunto y comparadas con el año anterior, evidencia un aumento en el número de asociados (4.04% y 2.40%); en asociaciones (3.09% y 3.40%); capital efectivo año 1985 (31.73%); descendiendo en el año 1986 (-4.89%), ascendiendo en operaciones en ambos años (69.09% y 44.34%) a valor constante.



NUMERO DE ASOCIACIONES, NUMERO DE ASOCIADOS, PATRIMONIO COOPERATIVO, RESULTADO OPERATIVO  
Y VALOR DE LAS OPERACIONES SEGUN SECTORES DE ACTIVIDAD AÑO 1985  
( EN AUSTRALES )

SECTOR DE ACTIVIDAD	No. DE ASOCIACIONES	No. DE ASOCIADOS	PATRIMONIO COOPERATIVO			RESULTADO OPERATIVO		VALOR DE LAS OPERACIONES
			CAPITAL SOCIAL SUSCRITO	CAPITAL SOCIAL INTEGRADO	RESERVAS	EXCEDENTES	PERDIDAS	
TOTALES	4.204	10.592.359	57.540.428	51.805.033	582.728.988	72.523.209	62.180.454	2.167.388.838
COMERCIALIZ. Y TRANSF. (AGROP)	1.245	431.720	15.428.285	11.677.759	109.655.211	30.388.797	24.734.221	916.533.784
Algodoneras	32	19.788	699.952	605.780	17.879.644	1.202.188	15.119.720	47.943.947
Cerealeras	495	281.679	9.825.450	7.525.899	47.060.298	24.301.717	5.396.044	640.834.217
Ganaderas	70	46.275	645.832	371.370	9.295.239	369.189	1.692.983	44.790.106
Granjeras	29	7.321	38.108	37.274	780.331	135.539	55.599	3.682.645
Hortícolas	29	8.070	157.565	156.891	1.298.599	129.152	19.265	1.085.716
Pesqueras	7	620	69.254	51.538	753.877	218.484		4.090.278
Tamberas	427	32.429	1.352.152	999.562	9.975.492	1.825.560	68.493	112.799.409
Vinifrutículas	126	12.919	789.758	713.032	14.357.219	1.102.343	266.656	29.229.181
Yerbateras y Tabacaleras	30	22.619	1.850.214	1.216.313	8.255.512	1.104.625	2.115.461	32.078.285
CONSUMO	230	1.788.337	6.512.337	6.503.115	6.455.280	3.981.395	2.074.099	147.249.290
CREDITO	266	2.823.945	21.208.454	21.020.737	190.940.539	13.013.713	15.419.647	665.323.975
PROVISION	347	121.403	2.461.590	2.323.803	15.259.055	10.571.939	920.662	110.051.459
SEGUROS	57	3.331.552	1.317.766	1.121.976	99.190.085	4.272.795	13.150.517	175.871.993
SERV. PUBLICOS	1.066	1.869.910	8.736.278	7.459.902	143.982.455	5.270.890	4.125.512	96.020.714
Eléctricas	534	1.436.171	7.601.144	6.620.284	114.938.880	3.834.918	1.892.839	86.077.901
Telefónicas	133	54.020	558.321	454.746	13.891.559	559.013	325.885	3.862.072
Urbanización	399	379.719	576.813	384.872	15.152.016	876.959	1.905.788	6.080.741
TRABAJO	437	30.001	1.543.792	1.454.338	14.908.413	4.467.493	1.548.297	54.104.688
VIVIENDA Y CONSTRUCCION	556	195.491	331.926	243.401	2.336.950	556.186	207.499	2.232.935

NUMERO DE ASOCIACIONES, NUMERO DE ASOCIADOS, PATRIMONIO COOPERATIVO, RESULTADO OPERATIVO Y VALOR DE LAS OPERACIONES  
SEGUN SECTORES DE ACTIVIDAD, AÑO 1986  
( EN AUSTRALES )

CLASES	No. DE ASOCIA- CIONES	No. DE ASO- CIADOS	PATRIMONIO CO-OPERATIVO			RESULTADO OPERATIVO		OPERACIONES
			CAPITAL SOCIAL SUSCRITO	CAPITAL SOCIAL INTEGRADO	RESERVAS	EXCEDENTES	PERDIDAS	
TOTALES	4.347	10.846.079	278.307.432	260.419.231	837.347.711	131.610.197	92.766.026	5.690.662.260
AGROPECUARIAS	1.256	444.661	86.774.838	75.270.264	179.734.978	45.715.026	30.807.126	2.038.722.095
Algodoneras	37	22.355	2.663.697	2.570.995	25.936.785	873.391	14.842.322	85.839.590
Cerealeras	508	286.103	55.656.099	48.705.301	64.260.736	27.502.202	8.888.727	1.382.540.628
Ganaderas	67	48.732	2.292.585	1.960.520	12.381.615	945.663	2.893.664	112.810.507
Granjeras	28	7.240	349.742	346.205	858.972	152.864	145.452	15.334.131
Hortícolas	34	9.430	1.630.475	1.615.450	1.319.985	581.503	11.580	4.688.330
Pesquera	8	674	655.637	607.389	706.617	492.213	726	11.640.437
Tamberas	417	31.865	10.401.291	8.716.037	28.235.784	2.833.819	840.982	268.883.163
Vinifrutícolas	125	12.631	8.223.203	7.822.965	27.951.010	3.834.519	1.778.575	79.199.030
Yerbateras y Tabacaleras	32	25.631	4.902.109	2.925.402	18.083.474	8.498.852	1.405.098	77.786.279
CONSUMO	250	1.913.461	18.639.157	18.548.387	8.908.405	8.709.728	1.944.975	438.285.011
CREDITO	247	2.647.095	78.539.231	78.015.207	266.009.638	40.112.894	15.330.680	2.087.822.946
PROVISION	357	130.156	16.920.381	16.387.277	21.972.561	6.840.178	4.766.127	312.210.554
SEGUROS	57	3.636.535	9.869.914	9.268.847	78.656.766	4.327.705	27.517.533	418.268.981
SERVICIOS PUBLICOS	1.048	1.842.727	58.246.501	54.059.570	252.147.951	11.709.366	9.308.863	220.653.503
Eléctricas	517	1.426.185	50.313.633	47.191.201	217.851.163	8.902.903	6.714.245	191.925.108
Telefónicas	127	53.537	5.147.717	4.590.779	11.284.676	897.410	566.273	10.528.299
Urbanización	404	363.005	2.785.151	2.277.590	23.012.112	1.909.053	2.028.345	18.200.096
TRABAJO	474	28.248	7.304.090	7.226.575	25.378.735	12.544.862	2.137.245	167.850.201
VIVIENDA Y CONSTRUCCION	658	203.196	2.013.320	1.643.104	4.538.677	1.650.438	953.477	6.788.969

EVOLUCION DE ASOCIACIONES Y ASOCIADOS DE LAS COOPERATIVAS  
EN EL PERIODO 1975-1986

AÑOS	ASOCIACIONES	%	ASOCIADOS	%
1970	3.839	100,00	4.184.342	100,00
1975	4.824	125,66	6.453.059	154,22
1976	4.841	126,10	6.920.666	165,39
1977	4.800	123,03	7.407.438	177,03
1978	4.684	122,01	7.713.815	184,35
1979	4.478	116,64	7.993.182	191,03
1980	4.312	112,32	8.591.180	205,31
1981	4.245	110,58	9.136.694	218,35
1982	4.198	109,35	9.467.951	226,27
1983	4.095	106,67	9.762.007	233,30
1984	4.073	106,10	10.180.859	243,31
1985	4.204	109,51	10.592.359	253,14
1986	4.347	113,23	10.846.079	259,21

1970: Año base 100

EVOLUCION DEL CAPITAL EFECTIVO Y OPERACIONES DE LAS COOPERATIVAS  
EN EL PERIODO 1975-1986  
( EN AUSTRALES )

AÑOS	A. VALOR CONSTANTE DE 1970			
	CAPITAL EFECTIVO	%	OPERACIONES	%
1970	125,124	100,00	739,068	100,00
1975	56,527	45,18	284,837	38,54
1976	64,987	51,94	346,429	46,87
1977	85,157	68,06	524,769	71,00
1978	97,265	77,73	750,902	101,60
1979	127,012	101,51	964,776	130,54
1980	144,503	115,48	1.405,944	190,23
1981	129,895	103,81	958,635	129,71
1982	162,692	130,02	885,382	119,80
1983	136,252	108,89	501,097	67,80
1984	124,883	99,81	332,296	44,96
1985	164,502	131,47	561,893	76,03

(1) CAPITAL EFECTIVO: Capital integrado más reservas.  
1986 156,457 125,04 811,049 109,74

## Part Two

### F. Organization de l'unité africaine (OAU), Participation des femmes au mouvement coopératif en Afrique

par  
Fatima Benabeou Bahri

#### Introduction

La notion de coopération, comme partout ailleurs, n'est pas nouvelle en Afrique. En effet, la tradition universelle, inscrite dans toutes les cultures et les pratiques sociales, veut que les populations regroupent leurs efforts, au sein de familles élargies, de clans, d'alliés, etc., pour utiliser les moyens disponibles en vue d'atteindre les objectifs assignés par la communauté dans la sphère de la production économique, ou des travaux collectifs d'investissements, pour la défense, voire pour les célébrations et les réjouissances. Cet esprit d'effort commun reste encore vivace un peu partout et constitue un potentiel de mobilisation des énergies humaines disponibles.

Dans les systèmes traditionnels africains, la principale richesse, sinon la plus importante, était la terre. Elle n'appartenait à personne en propre ni en particulier. La notion de propriété au sens romain était inconnue. C'était, en quelque sorte, la chose de tous, un patrimoine de la communauté dont le chef assignait une partie à chaque membre pour la travailler et jouir de son usufruit. Les femmes en particulier disposaient également de champs que personne ne pouvait leur ôter tant que les terres étaient travaillées, que les femmes restaient dans le cercle familial et en respectaient les règles. Or, l'individu n'existant que par rapport à sa famille, au groupe et à la communauté, personne ne s'avisait ou ne pouvait même imaginer d'en sortir, sous peine de perdre son rang social, son prestige, voire sa raison de vivre.

Le partage de l'usufruit communautaire constituait la base même de la vie sociale, chacun se trouvant dans l'obligation de coopérer pour le bien-être de tous. Il convient cependant de noter que cette discipline cherchait plus à assurer la subsistance de l'individu que sa soumission aveugle. On participait volontiers aux travaux en commun (moisson, battage, défrichage, plantations, irrigation...), mais aussi en conformité avec les canons de la tradition, qui veut que cette participation soit obligatoire. Ces pratiques communautaires constituaient des formes bien élaborées de coopératives africaines à la marche desquelles les femmes auraient un rôle considérable à jouer.

L'arrivée de la colonisation avec ses cultures et ses modes de vie différents de ceux des Africains a graduellement et complètement détruit les bases mêmes d'une telle cohésion et du système d'organisation qui assurait l'équilibre entre les ressources et leur système d'exploitation, en séparant les activités strictement économiques de leur contexte social, et en mettant

donc un terme à la solidarité commune. En particulier, la notion de propriété individuelle, issue de la législation romaine, va acquérir droit de cité, au détriment des liens communautaires et des devoirs qui en découlent. De plus, le système colonial a institué le travail obligatoire au profit de ses intérêts propres et de ceux des métropoles, ainsi que le travail salarial, les cultures de rente et d'exportation, la commercialisation des surplus agricoles contre des signes monétaires, etc. toutes sortes de pratiques et d'habitudes jusqu'alors inconnues dans beaucoup de sociétés qui vivaient dans l'autosuffisance et pratiquaient le troc pour l'échange du surplus.

Cette nouvelle forme de vie et en particulier la mise en place des cultures d'exportation ont introduit une nouvelle division du travail qui a désavantagé les femmes. Alors que ces cultures faisaient appel au travail des hommes et leur généraient des revenus, les femmes se sont vues restreintes à l'obligation de nourrir la famille, donc de pratiquer les cultures vivrières qui ne leur rapportaient... qu'un supplément de travail qui, auparavant, était pris en charge par les hommes, rendus maintenant non disponibles. Cette division du travail entre ceux qui vendaient leur récolte pour les marchés lointains et celles dont le labeur servait à nourrir le groupe sans rémunération aucune constitue, sans aucun doute, la base de la discrimination tant combattue aujourd'hui et celle de la notion de travail dit "invisible", alors que, selon le Bureau international du travail (BIT), dans le tiers-monde "l'économie locale survit grâce à la participation des femmes à la production de subsistance".<sup>1/</sup>

On ne peut évidemment pas parler, dans cette démarche traditionnelle, de coopératives au sens moderne du terme, mais cela représentait une forme de coopération inhérente à la société africaine au sein de laquelle la famille constituait une partie intégrante d'une communauté à laquelle s'identifiait chaque individu. Apporter sa force de travail c'était jouer pleinement son rôle social, participer au consensus du groupe et accepter les règles du partage telles que codifiées par la règle en vigueur dans la dite société. C'était également participer à la promotion d'une certaine justice sociale que des auteurs modernes ont cru redécouvrir sous forme de "convivialité".

Cette situation s'est, bon gré mal gré, poursuivie tout au long de l'ère coloniale: les pays colonisés produisaient pour les besoins des entreprises et des consommateurs des métropoles coloniales lesquelles fournissent les premiers en produits finis. Il est par conséquent évident que cette situation a établi des liens économiques qui se sont maintenus après l'avènement des indépendances politiques. Or, théoriquement, l'indépendance signifie bouleversement des structures dans les pays et révision des liens

<sup>1/</sup> BIT - Femmes au travail No. 2, 1983.

économiques avec l'extérieur. Mais les problèmes soulevés sont si nombreux, si complexes, que les nouveaux états africains ont souvent préféré, dans un premier temps, maintenir leurs liens économiques établis au moment de l'occupation coloniale, ce qui, naturellement, n'a pas contribué au renforcement de la coopération économique régionale, et partant n'a pas abouti à un vaste mouvement coopératif en Afrique comme on aurait pu s'y attendre.

### Mouvement coopératif en Afrique

Le mouvement coopératif pris dans son sens moderne est apparu sur notre continent à la fin du siècle dernier, début de ce siècle (1893, en Algérie, première loi établissant les sociétés de prévoyance; 1905, en Tunisie, première coopérative agricole; 1908, au Kenya, premières "settlers cooperatives", 1908, en Egypte, première coopérative agricole: signalons que l'Egyptien Omar Lotfi a été l'un des précurseurs du mouvement coopératif), donc relativement tard par rapport à l'Europe où nous le trouvons déjà en 1750, en Angleterre, en France, et hors de l'Europe, aux Etats Unis.

Cependant, ce n'est qu'après la deuxième guerre mondiale que le mouvement coopératif a réellement débuté en Afrique où il a traversé trois phases successives:

- \* 1947 - 1959: création d'un grand nombre de coopératives de collecte, de vente, de consommateurs, qui disparaissent graduellement, mais partiellement;

- \* 1959 - 1969: nouvelle tentative, cette fois par les états eux-mêmes, de création de coopératives, mais se soldant le plus souvent par des échecs;

- \* après 1969: redémarrage sur des bases plus réalistes et plus prudentes, avec essai de donner un minimum d'éducation et de formation à la base pour permettre aux travailleurs de comprendre le système, de sentir le besoin de s'unir en coopératives, plutôt que de se les voir imposer.

Notons cependant qu'avant la guerre les premières coopératives, en Afrique de l'Est par exemple, étaient des coopératives indigènes, ne recevant pratiquement aucune aide de l'extérieur, l'intérêt de l'administration coloniale résidant dans une certaine forme de contrôle était mal perçu. En effet, lors de la montée du nationalisme et des mouvements et luttes de libération nationale, les coopératives ont plus ou moins focalisé le mécontentement populaire, surtout en milieu paysan. Le fait de se regrouper en coopératives devenait alors un moyen de lutte contre l'exploitation coloniale et les privilèges accordés aux colons. C'est ainsi que, autour des années vingt, les paysans tanzaniens ont constitué des sociétés coopératives pour lutter contre ces privilèges coloniaux. A l'époque, tout problème était d'abord politique, et les sociétés coopératives indigènes créées à des fins économiques servaient en fait à satisfaire des buts politiques.

Nous avons cependant vu plus haut qu'après leur indépendance, pris dans le bouleversement de leurs structures administratives, et l'établissement de



leurs relations extérieures, les états africains ne s'étaient pas sérieusement penchés sur l'intérêt d'une solide coopération intra-africaine. Il n'en demeure pas moins qu'ils ont tout de même opté pour la coopération en tant que moyen de mobilisation de leurs populations urbaine et rurale, en vue de leur développement économique et social. Certains pays, comme la Tanzanie, le Kenya, l'Algérie, la Tunisie, la Libye, l'Ethiopie, etc. établissent des coopératives dans les domaines les plus divers des sphères économiques et sociales: coopératives agricoles de production, de consommation, de construction, de réparations, de services, de crédit et/ou à caractère social.

Ainsi, la solidarité traditionnelle au sein du groupe organisée pour la production et la distribution communautaires, a fait place à une coopérative, association à laquelle chacun adhère librement, avec des objectifs essentiellement économiques, une comptabilité en termes financiers et des règles de gestion moderne. Mais il est apparu que les résultats économiques ont été très en deçà des espoirs et de l'attente des gouvernements. Ceci ne constitue, malheureusement, qu'un élément marginal de la grande expérience économique de l'Afrique, qui a abouti à la situation que l'on connaît, dont la dette extérieure et son service ne constituent que le bout émergé de l'iceberg.

#### Situation économique africaine

Malgré ses immenses ressources humaines et naturelles, le continent africain demeure celui de la faim, de la malnutrition, de la pauvreté et de l'analphabétisme. En dépit de nombreux plans et stratégies de développement, il reste le continent le moins avancé et compte 27 des 36 pays les moins développés du monde. Depuis l'exploitation coloniale et néo-coloniale, jusqu'aux actes de destabilisation perpétrés par le régime raciste d'Afrique du Sud, en passant par les calamités naturelles (sécheresse, désertification, tremblements de terre, criquets pèlerins...) et les maladies endémiques, rien ne lui a été épargné.

Par ailleurs, l'application de théories étrangères de développement, ne tenant compte ni de la spécificité de ses populations et de leur culture, ni de leur capacités, a lamentablement échoué et accru la dépendance économique de l'Afrique vis-à-vis de l'extérieur, pour l'importation de compétences techniques, de produits alimentaires, de biens d'équipement et autres services. Malgré les efforts consentis et bien qu'elle soit devenue un importateur net de produits alimentaires, l'Afrique, qui connaît une très forte croissance démographique, doit non seulement faire face à de très graves pénuries, en particulier alimentaires, mais encore se pencher sur la situation de millions de réfugiés. La campagne ne nourrissant plus son homme on assiste à un important exode rural, qui a accentué la dégradation de l'environnement et la misère tant urbaine que rurale.

Ironie du sort, la dette extérieure et son service absorbent les maigres ressources qui pourraient tant soit peu aider à améliorer la situation catastrophique déjà évoquée. Et voici que, "après avoir importé

les effets pervers de la modernité", l'Afrique s'aperçoit maintenant qu'elle n'a obtenu que des résultats médiocres, que "son économie est en loques" et qu'il lui faut repenser ses méthodes et ses objectifs de développement, en tenant compte de ses réalités sociales, culturelles, économiques et politiques.

### Quel développement?

Le tiers monde en général, et l'Afrique en particulier, se trouvent confrontés à un défi majeur: l'éradication des maux économiques et sociaux.

Déjà en 1979, le Colloque de Monrovia sur les perspectives du développement de l'Afrique à l'Horizon 2000 se posait la question de savoir "comment aborder le processus de développement..., comment faire le bonheur des peuples africains et les réconcilier avec eux-mêmes et avec leur patrimoine tombé en déshérence, comment envisager les changements structurels internes, résister aux transnationales, voire les mettre au service du développement?".<sup>2/</sup>

Cela revenait à dire qu'il était temps pour l'Afrique de repenser ses objectifs et de mettre au point une stratégie de développement proprement africaine, fondée sur le patrimoine culturel, la structure sociale, les institutions économiques et les ressources naturelles du continent et surtout; "de compter d'abord sur soi, par la pratique de l'autonomie individuelle et collective; de mettre l'homme perçu dans toutes ses dimensions, au coeur du développement et assurer à son effort de formation un caractère endogène".<sup>3/</sup>

Le même colloque a réaffirmé que le monde vivait à l'ère des grands ensembles économiques et l'organisation (ou la promotion effective) de la solidarité africaine a été comme l'une des conditions du développement futur de l'Afrique. Ainsi, cette solidarité devait se traduire non seulement par l'instauration d'une efficace coopération économique intra-africaine, mais aussi par l'intégration de l'Afrique dans le cadre global de la coopération mondiale.

Quelques pays n'avaient d'ailleurs pas attendu les décisions du colloque de Monrovia: se déclarant "conscients de l'importance fondamentale de l'action coopérative dans le développement économique, social et culturel

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<sup>2/</sup> Organisation de l'unité africaine (OUA): Quelle Afrique en l'an 2000 1979, p. 49

<sup>3/</sup> Ibid, p.7

des pays en voie de développement", ils créaient en 1976 un Centre panafricain de formation coopérative. Il s'agit du Benin, du Cameroun, de la République Centrafricaine, de la Côte d'Ivoire, du Gabon, de Maurice, du Niger, du Rwanda, du Sénégal, du Tchad et du Togo.

Nous voilà donc revenus à notre point de départ, c'est à dire à la coopération et aux coopératives. Dans le monde occidental, les coopératives sont nées à l'époque de la révolution industrielle, au moment où la classe ouvrière vivait dans une misère sans nom. Elles ont constitué un mouvement de défense ouvrière contre un courant d'industrialisation aveugle et brutale, car ne cherchant qu'à accroître les richesses des uns au détriment des autres. Certes, la situation économique du continent africain n'est guère brillante; il est vrai que là comme ailleurs chaque pays aspire au développement social, économique, politique et culturel, qui permettrait à son peuple de vivre dans la décence et la dignité. Que peuvent donc les coopératives et la coopération faire pour atteindre cet objectif?

### Les coopératives

Il a été dit précédemment que les coopératives sont nées d'un désir de lutte contre la misère ouvrière. Le mouvement coopératif a pu en effet jouer un rôle important dans l'amélioration des conditions de vie des catégories sociales les plus défavorisées.

Il représente un certain espoir, puisqu'il est l'expression d'une solidarité instinctive d'un groupe et qu'il cherche à unir et coordonner les moyens et les efforts de chacun dans une activité commune visant à atteindre un résultat recherché de tous. L'Alliance coopérative internationale (ACI) définit la coopérative comme "une association de personnes qui se sont volontairement groupées pour atteindre un but commun, par la constitution d'une entreprise dirigée démocratiquement en fournissant une quote-part équitable du capital nécessaire et en acceptant une juste participation aux risques et aux fruits de cette entreprise au fonctionnement de laquelle les membres participent activement". C'est en partie grâce au mouvement coopératif que les paysans et les ouvriers européens ont pu améliorer leurs conditions de vie, entre autres, en modernisant leurs entreprises et en appliquant des règles rigoureuses de gestion. Ceci est dû au fait que le mouvement coopératif repose sur le principe du respect de la personne humaine et donc de l'égalité entre tous, sur le sens de la responsabilité, de la solidarité qui permet une action commune en vue d'atteindre un objectif commun, et surtout de la justice sociale, toutes valeurs qui ne peuvent qu'attirer les femmes, pour peu que qu'elles disposent des moyens matériels et humains, pour participer à un tel mouvement. Où se situent donc les Africaines par rapport à ce mouvement?

### Les femmes africaines et les coopératives

L'introduction se réfère au fait que la notion de coopération et de coopératives n'est pas nouvelle en Afrique. Tout le monde y connaît les "tontines", ou système traditionnel d'épargne très utilisé par les femmes à

revenu modeste. D'ailleurs, dans certains pays, des efforts sont en cours en vue d'en faire de véritables coopératives de crédit.

S'agissant de la production vivrière, les femmes continuent à utiliser l'entraide et la solidarité qui veulent que l'on procède ensemble à la moisson, au battage, à la construction d'une maison; il existe encore d'autres domaines de coopération touchant à la fabrication de poteries et de textiles, de tapis, de vannerie, de conservation et de stockage de denrées alimentaires.

Mais tout cela ne va pas bien loin. En effet, selon un rapport du Secrétaire général des Nations Unies sur le mouvement coopératif, les coopératives africaines ne représentent que 10 pour cent des 705 000 unités qui existent dans les pays en développement.<sup>4/</sup> Cela représente un faible pourcentage pour un continent immense qui, dans la majorité des cas, a choisi la coopération comme un outil de développement; par ailleurs, bien que les coopératives doivent répondre aux besoins des plus pauvres et que les femmes, en Afrique comme ailleurs, fassent partie des catégories de la population la plus défavorisée, un tel pourcentage indique déjà que les Africaines sont très peu représentées dans le mouvement coopératif, pour de multiples raisons.

1) Les Africaines produisent jusqu'à 80 pour cent des aliments, mais en vertu des droits coutumiers elles ne possèdent pas les terres qu'elles travaillent et par conséquent n'ont aucun moyen de garantie en cas de demande de crédit.

2) Traditionnellement, leur production est consommée par la famille et le surplus, si surplus il y a, couvre l'achat de denrées nécessaires, puisque les femmes sont tenues de subvenir aux besoins de leur famille;

3) Les femmes ne sont pas seulement pauvres; elles sont aussi analphabètes et exploitées par ceux à qui profitent leur labeur. Elles ne sont pas adéquatement représentées dans les coopératives, car cela nécessite un certain nombre de connaissances (en particulier dans le domaine de la gestion) qu'elles n'ont pas, et un apport financier dont elles ne disposent pas.

4) Elles adhèrent encore aux valeurs culturelles et sociales qui prévalaient dans la société traditionnelle et qui non seulement leur assignent un rôle bien défini, mais encore, les empêchent de participer pleinement à quelque association que ce soit. D'ailleurs, le BIT a découvert que de telles considérations entravaient le bon fonctionnement des coopératives féminines de telle sorte que ces dernières ne cessent de traverser des périodes de crise.

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<sup>4/</sup> BIT Femmes au Travail N. 1/1987, p.17

5) Nul n'ignore la somme de travail abattu au cours d'une journée par la femme africaine (les seules collectes de bois de chauffe et d'eau peuvent lui prendre la moitié d'une journée); dans ces conditions, où trouverait-elle encore le temps de participer comme membre d'une coopérative?

6) L'acquisition des principes fondamentaux régissant la bonne marche d'une coopérative nécessite aussi des stages de formation que les femmes n'ont souvent pas le temps de suivre car elles sont déjà prises par les tâches domestiques, le travail hors maison et les soins à donner aux enfants et aux personnes âgées. A ce propos, il convient de noter que:

- i) les crèches sont inexistantes en zones rurales, et très rares en ville; donc chaque famille doit s'organiser pour la garde des enfants;
- ii) il n'existe pas d'hospices pour les personnes âgées, qui restent donc entièrement à la charge de leur famille; d'ailleurs la pratique des hospices pour vieillards n'est pas en conformité avec les valeurs culturelles en Afrique;
- iii) rares sont les institutions spécialisées qui s'occupent de la garde ou de la rééducation des handicapés.

7) Enfin, généralement les coopératives en Afrique sont des instruments gouvernementaux de développement. Malgré les progrès réalisés dans le domaine de l'intégration de la femme au processus de développement et celui de l'amélioration de leur statut social, toutes les activités demeurent dominées par les hommes, sinon totalement accaparées par eux. Ils sont les premiers à avoir accès non seulement à la propriété foncière (donc à l'utilisation des meilleurs terres) mais aussi au crédit, et aux autres structures de l'économie nationale, ainsi qu'à l'éducation et à la formation. Des coopératives sont créées en premier lieu pour eux et par eux. L'exemple suivant est cité par le BIT: "le rapport statistique 1983-84 du Conseil mondial des coopératives d'épargne et de crédit (WOCCU) montrait qu'il y avait en Afrique 10.440 coopératives de crédit rassemblant 11.607.837 membres et présentant un solde total de 156.656.551 dollars américains..." Or, "les associations d'épargne du type des tontines (...) auxquelles participent un grand nombre de femmes, ne sont pas prises en considération, bien que la plupart d'entre elles fonctionnent selon les principes des coopératives."<sup>5/</sup> Ainsi

5/ BIT: Femmes au Travail No. 1/1987, p.18



un système largement utilisé et qui a déjà fait ses preuves se voit pratiquement ignoré (ou dédaigné), parce que regroupant principalement des femmes. Ceci constitue un exemple typique du peu d'intérêt manifesté pour les activités, même réussies, entreprises par les femmes.

Malgré toutes les déclarations sur l'utilisation totale des ressources humaines et naturelles du continent en vue d'un développement endogène et autocentré, mis à part quelques pays, comme la Gambie, la Tanzanie, le Togo, le Kenya, le Sénégal, les potentialités des femmes ne sont pas ou peu utilisées, tandis que se perpétuent des valeurs qui considèrent le travail féminin comme quantité négligeable. Qu'arriverait-il si les Africaines décidaient un beau jour d'être vraiment des femmes au foyer et qu'il appartenait aux hommes de subvenir à tous les besoins familiaux?

On perd trop souvent de vue le fait que le but de la coopération est de produire des "hommes et des femmes solidaires pour que chacun s'élève à une pleine vie personnelle et tous ensemble à une pleine vie sociale". Ainsi, soit les femmes n'ont pas accès aux coopératives modernes, soit elles n'y occupent presque jamais de poste de gestion administrative ou financière, soit enfin elles créent leurs propres coopératives qui se sont révélées, certes, viables, mais il faudrait aussi découvrir dans quelle mesure elles les gèrent seules.

Ce dernier fait n'aurait rien de gênant mais comme le déplore l'UNICEF "dans beaucoup de pays, les activités auxquelles les femmes sont associées restent distinctes des autres programmes de développement, ce qui renforce l'exclusion des femmes du courant principal du développement<sup>6/</sup>; il n'aurait donc rien de gênant à condition que les femmes soient considérées comme des membres à part entière avec les mêmes droits et les mêmes devoirs.

### Conclusion

Malgré les expériences réussies tentées dans quelques pays et les efforts louables de l'Organisation internationale du travail (OIT), la participation des Africaines au mouvement coopératif demeure assez faible. Une effective participation ne nécessite pas seulement l'abandon de certaines habitudes culturelles qui leur sont préjudiciables et un changement de mentalités en rapport direct avec les structures économiques et sociales établies, mais aussi de nouvelles législations régissant, entre autres, la propriété et la jouissance de biens, en particulier l'accès à la terre, au cheptel, à l'eau, aux technologies améliorées et autres biens productifs.

<sup>6/</sup> UNICEF: Rapport Annuel 1982, New York 1983, p.22



La femme africaine a prouvé qu'elle était capable d'assumer des responsabilités pour peu que la possibilité lui en soit donnée. Il convient donc d'alléger d'abord son fardeau quotidien, afin qu'elle puisse disposer du temps nécessaire à sa présence effective au sein d'une coopérative et, par là-même, au développement de sa communauté avec toutes les conséquences que cela implique.

Avec quelques moyens, elle peut faire en sorte que son travail soit estimé à sa juste valeur, que sa contribution soit adéquatement rémunérée assurant aussi une répartition équitable des revenus.

L'INSTRAW l'OIT, le PNUD, la FAO, le PAM et d'autres agences des Nations Unies peuvent contribuer d'une manière efficace et visible à améliorer la situation des femmes africaines; grâce aux résultats obtenus, ces femmes pourront peu à peu reprendre confiance en elles-mêmes et devenir plus combatives car elles auront découvert qu'elles sont capables d'exercer des métiers jusque là réservés aux hommes. Par ailleurs, elles découvriront que l'association en coopératives multiplie les moyens, étend le champ des actions et permet d'atteindre plus rapidement des objectifs à la mesure du travail de chacun et de tous. Ayant ainsi découvert leur force les Africaines aideront leur continent à "refaire surface et à faire route vers de nouveaux horizons".

## Part Two

### G. Food and Agriculture Organization, Committee for the Promotion of Aid to Co-operatives (COPAC) COPAC and Women in Co-operatives. An Overview

by  
Susan Dean

#### I. What is COPAC?

The Committee for the Promotion of Aid to Co-operatives (COPAC) is a United Nations-NGO liaison committee established in 1971 for the purpose of improving co-ordination of activities for the promotion of co-operatives. Its seven members are:

- Food and Agriculture Organisation of the United Nations (FAO)
- International Co-operative Alliance (ICA)
- International Federation of Agricultural Producers (FAP)
- International Federation of Plantation, Agricultural and Allied Workers (IFPAAW)
- International Labour Office (ILO)
- United Nations Secretariat (UN)
- World Council of Credit Unions (WOCCU)

COPAC also maintains close contact with many non-member organizations, both UN and NGOs, which are active in co-operatives.

The essential function of COPAC is to promote co-ordinated assistance to cooperatives in developing countries. COPAC itself does not provide financial or technical assistance although most of its members do so.

COPAC does, however, help co-operatives in developing countries learn where to look for assistance by publishing a very useful Directory of Agencies Assisting in Developing Countries and a Guide for the Preparation of Co-operative Projects. COPAC informs development agencies of the situation and needs of co-operative movements throughout the world through its series of Co-operative Information Notes on developing countries. In addition to conducting occasional seminars, COPAC also publishes a bulletin twice a year to keep readers in both developed and developing countries up to date on co-operative news. Thus, COPAC basically acts as a clearinghouse or link between co-operatives, particularly in developing countries and development organizations in its work to promote assistance to co-operatives.

#### II. COPAC Emphasizes Importance of Women's Participation in Co-operatives

In 1985, COPAC received funding from the United Nations Development Programme for Women (UNIFEM) to prepare an overview of the situation of Women in Co-operatives as a contribution to the end-of-decade Conference for Women held in Nairobi in July of that year. The paper highlighted many of the

constraints to participation in co-operatives, an effort which later led into production of two manuals on handicrafts co-operatives with ILO/MATCOM, a unit of the ILO which produces co-operative training materials.

The 1985 COPAC publication on Women in Co-operatives caused COPAC members to reflect that more needed to be done through COPAC and through their own organizations to increase women's participation in cooperatives. It was thus agreed that the subject should be a regular agenda item at all future COPAC meetings and that COPAC should continue to look for ways to collaborate further with such organizations as UNIFEM. Subsequently, COPAC carried out a study of women's participation in cooperatives in Central America with UNIFEM funding in 1987. And towards the end of that year UNIFEM gave COPAC a two-year grant to develop a Women in Co-operatives Programme that would work to promote the participation of women in co-operatives through its member organizations and to act as a focal point for developing and strengthening the network of women co-operators.

### III. The COPAC Women in Cooperatives Programme

The programme as designed with UNIFEM has the following components:

- A. Creation of an information and resource bank, collecting and disseminating information and data on the participation of women in co-operatives and on relevant women-in-development issues, as well as on useful topics such as appropriate technology.
- B. Adaptation or creation of training materials for women co-operators in order to help give them the skills they need to participate in their co-operatives particularly in leadership roles. Emphasis also will be placed upon seeing that existing co-operative training materials are made more available to women.
- C. Creation of a newsletter to link and strengthen a network of women co-operators and those interested in promoting women's involvement in co-operatives. The newsletter will count on reader input as a way of sharing the experiences of women co-operators with those in other countries.
- D. Creation of an internship post at COPAC for young women university graduates, especially from developing countries, to expose them to international development work and especially to women-in-co-operative issues. It is hoped that these women will be able to go on to take leadership positions in national or international development institutions whose decision-making hierarchies at present often do not include women, which results in women not being taken into account in project design and implementation.
- E. Finally, and most basically, COPAC will act as a focal point for members' activities related to women in co-operatives, and will seek to promote such initiatives. COPAC will also be involved in the organization of study tours and seminars, and will promote participation of women in relevant

international seminars. We have already insured, for example, that women will be actively represented at the COPAC/World Food Programme Symposium on Food Aid and Co-operatives to be held in September, in Vienna. Food Aid is a subject of direct interest to women, who are usually most closely involved in food aid programmes as beneficiaries or participants.

#### IV. COPAC Members and the Participation of Women in Co-operatives

It should be remembered that COPAC is a liaison committee of seven different organizations, all of which are also directly taking up the question of women's involvement in co-operatives through their own organizational efforts and programmes. Following are some brief examples of each member organization's activities involving women in co-operatives or cooperative-type organizations:

##### Food and Agriculture Organization of the United Nations

FAO, along with many other development organizations, has realized that in the past too little attention has been given to women farmers although their role in agriculture, throughout the world and notably in Africa, is a major one. A 1983 FAO report on women in agricultural co-operatives noted many of the constraints facing women's participation in these co-operatives. FAO has tried to involve women more in agricultural co-operatives through its programmes and projects.

One such initiative is a pilot project in El Salvador to organize rural youths, both boys and girls, in income-raising projects (horticulture and small livestock) within two agricultural co-operatives. These youths are the sons and daughters of members, between the ages of 15 and 20, who have been provided with land and administrative assistance by the co-operatives and with production training by a Salvadorian NGO using FAO funding.

Although the project is just a few months old, the initial response of co-operative members and youths has been enthusiastic. It is too soon to forecast results, but a programme in which young men and women are working together in a co-operative project would seem to be a good start at breaking down the traditional perceptions or customs which often hinder women most from effective co-operative participation. When these youngsters become adults and co-operative members it is hoped that these early experiences will free them from such prejudices and allow them to continue to work together in their co-operative.

##### International Co-operative Alliance

The ICA Women's Committee is represented at this Conference and its work is no doubt well known to participants. However, it is worth highlighting that in 1983, it issued an important policy statement entitled "Women as Equal Partners in Co-operative Development" which continues to provide important guidelines and goals for the co-operative movement in regard to the

role of women in co-operatives, while the ICA regional offices have had strong programmes for women, with training for women co-operators emphasized through regional workshops and seminars. The Women's Committee continues to play a significant role as a link among women co-operators throughout the world.

#### International Federation of Agricultural Producers

The IFAP member organizations - nationwide Farmers' Unions, Co-operative Federations or Chambers of Agriculture - are paying increasing attention to women farmers. Women's participation is increasing, and the number of women in decision-making positions is gradually growing. However, the degree of women's involvement in many farmers' organizations, especially beyond the local level, remains inadequate to the role they play in agriculture.

During the last few years, IFAP has succeeded in involving women in all its activities for developing countries. A few recent examples include:

- Workshops organized in 1987 in Kenya, Tunisia and Nepal in co-operation with IFAD on "Greater Farmer Participation in Development Projects and Strengthening Farmers' Organizations".

- The IFAP African Regional Committee has included, among its priorities, the enhancement of women in rural and public life, and organized the first training course for 40 African Women Farmers' Representative in Cairo, November 1987.

- The Seminar on the Role of Farmers' Organizations and Appropriate Farming Systems in Developing Countries, held in Adelaide, Australia, May 1988.

- The Committee on Women in Agriculture held its regular session during the IFAP General Conference, in Australia, in May 1988 and discussed as its main theme "Training Needs and Opportunities for Women Farmers". Farmers' representatives, men and women from 15 countries, presented their national experiences. The conclusions and recommendations of the Committee were presented to the Conference and adopted in its Plenary Session.

#### International Federation of Plantation, Agricultural and Allied Workers

IFPAAW is an international trade union federation which works to secure the rights of agricultural workers. In its work with women, IFPAAW has assisted women's peasant associations, particularly in Latin America, to become better organized and stronger. Many of these organizations have in turn helped to form women's groups or pre-co-operatives among rural women. The National Association of Rural Women Workers in Honduras for instance has organized over 1300 women into co-operative groups.

### International Labour Organisation

The ILO, particularly through its co-operative programme, has paid great attention to the subject of women in co-operatives. An extensive study was published in 1987 on women's participation in co-operative groups and societies, providing a country by country picture of the involvement of women in co-operatives. A seminar/study tour, with CENTROSOYUZ in 1986, gave Asian women co-operators the opportunity to share their experiences on the involvement of women in co-operatives with emphasis on consumer co-operatives.

As mentioned earlier, ILO/MATCOM (Materials and Techniques of Co-operative Management Training) collaborated on a joint project with COPAC that produced two training manuals aimed at women co-operators. They are intended to interest women in organizing a co-operative and to give basic training in management duties, with specific reference to handicrafts co-operatives, a type of co-operative often favoured by women.

ILO also carries out co-operative projects which support women's co-operative activities in many African, Asian and Latin American countries.

### The United Nations Secretariat

Many United Nations specialized agencies assist women in co-operatives or co-operative-type associations, including the COPAC members, FAO and ILO, as well as UNIFEM and UNDP, among others. The United Nations Secretariat, a COPAC member in its own right, produces the United Nations Secretary General's Report on Co-operatives every two years, a document on the status of co-operatives sent to the General Assembly for review. It is significant that the report notes that co-operatives are being deprived of "an important segment of the population" due to the many barriers women face in participation. It suggests that efforts be made both to encourage the formation of women's co-operatives and to increase participation in mixed co-operatives.

### World Council of Credit Unions

The World Council of Credit Unions is the international apex organization for the world credit union movement. Credit unions have long been one of the co-operative sectors to attract the most women. Despite a lack of statistics, reliable estimates can be made of a solid 40-45 per cent of credit union membership that is composed of women. In some countries this figure is substantially higher, such as in Lesotho whose credit union movement is made up of about 75 per cent women including management and leadership posts. WOCCU, however, realizes that women in most countries are still under-represented in management and leadership and is attempting to address this situation. Credit Unions and Women, in fact, is a subject that WOCCU is giving particular attention to this year.



V. Conclusion

This has been a very brief presentation of COPAC, its new women in co-operatives programme, and a few of its members' activities in promoting women's participation in co-operatives.

COPAC welcomes the opportunity to participate in this meeting as a way of exchanging experiences and ideas with women co-operators, and ultimately strengthening their participation in the co-operative movement.

Through its Women in Co-operatives programme and through its member's activities, COPAC hopes to be able to contribute to this process.

## Part Two

### H. United Nations Development Programme (UNDP), Women in Development, Policy and Procedures: Women in Co-operative Projects by Region

by  
Renu Chahil-Graf

#### Introduction

A priority concern of UNDP is to ensure the integration of women as participants and beneficiaries in all its development programmes and projects. This arises not only out of the recognition that women are significant contributors to economic and social development, but also from the conviction that sustainable development is possible only if women are more effectively involved.

An international commitment to pursue policies and strategies addressed at women was evidenced when national governments unanimously adopted a programme for action and implementation - the "Nairobi Forward-Looking Strategies for the Advancement of Women" - which emanated from the culminating conference of the United Nations Decade for Women in 1985.

The focus of UNDP's Women in Development policy is to assist governments, in line with national priorities and global concerns, in integrating and promoting women in their development activities. It also reflects the growing need for technical assistance agencies to deal more directly with the questions of beneficiaries and target groups.

#### Purpose

The basic policy goals are:

- i) to encourage concrete action through inclusion of women's concerns in appropriate stages of UNDP's programme and project formulation, implementation and evaluation processes, thereby ensuring a larger role for women as participants and beneficiaries;
- ii) to do the above in a country-specific context, taking into account the existing situation, past experiences and future policy options;
- iii) to share experiences with a view to delineating the most workable strategies.

In order to achieve these initial goals it is necessary to consistently and systematically examine programmes and projects and UNDP and its special funds, with a view to analyzing women's roles and activities, assessing their

real and potential participation rates, and proposing reorientation, as necessary, to more comprehensively and adequately address women's concerns. This is essentially the responsibility of the Resident Representative, but presupposes that Field Offices have focal points - one international and one national staff member - mandated to operationalize and support women in development activities policies. These staff members will also act as resource persons in this area, and collect and provide relevant information and reference material. Furthermore, the documentation of such initiatives and outcomes will make the UNDP accountable for its emphasis on Women in Development.

The objective is not necessarily to propose intervention or changes in all projects. However, it is suggested that all projects be subjected to at least a minimum review\* in order to encourage the incorporation of women's concerns into as many projects in the mainstream of development as possible. Where projects are women-specific, the task is to ensure that these projects are practical and linked to the country programme. UNIFEM's initiatives in the respective regions and countries will provide experiences particularly relevant for UNDP's mainstream activities.

#### Procedures

The following procedures are proposed so that they may be routinely carried out during all stages of the programming and project cycles.

##### A. Country programming

- i) In the initial stages of country programming, such as during informal consultations between the Resident Representative and Government officials, national policies in regard to women should be discussed with a view to determining government priorities in this area as well as any existing constraints on future policy options, keeping in mind UNDP's advocacy role.
- ii) In any event, the input of the Resident Representative into UNDP's Position Paper should indicate in which way women's issues form part of the overall national development planning, in particular their roles and participation rates in the country's priority sectors. The position paper itself should include this material, linking it explicitly to the past and proposed UNDP assistance in these sectors. To assist in this process, the Division for Women in Development will make

\* Please refer to the original paper presented by the United Nations Development Programme (UNDP) at the Interregional Consultative Meeting on Women in Co-operatives: Implications for Development, UNDP: Women in Development, Policy and Procedures; Women in Co-operative Projects by Region, June, 1988.

available, either directly or through the Women in Development focal points/resource persons throughout the organization, supportive data and information. In cases where such material is not easily available locally or through the Division for Women in Development, it is advised that a country level study on the economic and social roles of women be elicited through a local institution, governmental or non-governmental organization, utilizing Special Programme Resources.

- iii) Furthermore, in the conduct of NATCAPs, Round Tables and similar activities, issues related to women should be discussed in order to elaborate this dimension in the country programme and to direct the corresponding co-ordination process.
- iv) When the country programme has been finalized, the Programme Review Committee should assess whether women's issues have been satisfactorily dealt with. The Administrator's note accompanying the country programme should also comment upon this aspect.
- v) In cases where country programmes have been approved, the considerations noted above should be included in the country programming monitoring and evaluation activities. At this time, modifications to the programme should be proposed to focus attention on women's issues as necessary.

#### B. The Project Cycle

- i) During the project identification/formulation stage, a review of the pertinence of women's issues in the context of the sector/subsector of the project should be carried out, in order to identify and make proposals that specify how the project will integrate women. In order to assist in performing a focussed and systematic review, the use of a Project Review Form is proposed.\* It is essential that this form be used for all projects. If the initial analysis indicates that the project is not relevant for women, this should be stated and briefly explained.
- ii) During project appraisal, the members of the Project Appraisal Committee should assess the validity of the project's approach to women in development and propose modifications if necessary.

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\* Please refer to original paper presented by the United Nations Development Programme (UNDP) at the Interregional Consultative Meeting on Women in Co-operatives: Implications for Development, UNDP: Women in Development, Policy and Procedures; Women in Co-operative Projects by Region, June, 1988.

The Division for Women in Development is represented at the Action Committee which recommends final approval for certain projects.

- iii) Projects which have particular relevance to women should use the identifier "WID" on the project fact sheets and on the Country Programme Management Plan (CPMP). Such projects can then be readily accessed for further analysis and action.
- iv) Once the project has been approved it is contingent upon the implementing agency to ensure that attention to women's issues is maintained. Most agencies share the common objective of encouraging the integration of women in their development activities. It is nevertheless essential for UNDP officers to include this item in the Terms of Reference and in the briefing and debriefing of project personnel, consultants, advisers and others involved in all UNDP-supported projects. The recruitment of women for any of these positions is encouraged, especially in situations where it is more acceptable for women rather than men to communicate with women.

#### C. Monitoring, Review and Evaluation

- i) Reports prepared for annual/tripartite reviews should also assess the success or lack thereof of the project in reaching women. During the reviews, revisions to reorient the project should be proposed, as necessary. If the project has not been previously subjected to an analysis of women's participation in the sector/subsector of the project, this should also be carried out at this time.
- ii) In depth evaluations should also assess the success of the project in reaching women, and based on findings, propose strategies for future projects in the respective sectors. To ensure the quality of this analysis, the evaluating missions should, to the extent possible, include at least one person with expertise on women in development issues.
- iii) During the monitoring, review and evaluation processes and especially at the time of preparation of the final report, breakdown by gender of project-related staff and trainees should be provided for all projects under question three of the Project Review Form, irrespective of the project's supposed relevance for women.

#### Support Measures

In order to facilitate the implementation of the above procedures, certain additional initiatives are being undertaken by the Division for Women in Development in order to provide staff with necessary skills, tools and data, and to encourage the dissemination and exchange of experiences. These are as follows:

- i) Staff training: Training for staff is underway at headquarters and the field in the form of separate Women in Development workshops and seminars and as Women in Development sessions in other regularly scheduled staff training. It is directed at all levels of management and, to the extent possible, also includes staff from other United Nations organizations and agencies.
- ii) Country Profile: To provide genderized socio-economic indicators and summarized data on women's participation rates, government policies, institutions and organizations, a one-page country profile is being developed for each country by the Division for Women in Development. Input is being sought from other United Nations organizations and agencies, with verification from Regional Bureaus, field offices and national sources, as appropriate. The purpose of the profile is to inform and assist UNDP staff, and others involved in UNDP projects in getting a quick picture of a country from a Women in Development perspective.
- iii) Women in Development Newsletter - WIDLINK: In order to provide information and encourage exchange on Women in Development issues, it is proposed that a newsletter be published in English, French and Spanish. It will contain country experiences and sample cases of how women's issues are dealt with in the context of specific projects. While focusing on UNDP's activities, it will also relate information from other United Nations organizations, bilateral agencies, governments and nongovernmental organizations.

These procedures are the first steps in elaborating a Women in Development strategy for UNDP programmes and projects. The application of these, and feedback on their use to the Division for Women in Development will greatly contribute to UNDP's realism, efficiency and credibility in implementing its commitment to Women in Development.



## Part Two

### I. Economic Commission for Latin America and the Caribbean (ECLAC); Participación de la mujer en las cooperativas en América Latina: Notas preliminares

por  
Miriam Krawczyk

#### Introducción

Las reflexiones que se exponen en estas notas sobre la participación de la mujer en las cooperativas en América Latina y el Caribe adoptan como marco dos determinantes: la crisis, que afecta tan profundamente la región, y las Estrategias de Nairobi, orientadas hacia el futuro para el adelanto de la Mujer<sup>1/</sup> que cierran el decenio y abren un nuevo ciclo en las acciones para incorporar más activamente a la mujer en la sociedad.

En el entorno de crisis, el debate sobre el cooperativismo aparece con una óptica nueva como uno de los agentes sociales que podrían tener potencialidad para ayudar a reanudar el desarrollo económico y social latinoamericano. En el marco de las Estrategias de Nairobi, entre los medios que podrían ser apropiados se sugiere el cooperativismo para la incorporación de la mujer en un plano igualitario de participación.

En las páginas que siguen, se reseñan someramente las condicionantes de la crisis y las orientaciones de Nairobi, se sintetiza el desarrollo y algunas características actuales del cooperativismo latinoamericano, y se presenta un enfoque más sistemático, aunque incompleto, sobre la participación de las mujeres en el cooperativismo en la región. Se destacan algunos obstáculos, áreas prioritarias de acción y algunos ejemplos novedosos o significativos. Finalmente, se esbozan una serie de orientaciones hacia el futuro en un marco de desarrollo con equidad y voluntad política como elementos indispensables.

#### La crisis

En la década de 1980, se inició en América Latina y el Caribe un proceso de estancamiento y regresión que cerró prácticamente tres decenios de crecimiento y transformación de las economías y sociedades latinoamericanas. Si bien esos cambios fueron de distinto origen y profundidad y persistieron

<sup>1/</sup> Aprobadas por la Conferencia Mundial para el Examen y la Evaluación de los Logros del Decenio de las Naciones Unidas para la Mujer: Igualdad, Desarrollo y Paz, Nairobi, 15 al 26 de julio de 1985.

diferencias de productividad, subempleo de mano de obra y permanencia de amplios sectores de la población en condiciones de extrema pobreza, muchos países realizaron importantes avances en materia de industrialización, modernización de grandes segmentos del sector agropecuario, urbanización y expansión educativa, todo lo cual permitió que surgieran importantes estratos intermedios. Pese al desarrollo innegable que ha experimentado la región, subsistieron importantes rezagos, que se manifestaron en grandes diferencias de ingresos, de niveles y de oportunidades.

Entre las principales insuficiencias del desarrollo latinoamericano y del Caribe se suele mencionar su estilo concentrador y excluyente.<sup>2/</sup> La crisis ha afectado de manera notoria el crecimiento económico. Ha agravado además los problemas de desempleo y subempleo, deteriorando aún más la distribución del ingreso, dificultando el acceso a los servicios sociales y reduciendo los niveles de consumo de los sectores medios y populares.

Al prolongarse esta situación se destruyen las expectativas de movilidad social y de incorporación a la sociedad. Las tendencias concentradoras y excluyentes del proceso económico han dado lugar en algunos países de la región a una desigualdad de tal magnitud que trasciende el consumo y se manifiesta en todas las dimensiones del quehacer social generando la imagen de "mundos diferentes y superpuestos".<sup>3/</sup> Las perspectivas que se vislumbran en el futuro son pesimistas. Al analizar los factores que determinan la falta de crecimiento algunos estudios concluyen que es probable que estos se mantengan y las "dolorosas consecuencias de la crisis, cuya magnitud y alcance hubieran sido inimaginables hace tan sólo unos años, podrían prolongarse en el tiempo, y en algunos casos, incluso agravarse".<sup>4/</sup>

Para enfrentar esta situación, la región debe movilizar todos sus activos. Entre ellos son esenciales el mercado regional, los recursos humanos y naturales, la capacidad creativa, la cooperación intrarregional y los procesos subregionales de integración.

<sup>2/</sup> Véase al respecto CEPAL, "América Latina en el umbral de los 80" (E/CEPAL/G.1106), Santiago de Chile, noviembre de 1979.

<sup>3/</sup> Para un análisis más amplio de este tema, véase CEPAL, "Restricciones al desarrollo sostenido en América Latina y el Caribe y requisitos para su superación" (LC/G.1488(SES.22/3(Rev.1), Santiago de Chile, 8 de febrero de 1988.

<sup>4/</sup> CEPAL, Informe de la Reunión Técnica Subregional sobre Realidad y Perspectiva del Cooperativismo en Argentina, Brasil, Chile, Paraguay, y Uruguay, Montevideo, 18-20 de noviembre de 1985 (LC/L.379 (Sem.28/7)), Santiago de Chile, 1986.

El desafío que enfrenta la región es grande y el compromiso ineludible. Por una parte, las economías deben prepararse para competir en los mercados internacionales, aumentar la absorción productiva de la mano de obra y transformar la estructura productiva, a fin de responder a las demandas de la economía mundial. Por otra parte, se debe lograr una distribución más justa de los frutos del desarrollo y de las oportunidades económicas y alcanzar una más amplia participación de todos los estratos en la toma de decisiones.

Ello requiere, entre otras cosas, volver la mirada hacia los países de la región en su conjunto, reorientar el desarrollo con una preocupación prioritaria centrada en la equidad, y buscar un enfoque integrado de la política social y de ésta con la política económica.

La equidad es en este marco un objetivo prioritario no sólo por razones éticas sino debido a que la posibilidad actual de los gobiernos de conducir los países durante lapsos prolongados requiere consensos, y la recuperación democrática es compatible con un crecimiento económico moderado siempre que los actores sociales representativos de las mayorías participen de un compromiso nacional. Además, el redimensionamiento de los problemas a que obliga la crisis requiere ampliar el diálogo entre el cooperativismo, los movimientos sociales, los técnicos y los funcionarios gubernamentales, y afrontarlo con mayor originalidad. Obliga también a profundizar en algunos temas y aspectos de la sociedad, lo que podría constituir un aporte a la formulación de modelos futuros.

Pareciera haber consenso, aún entre los principales dirigentes del movimiento cooperativo latinoamericano, respecto de que éste, por sí solo no puede convertirse en un agente de cambio, pero que tiene un papel importante que jugar en el ámbito de la democracia social y económica.<sup>5/</sup> Puede asimismo generar nuevas modalidades y nuevos espacios para la incorporación de las mujeres, como partícipes e integrantes activas en la generación del desarrollo necesario. Este sector, que ha visto en las últimas décadas extenderse sus espacios educacionales, diversificarse sus oportunidades laborales y ampliarse con la modernización sus papeles sociales, es especialmente vulnerable a los efectos de la crisis por la fragilidad de su incorporación al mercado de trabajo y lo reciente de su inserción en los espacios sociales. Entre otros problemas, las Estrategias de Nairobi recogen esa preocupación.

5/ Ibid, P. 17.

### Las Estrategias de Nairobi

Las Estrategias de Nairobi no se refieren al cooperativismo en forma especial ni tampoco contemplan mandatos específicos aislados para la participación de la mujer en las cooperativas. Por el contrario, la perspectiva desde la cual abordan este tema es la de un desarrollo global, integrado, con opciones múltiples de acuerdo a las realidades específicas de cada región.

Es así como al referirse a la función de la mujer como factor de desarrollo, las estrategias enfatizan su participación en diversas estructuras organizativas de autogestión obrera y sindical, en el cooperativismo, en la democracia industrial, y otras.

Un tema importante planteado en las Estrategias se refiere a la necesidad de autosuficiencia económica. Se propone al respecto la formulación y aplicación de programas que permitan por una parte el acceso de organizaciones, cooperativas, sindicatos y asociaciones de mujeres al crédito y a la asistencia financiera, y por otra, que incorporen criterios de las mujeres a las actividades programadas.

En relación con la pobreza y el desempleo, se considera que el cooperativismo puede ayudar a incorporar a las mujeres especialmente del sector informal, en actividades de generación del ingreso.

El sector que merece atención prioritaria es el de las mujeres rurales. Las estrategias contemplan al respecto la promoción de la organización de la mujer por medio de asociaciones, cooperativas e instituciones intermedias de ahorro, dando prioridad a la producción de alimentos, área en la cual la mujer cumple un papel clave.

Un tema importante en la región es la necesidad de mejorar las condiciones del sector informal. El desarrollo industrial, mediante pequeñas industrias y artesanía tradicional, y con el apoyo de las cooperativas se vislumbra como un factor positivo.

La óptica de las Estrategias de Nairobi es global e integral. Enfatiza los temas centrales del desarrollo y ubica en el escenario de la crisis al cooperativismo como uno de los actores posibles para alcanzar los objetivos. Lo que importa fundamentalmente es la promoción de la mujer en organizaciones así como su participación en el empleo y en el ingreso y en el diseño de fórmulas que ayuden a aumentar su autonomía.

### Antecedentes del cooperativismo latinoamericano

Existe consenso acerca de que "los precursores del cooperativismo enfrentaron en su tiempo el proceso de desarrollo naciente del capitalismo. Su actitud crítica hacia ese proceso surgía de una concepción de posiciones específicas del desarrollo, de lucha de clases, que se expresaba en la constitución del sindicalismo y del cooperativismo como formas concretas de

la lucha en aquella etapa. Asimismo, dejaron como legado ideas que se consideraron utópicas, sobre una sociedad basada en principios de justicia y equidad".<sup>6/</sup> En esa perspectiva, la solidaridad tenía su expresión concreta en la ayuda mutua, otro de los conceptos centrales del cooperativismo.

El problema mayor que percibió la mayoría de los pensadores de aquel tiempo fue la existencia y la persistencia de la injusticia social. Además, ya entonces esa proposición llevaba implícita la necesidad de devolverle a la sociedad, que se despersonalizaba, su esencia humana. Por ese motivo, se propugnaba un profundo antiautoritarismo, se rechazaba la idea de un estado central fuerte, y se proponía su sustitución como alternativa por la unión voluntaria de los individuos en asociaciones pequeñas. La preocupación esencial de los precursores del cooperativismo no era tanto la eficiencia del gobierno como la libertad y la realización del hombre.

Actualmente, se está viviendo un fenómeno cooperativo diversificado, vigente en todos los sistemas políticos y económicos. En los países del Tercer Mundo el fenómeno ha adquirido características comunes por las implicancias del subdesarrollo y la dependencia. Se mantiene la idea central en el plano teórico de que "el cooperativismo es un modo de vivir", y por su parte, los investigadores siguen considerando esencial la combinación de ayuda propia con ayuda mutua, como factores orientados hacia la estructura de valores humanos universales. Pareciera que en el nivel de las ideas que promueve el cooperativismo se mantienen las premisas principales, y se insiste con frecuencia en la heterogeneidad del cooperativismo latinoamericano. Cabe recordar que aunque las ideas cooperativas en Europa aparecieron predominantemente vinculadas al anarquismo y al socialismo utópico, sus diferencias en el desarrollo histórico también han sido significativas.

El desarrollo real del cooperativismo europeo no tiene más de cien años. En sus inicios, la orientación se basó en los grandes principios de solidaridad, democracia y formación permanente, y si bien estos no han sido abandonados explícitamente, algunos estudios han revelado cambios profundos en el sistema: sociedades cooperativas basadas en acciones en Alemania, fenómenos de concentración en los Países Bajos, cooperativas destinadas a la utilización de maquinaria agrícola en Francia, politización de las cooperativas en Italia, y otros.<sup>7/</sup>

<sup>6/</sup> Luigi Vannini, "La cooperación agrícola europea en su contexto histórico, socioeconómico y sus relaciones con el Estado", estudio presentado al Seminario Nacional para Dirigentes de Organizaciones Cooperativas de América Latina (ICECOOP), Santiago de Chile, septiembre de 1986.

<sup>7/</sup> Alianza Cooperativa Internacional, "Las cooperativas en el año dos mil", Bogotá, Fondo Editorial Cooperativo, Ediciones Coocentros, 1981, pp. 25 y 77.



Si bien no existe un cambio tan sustancial entre el cooperativismo latinoamericano actual y el de origen, es indudable que los problemas se han vuelto más complejos. En efecto, en su seno se plantean hoy los temas relativos a la democracia y la participación, y se enfrentan situaciones de heterogeneidad que se reflejan por un lado en las grandes organizaciones de carácter empresarial y por el otro, en pequeñas agrupaciones productivas de trabajo o establecidas como estrategias de subsistencia.

Algunos autores sostienen que en general "las cooperativas tienden a adoptar las características y los rasgos del medio general dentro del cual existen. Tienen la propiedad del camaleón de tomar o imitar el color y los matices del ambiente en que están localizadas y donde es necesario que vivan. Así, cada una de las cooperativas, es, en cierto modo, el reflejo de un determinado contorno cultural y político, y no cabe duda que para sobrevivir necesita acomodarse al resto de su propia sociedad". Ello no impide que en casos concretos intentan mantenerse como "islas de cordura en un mundo que se está volviendo loco"<sup>8/</sup>, o constituirse en espacios de libertad, en ciertas situaciones coyunturales.

#### Algunos datos para el diagnóstico

Son escasos los datos sobre el desarrollo del cooperativismo en Latinoamérica. Si bien se tiene algún conocimiento acerca del movimiento cooperativo, el pensamiento, el ideario, los informes de reuniones y foros, la información sobre las cooperativas provenientes de sus propios administradores, o bien de fuentes gubernamentales, es fragmentaria, poco actualizada y los métodos de recopilación han variado mucho de un país a otro.

Se observan además bastantes diferencias de opinión respecto de los distintos períodos de análisis, la visión de los autores y el tipo de información disponible. Especial diferencia se aprecia entre los decenios de 1970 y 1980, en que las perspectivas y evaluaciones son diferentes y por ende también las opciones propuestas.

Aparentemente, a principios de los años sesenta las cooperativas de crédito,<sup>9/</sup> de consumo y agropecuarias, fueron las de mayor aceptación en la región.<sup>9/</sup> Suele haber consenso acerca de que las cooperativas

<sup>8/</sup> Dieter Banecke, "Sinopsis del movimiento cooperativo en América Latina", Las cooperativas en América Latina, Serie Cuadernos Cooperativos, No. 6, Instituto de Estudios Cooperativos, Universidad de Munster, Centro de Estudios Co-operativos, Universidad Católica de Chile, e Instituto de Co-operativismo, Universidad de Santo Tomás, Colombia, Zaragoza, España, pp. 21 y 25.

<sup>9/</sup> Centro de formación de líderes cooperativos (COOPAS), "Formas primitivas de cooperación en América Latina", Manual de cooperativas agropecuarias, La Paz, 1974.



latinoamericanas surgieron principalmente de las corrientes migratorias europeas registradas a fines del siglo pasado, y que han respondido a modelos específicos de propuestas de organización social y gestión económica originadas que se expandió en los sectores intermedios y bajos de la clase media y adquirió, de acuerdo con el tipo de migrante y la sociedad que estos encontraron, modalidades diferentes en cuanto arraigo, expansión, éxito económico y otras características afines. Sin embargo, según muchos autores, las formas comunitarias que se vivían en América Latina eran de hecho un tipo de fórmula cooperativa. Por ejemplo "en la época precolombina, los hombres del Tawantinsuyu vivían bajo un régimen comunitario que se caracterizaba por la propiedad colectiva de la tierra cultivable... de las aguas... tierras de pastos y bosques...; cooperación común en el trabajo y apropiación individual de las cosechas y frutos".<sup>10/</sup>

Asimismo, según otros autores, "El régimen de comunidad primitiva corresponde, evidentemente a un modo de producción colectivista... sobre el 'calpulli', propiedad comunal en México". Se ha señalado que "Estas tierras no son de particular de cada uno del barrio sino en común del calpulli".

En el Perú se mantiene el concepto de que "De las tierras de la comunidad ningún particular poseía alguna parte. Estas tierras de comunidad se repartían cada año y en cada uno se señalaba el pedazo que había menester...". Aparentemente, ello se repetía entre los araucanos en Chile, aunque los datos son escasos, entre los chibchas, incas y tupiguaraníes.<sup>11/</sup>

Tal vez por ello el cooperativismo latinoamericano es aún más heterogéneo que el europeo, notándose algunas tendencias específicas en grupos de países y en el interior de cada uno de ellos. Por ejemplo, en la

<sup>10/</sup> Aldo Cardona, "Modos y relaciones de producción en comunidades indígenas en Colombia", Formas de cooperación en comunidades indígenas en Colombia, Bogotá, Ediciones Instituto de Investigación e Investigación Cooperativa, Universidad de Santo Tomás, 1974.

<sup>11/</sup> Respecto a los ejemplos sobre países que se mencionan en esta parte, véase: CEPAL, "Proceso y significado del cooperativismo uruguayo (E/CEPAL/R.365), Santiago de Chile, 1984; "Proceso y significado del cooperativismo argentino (LC/R.461 (Sem. 28/3)), "El cooperativismo en el Paraguay (LC/R.467 (Sem.28/4)), "Las cooperativas en América Latina: El cooperativismo en Brasil" (LC/R.468 (Sem.28/5)); "Evolución del cooperativismo en Chile" (LC/R.470 (Sem.28/6)), Santiago de Chile, 1985; "El cooperativismo en el Ecuador" (LC/R.499), y "El movimiento cooperativo en Colombia" (LC/R.514), Santiago de Chile, 1986.

sociedad argentina<sup>12/</sup> la creación de cooperativas que funcionaban en forma autónoma sin intervención del Estado fue propiciada por pequeños productores rurales, que crearon fundamentalmente las cooperativas de seguros, y por obreros industriales politizados y otros trabajadores urbanos, que organizaron las cooperativas de consumo para defender su poder de compra. En Brasil, el cooperativismo apareció hasta los años setenta como un fenómeno principalmente urbano, pese a que en esa época el país tenía una economía predominantemente agraria y una sociedad marcadamente rural. Los sectores sociales medios, formados por empleados públicos, militares, profesionales liberales y obreros urbanos vinculados a movimientos políticos y sindicales, fueron los que propiciaron ámbitos más amplios de participación y gestión, de los cuales uno fue la cooperativa. En las zonas rurales, de estructura rígida y con un régimen de tierras de carácter concentrador, las cooperativas fueron creadas por iniciativa de los dirigentes locales, que aplicaron un criterio más bien parteralista, o bien fueron organizadas en los tres estados meridionales del país por pequeños y medianos colonos alemanes, italianos y polacos, principalmente.

En Colombia, el cooperativismo fue creado principalmente por el Estado, la Iglesia Católica, los partidos políticos y los sindicatos. A contar de la crisis de 1929, se instauró el sistema, se diseñó su estructura legal y el cooperativismo comenzó a ser fomentado con visión pragmática y localista en una primera etapa -como correspondía a un país de estructura artesanal y campesina, predominantemente- y en una segunda fase, con visión desarrollista, vinculada a los planes de desarrollo del Estado.

En Chile, las primeras cooperativas propiamente dichas aparecieron a principios del siglo, centralizadas especialmente en las ciudades de Santiago y Valparaíso, y estuvieron orientadas al consumo, a los servicios, al ahorro y al crédito y la vivienda. Las cooperativas agropecuarias se vincularon en ese período con la mediana y gran propiedad en una estructura que se ha considerado de complementariedad vertical del latifundismo.

En Ecuador, en sus orígenes, dos corrientes aparentemente fueron las que más influyeron en el movimiento cooperativo: la de la Iglesia Católica, especialmente en la Sierra, y la del socialismo y del anarquismo en la costa. Sin embargo, su evolución en el país fue lenta; desde 1919, año en que se fundó la primera cooperativa, hasta 1937, en que se dictó una ley, sólo se crearon cuatro cooperativas más. El auge se produjo en los años sesenta y fue impulsado por la Alianza para el Progreso.

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<sup>12/</sup> Gromoslav Mladenatz, "Los precursores", Historia de las doctrinas cooperativas, Buenos Aires, Ediciones INTERCOOP, 1969.

En el Paraguay, el cooperativismo tuvo su origen en la inmigración japonesa y germana, y posteriormente menonita. Esas experiencias, que abarcan toda la vida comunitaria y social de esos grupos, no se difundieron al resto de la sociedad. El pensamiento cooperativista en el Paraguay fue posterior y surgió en los años treinta como una preocupación por el desarrollo del sector rural. Las iniciativas de la Iglesia Católica para organizar cooperativas que contribuyesen a mejorar el nivel de vida de los campesinos han tenido resultados parciales, muy dependientes de las personas encargadas de fomentarlas, por lo que son experiencias que se han perdido al desaparecer sus promotores.

El cooperativismo uruguayo se desarrolló como resultado de una intensa estructuración de las relaciones laborales y gremiales que se establecieron en algunas ramas de la administración pública y de sectores de actividad con fuerte participación del Estado. Al comienzo se crearon las cooperativas de ahorro y crédito y las de consumo. Las primeras se basaron en el modelo cooperativo italiano, propiciadas por el movimiento social católico, con un enfoque confesional y con socios principalmente obreros. Las de consumo, organizadas por obreros textiles, ferroviarios, fabriles y por empleados de otras empresas, se desarrollaron lentamente y se consolidaron hacia los años cincuenta.

En general, en los países analizados, se observa que el cooperativismo ha adquirido significación y se ha consolidado como experiencia, aún con magnitudes proporcionales o absolutas muy diferentes. Así, en las décadas de mayor desarrollo el movimiento comprendió entre el 15 y el 20 por ciento de la población económicamente activa, de Argentina, Chile y Uruguay, mientras que el Brasil abarcó 6.5 por ciento de dicha población, llegando de todos modos a incluir a más de tres millones de socios. Sin duda, sus alcances han sido más marginales en el caso del Paraguay. Las magnitudes anotadas otorgan al cooperativismo un potencial que no se refleja en el poder real de las organizaciones. Diversos factores han contribuido a configurar un perfil sumamente fragmentado del proceso, que difícilmente podría englobarse en una experiencia general: la diferente magnitud de cada organización, la representación de intereses de sectores distintos, la variada inserción y el poder económico, el área de la economía en que se han insertado, el origen étnico de los socios, las formas diferenciadas de funcionamiento, y la mayor o menor dependencia del Estado o de las empresas.

Sin embargo, se pueden señalar en el cooperativismo latinoamericano algunas tendencias o directrices principales. Una de ellas apunta a la composición del cooperativismo, que aparece constituido por los inmigrantes que crearon cooperativas que se expandieron en el sector urbano vinculadas al consumo, ahorro y crédito insertándose en la población del país, o bien constituyeron verdaderas islas -normalmente agrícolas o agropecuarias- en comunidades cerradas, cultural y étnicamente diferentes con poca relación con la sociedad nacional.

Otra de las directrices tiene que ver con el tipo de pensamiento que animó la creación de las cooperativas; al respecto cabe mencionar la

iniciativa de la Iglesia Católica, la dirigencia local (que tuvo carácter paternalista), las doctrinas anarquistas y socialistas, y las orientadas estatales desarrollistas.

Otra forma de agrupamiento se basó en consideraciones de motivación. En efecto, algunos grupos se crearon "para sí mismos" y otras agrupaciones se establecieron "para otros". En Europa existe, por ejemplo, la sociedad de Richdale, que se ha organizado "por y para sí misma", en tanto que las motivaciones de otros precursores del cooperativismo se han orientado a mejorar las condiciones de vida de los demás. Así, Owen se sensibilizó con las condiciones de vida y trabajo de las empresas de tejidos y creó colonias que eran especies de cooperativas integradas. Fourier, "quería solucionar el problema social por medio de la constitución de grupos que organizaran su vida en común... entre los miembros de todas las clases sociales", y King planteó que los "obreros estarían más favorecidos si el dinero que gastaban en la organización de huelgas lo emplearan en la creación de cooperativas de consumo". A su juicio, la cooperación "les ofrece la posibilidad de crear una vida independiente y obtener un buen estado físico y moral".<sup>13/</sup>

En América Latina existen, por ejemplo, los grupos de sindicalistas y obreros en la Argentina o los de japoneses y menonitas en el Paraguay, que se organizaron "para sí". Por otra parte, grandes empresas en el Brasil han organizado cooperativas para sus empleados; algunos gobiernos, como parte de sus políticas, han fomentado la creación de cooperativas mediante la reforma agraria, la implantación de políticas de agroexportación a la adopción de opciones alternativas habitacionales. Asimismo, por medio de instituciones religiosas, locales, estatales o privadas se ha impulsado esta modalidad a fin de mejorar las condiciones de vida de "otros".

El cooperativismo ha adquirido además formas diferentes en los países, según el estrato socioeconómico con que se ha vinculado. Si bien es cierto que su modalidad se ha definido en gran parte por el modelo ideológico que lo ha orientado, el tipo de actividad que ha desarrollado o la estrategia a que ha obedecido, así como los intereses y necesidades de los diferentes sectores sociales le han imprimido su sello característico.

Tanto por el modelo de origen como por la base educativa y orgánica subyacente, el cooperativismo ha emergido inicialmente en algunos países como un fenómeno de los sectores medios, especialmente urbanos. En su segmento bajo, agrupa a obreros calificados y otros trabajadores urbanos,

<sup>13/</sup> Alianza Cooperativa Internacional, "Las cooperativas en el año dos mil", op.cit., p. 16.

especialmente en Argentina y Uruguay y, en menor medida, en Chile. Cuenta con obreros sindicalizados, pequeños comerciantes, funcionarios públicos y artesanos. Se orienta especialmente hacia el cooperativismo de consumo, ahorro y crédito (a veces, como en Chile, apoyado por la Iglesia Católica), y hacia la formación de cooperativas de producción o de trabajo, especialmente en el caso de los obreros y artesanos. El sector medio -que agrupa a empleados portuarios y del transporte, al profesorado, a funcionarios de carabineros y de las fuerzas armadas, a empleados de empresas, comerciantes y funcionarios públicos- normalmente ha participado en cooperativas de consumo. Algunas de tipo cerrado, vinculadas a las instituciones en que trabajan los asociados; otras de servicios, seguros y cooperativismo habitacional; y las de tipo profesional, como las de transporte, productos lácteos, y otras. En el sector medio alto del área urbana aparece más vinculado a las asociaciones de profesionales liberales: cooperativas de médicos, abogados y otros, como también algunas relacionadas con la informática, la comunicación, etc. Son cooperativas de profesionales que prestan servicios a su propio gremio o a otros sectores de la sociedad. Aparecen a veces vinculadas a esferas productivas de la economía y muchas veces en este sector hay superposición entre el cooperativismo urbano y rural, por su relación en algunos países con el sector agropecuario.

Los sectores populares urbanos aparecen vinculados al cooperativismo en el marco de ciertas iniciativas de acción social, estatal o de instituciones religiosas y benéficas, normalmente relacionadas con la satisfacción de necesidades básicas y marginalmente con políticas de emergencia, programas de construcción de viviendas por parte de los beneficiarios, huertos familiares, y algunos servicios básicos de salud o de infraestructura.

Lógicamente, la supervivencia de las cooperativas en este sector depende fundamentalmente del financiamiento externo y de la asistencia técnica. Actualmente, en especial debido a los efectos de la crisis en los sectores populares urbanos, y sobre todo en la periferia de las grandes ciudades, se elaboran algunos programas con orientación cooperativa para ayudar a estos grupos. Ello se aprecia en algunas ciudades de Argentina y Brasil.

En las áreas rural y agropecuaria, el cooperativismo aparece en la mayoría de los países en primer lugar, relacionado con los sectores medios y medios altos o altos. En algunos países agrupa a las principales cooperativas agropecuarias; en otros, constituye la estructura tradicional del cooperativismo agropecuario, y aún en otras aparece vinculado a la producción de granos.

El cooperativismo en el sector rural aparece también vinculado a sectores sociales diferentes. Los de ahorro y crédito y de consumo se ven principalmente relacionados con los sectores medios bajo, especialmente con los pequeños productores. En algunos casos y debido a políticas específicas, se ha visto asociado también a la producción agropecuaria, (como la del trigo y la soya en el norte de Brasil). En otros casos, ha respondido a la modalidad adoptada por la reforma agraria nacional, en cuanto a la modificación de la estructura de explotación de los recursos o apoyo



crediticio a organizaciones destinado a mejorar el nivel de vida del sector. Las cooperativas más fuertes en este ámbito corresponden, sin embargo, a la esfera agropecuaria, que muchas veces reciben apoyo estatal, o bien se vinculan con los sectores tradicionales medios altos y altos. Ello se debe indudablemente a la estructura de tenencia de la tierra en estos países.

Asimismo, a los sectores medios han correspondido las cooperativas extranjeras formadas por colonos, que han alcanzado gran eficiencia en el sector productivo. Los sectores rurales más desfavorecidos sólo han tenido influencia en el cooperativismo cuando han habido reformas agrarias, ya sea en programas de emergencia -como en el caso de la pesca en Chile-, o bien en proyectos de estrategias de supervivencia coyunturales, del Estado, o de otras instituciones, normalmente de tipo religioso.

Además, el desarrollo cooperativo en el área rural se vincula con la significación social y política de los agricultores en la sociedad, que suele determinar, por un lado, la prioridad del sector dentro del poder político, y por otro, las características de la estructura de la tenencia de la tierra, la estructura financiera de las empresas agrícolas y de las cooperativas y su relación con el sistema bancario, con las políticas fiscales y con el desarrollo de otras formas organizativas o asociativas, ya sea como estímulo o como competencia.

El desarrollo del cooperativismo está sin duda estrechamente relacionado con las transformaciones estructurales que modifican el perfil latinoamericano. La acelerada urbanización, la modernización, el éxodo del campo a la ciudad y los cambios sociopolíticos, son algunos de los fenómenos centrales en las transformaciones experimentadas por el cooperativismo en las últimas décadas, a diferencia de las de Europa después de la Segunda Guerra Mundial, en que la difusión del cooperativismo agrícola se debió en gran parte a la que frente a una economía en rápida expansión, se adoptaron políticas agrarias fuertemente proteccionistas que permitieron por una parte graduar la evolución de las transformaciones, y por otra dar la posibilidad a los agricultores de conseguir una renta comparable con la recibida por trabajadores de otros sectores productivos. Cabe anotar asimismo que "las diferencias se enmarcan más bien en las condiciones geográficas diversas, distintos desarrollos económicos, estructuras productivas y de tenencia de tierra y densidad demográfica".<sup>14/</sup>

En América Latina, en cambio, las diferencias principales se observan en las políticas gubernamentales, normalmente sin continuidad, que van desde un gran entusiasmo para fomentar el cooperativismo hasta la indiferencia o el

<sup>14/</sup> Universidade do Vale do Rio Dos Sinos, "Perspectiva económica, año XIX", vol. 15, No.49, Brasil, 1985, p. 24.



rechazo de sus actividades. Pareciera que actualmente se crean más cooperativas en los países en desarrollo que en el resto del mundo, y ello problemáticamente seguirá siendo así en las próximas dos décadas.

Se aprecia una tendencia entre los cooperativistas de hoy a dejar un poco de lado las cuestiones teóricas e ideológicas para dar un impulso a los beneficios económicos. Ello ocurre tanto en cooperativas creadas o puestas en marcha por el Estado como parte de su política económica, como en el área privada, en que muchas veces el límite entre la cooperativa y la empresa capitalista se vuelve tenue o casi inexistente. Sin embargo, en los estudios a los que se ha podido tener acceso también se perciben otras orientaciones, de las cuales caben señalar por lo menos dos que parecen importantes. La primera de ellas consiste en buscar en el cooperativismo el instrumento organizativo apropiado para el mejoramiento de las condiciones de vida de los sectores populares, incluida su participación. La segunda se expresa en preocupaciones cada vez más crecientes por vincular el tema del cooperativismo con el desarrollo, la profundización de la participación, la ampliación de los márgenes democráticos, el fomento de reformas estructurales y la justa distribución de la riqueza social.

Estas tendencias reflejan en el fondo tres aspectos característicos de la mayoría de los países de la región en el momento actual: a) una fuerte estratificación social, a que se hizo referencia al mostrar la inserción del cooperativismo en los distintos grupos socioeconómicos; b) un tipo de pensamiento que incluye reflexiones globales sobre los procesos de redemocratización, aumento de participación, educación, y otros, y c) la relación con el Estado, elemento central en el origen, evolución y desarrollo futuro en el cooperativismo latinoamericano. Basta examinar, por ejemplo, los diagnósticos iniciados a principios de los años sesenta y setenta y los posteriores al decenio de 1980 para darse cuenta de la importancia decisiva que ha tenido la acción del Estado y la voluntad política de los gobiernos en el desempeño del cooperativismo en los países de la región. La relación entre las cooperativas y el Estado es compleja y al parecer es el campo en que se presenta la mayor cantidad de diferencias ideológicas y de controversias dentro del movimiento cooperativo como un todo, como asimismo, aquel en que registra la más amplia variedad de posiciones de un país a otro. Esta diversidad abarca desde los países en que las cooperativas se ven relativamente libres del control estatal y de la interferencia política, hasta aquellos en que están totalmente dirigidas por el gobierno. Si bien en general, las cooperativas europeas, en mayor o menor medida, han establecido lazos con el poder político y han solucionado de una forma u otra su relación con el Estado y el reconocimiento de su independencia, en América Latina la situación aún no está consolidada.

El tema de la participación suele ser uno de los ejes del debate sobre el cooperativismo. Algunas veces, como ámbito alternativo de participación en modelos de corte autoritario, en que muchas veces las cooperativas han adquirido nuevas dimensiones como canal social alternativo de acción, justamente por encontrarse en un entorno desfavorable.

La participación a que da lugar el cooperativismo depende de varios factores. En primer lugar, de la clase de actividades que lleva a cabo la cooperativa las que serán obviamente mayores, cuanto mayor sea el interés del asociado en el resultado, y alcanzará seguramente la participación máxima en las cooperativas de trabajo que defienden el ingreso de los asociados, y en las viviendas, especialmente las de autoayuda y autoconstrucción.

Asimismo, parece existir una elevada participación en las cooperativas de colonos de origen étnico diferente, en que funcionan modelos comunitarios vinculados al sistema de producción cooperativa. Tradicionalmente, en el primer período, la participación de los asociados portadores de proyectos cooperativos ha sido importante desde el punto de vista ideológico, sindical y político, como fue el caso de los trabajadores urbanos, que constituyeron las primeras cooperativas en los países.

En general, podría decirse que las cooperativas populares cuentan con mayor participación que la de los sectores medios y altos, que las cooperativas pequeñas aventajan a las grandes, y que estas últimas sólo tienen elevada participación en los niveles directivos.

El papel de la educación suele considerarse muy importante para una efectiva participación y se afirma con frecuencia que sólo elevando el nivel de cultura y educación de los asociados se consigue plenamente la participación.

Finalmente, la participación se concibe como el derecho de las personas a influir en las decisiones adoptadas en la sociedad, por conducto de las instituciones a las que están ligadas. Asimismo, el problema central de la participación popular se sitúa en el poder que ejercen unos sobre otros, el que por ende deriva en la concentración tanto del poder mismo como de los recursos.

"Pareciera en general, que cuanto más democrático y solidario es el Sistema del Estado, mayor será el desenvolvimiento de las cooperativas que precisan un mínimo de reconocimiento de las libertades individuales".<sup>15/</sup>

Por otra parte, es necesario tener en cuenta que el cooperativismo sobrevivió a los diferentes modelos propuestos aplicados desde el Estado. Sin embargo, no ha habido una continuidad que permita extraer conclusiones

<sup>15/</sup> Raija Ikonen, "La participación de la mujer en el movimiento cooperativo internacional", en Mujer y Trabajo, Organización Internacional del Trabajo, Ginebra, y Ministerio de Cultura, Instituto de la Mujer, Madrid, Número Uno, 1987.

sobre los efectos de la injerencia o no injerencia estatal en el desenvolvimiento de las cooperativas, o sobre las condiciones que han adquirido mayores potencialidades.

Actualmente, el cooperativismo aparece, junto con otras opciones, como instrumento de búsqueda de soluciones para los grupos más desfavorecidos -cuya situación, dada la crisis existente, ha seguido agravándose, especialmente en la áreas urbanas- y como canal eficaz para integrar a la mujer.

#### La mujer y las cooperativas

Al revisar la información disponible sobre la participación de las mujeres en las cooperativas en América Latina y el Caribe, los resultados parecen sumamente contradictorios. Lo que en realidad sucede es que no existe información global sistematizada y se trabaja con datos puntuales, aislados, correspondientes a situaciones diferentes y difícilmente comparables.

De hecho, son muy pocos los países que tienen datos desagregados por sexo de sus movimientos cooperativos, y las definiciones empleadas son muy variadas. Para dar sólo un ejemplo, las cooperativas agrarias a veces se consideran "populares" y a veces "de producción". Las cooperativas industriales/artesanales en distintos países suelen denominarse "de producción", "de trabajo" o "industriales".

Pareciera que la primera diferenciación que se podía hacer es entre las cooperativas mixtas y las compuestas exclusivamente por mujeres. La participación de las mujeres en las cooperativas mixtas es en la mayoría de los casos baja y su representatividad en los niveles decisorios aún más escasa. Algunos estudios señalan que incluso en las cooperativas en que la mayoría de los socios son mujeres, la dirección y gestión en el mejor de los casos suele ser compartida.

En un estudio reciente en que se analiza la participación de la mujer en el seno del movimiento cooperativo desde una perspectiva histórica se señala "que las primeras reuniones cooperativas incluían mujeres y el nombre de una de ellas aparece mencionado entre los Rochdale Pioneers".<sup>16/</sup> Sin embargo, desde los inicios hubo diferencias entre las

<sup>16/</sup> Schujman, León, "Experiencias regionales en el sur de la América Latina", documento presentado a la Reunión Interregional de Consulta "La mujer en las cooperativas: Implicaciones para el Desarrollo", que realizó el Instituto Internacional de Investigaciones y Capacitación para la Promoción de la Mujer (INSTRAW), en junio del presente año en Plovdiv, Bulgaria.

reglas y la realidad, que de hecho no permitía a las mujeres acogerse a la igualdad de oportunidades expresada por los principios cooperativos. Revisando muy someramente los escritos, da la impresión de que en todos los hitos fundacionales o en momentos de grandes crisis o acontecimientos importantes, las mujeres han estado presentes y que luego su participación ha perdido continuidad. En muchas ocasiones, ello se debe a que es la unidad familiar la que se considera afiliada a la cooperativa. En ese caso es el jefe de familia, usualmente varón, el que asume la representación activa de ésta y ejerce la calidad de socio. Además, si bien se carece prácticamente de datos sobre su papel en las grandes cooperativas -Manos del Uruguay podría constituir una excepción- en general la presencia de la mujer es más visible en la región en asociaciones pequeñas, ubicadas casi en los intersticios de la economía, en estrategias de supervivencia y en agrupaciones menos formales, que podrían considerarse cercanas a las precooperativas. Sin embargo, su papel es de importancia creciente, especialmente en el sector informal de la economía.

Los obstáculos más importantes que se han detectado en relación con la participación de las mujeres en las cooperativas de la región son las deficiencias de las leyes sobre tierras y bienes y más específicamente, la legislación, estatutos y políticas en materia cooperativa. Un segundo grupo de obstáculos se relaciona con el papel que desempeña la mujer en el hogar, que limita su tiempo disponible, alarga su jornada de trabajo y le impone una ordenación horaria normalmente incompatible con actividades organizativas estructuradas. Se agrega a esto la falta de educación, de formación directiva y profesional, de capacitación especializada y en organización. Finalmente, es conveniente reiterar el obstáculo que para la participación de las mujeres representan los valores predominantes, las costumbres y prácticas fuertemente arraigadas y los modelos difundidos acerca de su papel en sociedad.

Si se agregan a los problemas mencionados los derivados de la falta de apoyo logístico, de enlace, de la comercialización y los intermediarios, la pregunta que surge más bien es cómo explicar el aumento de la participación de la mujer y no su relativa pasividad en comparación con el hombre.

Los datos a los que se ha tenido acceso muestran que en la mayoría de los casos existe un factor externo que motiva a las mujeres a organizarse en cooperativas. Los principales agentes han sido en este sentido algunos organismos de gobierno, la Iglesia, algunos organismos internacionales y no gubernamentales privados, y las organizaciones de mujeres voluntarias. Es sumamente difícil evaluar hasta qué punto estas acciones fomentaron la autogestión y la organización y en qué medida mantuvieron centralizados los niveles de autoridad y decisión externa.

En general, en relación con la participación de las mujeres en las cooperativas, se estima que en los países del Caribe ésta es más alta, coincidiendo con la existencia de una alta tasa de mujeres jefas de hogar.

Se ha señalado<sup>17/</sup> que problemamente la proporción alcance a 50 por ciento en Grenada, 30 por ciento en la República Dominicana (en cooperativas de crédito), 37.4 por ciento en Barbados (donde 13.2 por ciento al parecer ocupa cargos directivos) y en Puerto Rico, en que de acuerdo con las estimaciones, es probable que varíe entre 5.4 en las cooperativas de industria y artesanía hasta 44.6 por ciento en las de ahorro y crédito; para Belice se ha estimado solo 2.1 por ciento. En Paraguay, la mujer tenía en 1981, según la misma fuente, una participación de 35.4 por ciento en cooperativas de crédito y ahorro, 9.3 por ciento en las de consumo, 4 por ciento en cooperativas diversas y 2.4 por ciento en las de actividad industrial o artesanal. En Nicaragua, para el año de 1980 se estimaba que las mujeres tenían 41.6 por ciento de participación en cooperativas y 33.6 por ciento en cargos directivos.

Las áreas principales en las que se concentra la actividad cooperativa de las mujeres son de diferentes tipos. En primer lugar están las cooperativas orientadas a la generación de ingresos. Normalmente aparecen asociadas con pequeñas o medianas empresas, pequeñas industrias o talleres artesanales. Su producto suele ser tradicional, salvo casos excepcionales, y abarca la elaboración de artesanías utilitarias y ornamentales, tanto tradicionales como modernas, la confección de vestuarios, la producción de pan, cestos y hamacas, e incluso, al menos en un caso, la construcción y reparación de embarcaciones para pescadores. En el sector urbano aparecen también cooperativas de servicios, hoteleros, evaluación de secretarías, y otros.

La actividad de las mujeres es importante en el pequeño y mediano comercio y muchas veces éstas se organizan en asociaciones, precooperativas e incluso cooperativas, siendo importante su papel en la venta de alimentos.

En el área de bienestar social y familiar existen cooperativas organizadas en clubes de madres, guarderías infantiles, escuelas, huertas comunitarias, horticultura y vivienda, aunque estas últimas al parecer son muy precarias.<sup>18/</sup>

Un papel importante en algunos países de la región lo cumplen las mujeres en las cooperativas de ahorro y crédito. Muchas veces en los países en desarrollo las mujeres son las que están a cargo de la administración de los fondos colectivos destinados a cubrir las necesidades

<sup>17/</sup> D. Maurogiannis, "La participation des femmes aux sociétés et groupements coopératifs, Ginebra, OIT, 1983 (manuscrito inédito).

<sup>18/</sup> Véase entre otros OIT, op.cit.



de la familia. En estos casos, comunes en los países del Caribe, las mujeres participan en comités de dirección y de acción de las cooperativas en número proporcional al de los hombres en las actividades de administración de los pequeños ahorros. Un punto que debe tenerse siempre presente cuando se analizan las cooperativas desde la perspectiva de la participación de la mujer es que la mayoría de los ejemplos mencionados corresponden en la práctica a estrategias de supervivencia de los sectores populares o bien a políticas o medidas sociales orientadas a mejorar las condiciones de vida de ese sector. Ello no significa que la mujer no participe en cooperativas de gran importancia económica sino mas bien que es difícil obtener la información sobre su real aporte a ese nivel. Como casos de excepción más evidentes de cooperativas de producción uruguaya de tipo artesanal, cuya creación y dirección fue asumida por mujeres no artesanales y de un estrato socioeconómico diferente, y las cooperativas de maestras o lideradas por ellas.

En el área rural existen co-operativas agrarias, aunque en la mayoría de los casos la participación de la mujer depende de una estrategia familiar basada en el sistema de tenencia de la tierra, del trabajo y del capital.<sup>19/</sup> Las políticas en esta materia normalmente estimulan la participación del hombre, considerándolo como objeto de los programas de desarrollo, y de la mujer como beneficiaria y objeto de las políticas sociales. Se destaca por lo diferente el caso de Grenada, en que el 30 por ciento de los jefes de familia son mujeres, 50 por ciento de ellas participan en cooperativas agrarias y el 38 por ciento cumplen labores de dirigencia en ellas.

Como ejemplo de los resultados alcanzados por la asociación de las mujeres en cooperativas en América Latina y el Caribe se suele señalar su aporte en la generación del empleo, el mejoramiento de las condiciones de vida por medio del ingreso, y la adquisición de nuevas aptitudes. Se destacan logros en materia de organización comunitaria, comprensión de la autoayuda y cambios en las actitudes familiares.

<sup>19/</sup> Sobre este tema véase por ejemplo; Informe del Seminario sobre el Rol de la Mujer y la Juventud en el Movimiento Cooperativo, Cali, Colombia, 6 al 14 de octubre 1980; "Participación de la mujer en la economía campesina en Chile, Instituto de promoción Agraria, Instituto Chileno de Educación Cooperativa, mayo de 1985; Liliana Barria, María Irene Ochoa, "Mujeres rurales: una metodología de trabajo, Instituto Chileno de Educación Cooperativa, noviembre de 1986.



Se destaca, sin embargo, en muchos casos, la mantención de papeles tradicionales y aún su refuerzo mediante actividades concretas que en la gran mayoría de los casos corresponden al papel que cumple la mujer en la familia. Ello es más agudo en los sectores populares, especialmente en el rural, donde en todo proyecto en que participen mujeres debe considerarse su papel en la familia y su relación con el hombre.

#### Acciones para el futuro

Para avanzar hacia el desarrollo, los países de América Latina deben hacer un esfuerzo por articular su economía interna e insertarse sólidamente en la economía internacional. En las condiciones actuales es indispensable tomar en cuenta que para mejorar la incorporación de la mujer en el desarrollo económico y social, se requiere de esfuerzo adicional en los países en desarrollo si se observa la economía internacional. En efecto, la crisis emerge en un contexto de transformaciones profundas y de importantes proyecciones tecnológicas en que se apoya la producción mundial. El desarrollo de los recursos humanos y la adquisición de nuevas capacidades tecnológicas reemplazan cada vez más los recursos y las capacidades tradicionales, aumentando el desfase entre los países en desarrollo y los desarrollados y el interior de los propios países en desarrollo. Además, el desarrollo que se postula tiene como preocupación central la equidad. Ello también se debe expresar en la práctica en procesos que promuevan relaciones económicas más equilibradas y un aumento en la participación de todos los sectores.

En un estudio ya señalado <sup>20/</sup> se destaca que la situación de crisis genera necesariamente "una priorización de interés por la solución de los problemas cotidianos de la subsistencia de las personas y de las instituciones. Los escasos recursos disponibles...alejan de la consideración inmediata de autoridades gubernamentales y los operadores de los procesos socioeconómicos, temas como el de la participación de la mujer. La crisis ocupacional relega también la oportunidad de empleo para la mujer".

Es imposible predecir si el cooperativismo constituye la modalidad más efectiva para la incorporación de las mujeres al empleo y a la participación. Es cierto que en los últimos años han surgido muchas nuevas modalidades asociativas y organizativas en la región que tienen tal vez mayor flexibilidad y posibilidades de apertura que el cooperativismo. Sin embargo, también es cierto que por lo menos a nivel del pensamiento y del

<sup>20/</sup> Schujman, León, op.cit., p. 8.

ideario, el movimiento cooperativo ha tenido cambios que muestran una mayor apertura hacia la sociedad y una más acentuada preocupación por el desarrollo.

Es evidente que las "recetas" están ausentes. Asimismo, el modelo cooperativo no tiene por qué ser bueno para todo. Debe evitarse la atracción "por lo pequeño", agotada ya en los años cincuenta, y estar atento a las tendencias cooperativas, de bastante fuerza. El cooperativismo en este sentido tampoco aparece con una respuesta única: grandes cooperativas con criterio empresarial, tecnologías avanzadas y tendencia a la concentración conviven en los mismos países con cooperativas que responden a estrategias de supervivencia de los sectores populares en áreas que son marginales a la economía y que ocupan más bien sus intersticios.

En relación con la mujer, si realmente existe la voluntad política de promover la participación de las mujeres, ésta debe expresarse en planes y programas concretos con una adecuada asignación de recursos. Estos programas y proyectos tienen que vincularse necesariamente con los planes globales y contemplar una articulación con el mercado. No tiene sentido promover una producción que no tiene demanda o a la que no se puede acceder porque se carece de canales de comercialización apropiados.

No se trata de promover cooperativas de mujeres, sino de realizar acciones complementarias para garantizar la igualdad. Ello significa que debe impartirse mayor capacitación a las mujeres en materia de educación cooperativa, formación profesional especializada, directiva y financiera. Del mismo modo, debe contemplarse la creación de departamentos o unidades de mujeres y el fomento de la participación de las mujeres en todos los niveles de las organizaciones cooperativas y de los departamentos cooperativos gubernamentales. Asimismo, se necesita comprender mejor el papel de la mujer en la economía.

La participación de las mujeres en las cooperativas y en general en las organizaciones sociales y económicas alternativas contribuye a hacer realidad el viejo sueño de los pensadores utópicos de "devolverle al desarrollo de la sociedad su dimensión humana", por medio de la vinculación de los mundos públicos y privados y de la articulación más equilibrada entre lo económico y lo social.

A fin de jugar un papel efectivo en el desarrollo, el cooperativismo debe vincularse a los demás actores sociales. Para ello es indispensable que desarrolle la flexibilidad necesaria para incorporar nuevos participantes (mujeres, jóvenes), y nuevos temas (medio ambiente, ecología, y otros). Ello supone fomentar nuevas relaciones sociales, económicas y culturales, un mejor manejo económico y la promoción de la mujer.

## Part Two

### J. Economic and Social Commission for Asia and the Pacific (ESCAP) Women in Co-operatives in Asia-Pacific Region

by  
Meena Patel

#### 1. Co-operatives and Development

Those associated with the history of co-operative development in the Asia-Pacific region are aware that, with the increased interest in planning for development in the early post-World War II era, many developing countries came to regard co-operatives as a useful instrument for the achievement of accelerated development. It became generally accepted in many quarters at that time that co-operatives have an important role to play in the promotion of economic and social development, particularly by providing a suitable institutional framework for facilitating the mobilization of human, financial and other resources. In fact, cooperatives are a major economic institution in some developed countries and they are also very appealing to many developing countries.<sup>1/</sup>

The most frequently cited arguments for co-operatives as development tools may be summarized under the themes of economic democracy, economies of scale and efficiency in the allocation of government resources.

The economic democracy argument holds that co-operatives can overcome obstacles to development more equitably than other institutions because they are based on an active, egalitarian participation. Because they promise social benefits, co-operatives are seen as useful vehicles for motivating and reaching large numbers of people. The economies of scale argument is that co-operatives may be able to improve the economic status of the less well-off members of society by pooling their meager resources to permit operation with large capital and high turnover. In this way, co-operative activities can also attempt to displace middlemen. As producers, the members should receive higher income, and, as consumers, they should pay lower prices as a result of the reorganization of marketing functions. The efficient resource allocation argument contends that co-operatives may be less expensive in terms of government subsidies than public sector initiatives to organize large scale services such as agricultural marketing, farm input supply, credit, extension and electrification, especially in rural areas.<sup>2/</sup>

<sup>1/</sup> B.J. Youngjohns, "Co-operative Organization: An Introduction", Intermediate Technology Publication Ltd., London, 1977, pp. 1-2.

<sup>2/</sup> J. Tendler and others, "What to Think about Co-operatives: A Guide from Bolivia", Rosslyn, Virginia, the Inter-American Foundation, September, 1983.

Co-operatives in developing countries are usually expected to participate in development efforts either directly as quasi-government agencies or indirectly as sympathetic organizations implementing government policies in various sectors.<sup>3/</sup> Each economic sector may be assigned objectives supporting government development policies. Objectives for agriculture could include increased production, diversification of production, control and improvement of product quality, and improved marketing of products, as well as implementation of price controls on food and consumer goods. Co-operatives are often established and supported by government initiatives related to these types of sectoral development objectives.

Co-operatives have many attractive features as instruments of development in low income countries, but their financial characteristics often make it difficult for them to meet the expectations placed on them. The basic financial characteristic of co-operatives is that they are more effective vehicles for distribution than accumulation. The preference for distribution arises from the goal of maximizing service to members rather than maximizing profits. Co-operatives in low income countries usually try to maximize services by setting prices on a cost-plus basis rather than at what the market will bear. Co-operative practices and traditions have often ignored techniques of investment analysis that are now widely used elsewhere to rank investment alternatives and to contribute to investment decisions. However, it has been shown that the application of standard measures of project worth is consistent with co-operative objectives and could help to refine co-operative decision-making.<sup>4/</sup>

## 2. Women's Participation in Co-operatives

Women in the ESCAP region have acquired membership in many types of co-operatives, having derived various economic benefits from them and at times have even taken on the major leadership roles in co-operatives. Yet, their role has been of little significance, except in the case of some special types of co-operative societies which were traditionally accepted as

<sup>3/</sup> L. Gunawardana, "Organizational Structure and Rationalization," in Co-operative Credit and Financial Management, Reports and papers from the open Asian Conference on Cooperative Credit and Financial Management, International Cooperative Alliance, New Delhi, 1977, pp. 78-79.

<sup>4/</sup> For a detailed exposé of this issue, see Turto Turtiainen and J.D. Von Pischke, "Investment and Finance in Agricultural Service Co-operatives", World Bank Technical Paper, No. 50, 1986.

societies meant primarily for women-such as textile weaver's co-operatives and certain types of handicrafts co-operatives such as mat weavers, basket weavers, etc. In the mainstream of co-operative activity, which is represented by the multi-purpose co-operative sector, women in leadership positions, though not totally absent, remain in a very small proportion.

In Bangladesh, the number of primary women's co-operatives had by 1978 risen to more than 1,000. These primaries are affiliated to 32 central women's societies which are, in turn, affiliated to the National Women's Co-operative Society Ltd. The aim of the National Women's Co-operative Society Ltd. is to help women to better their social and economic status through participation in cooperative and allied fields, in keeping with government policy. One of the most urgent tasks of the society is to assist women in the low income groups to earn supplementary incomes, and most of the women's co-operatives are engaged in tailoring, embroidery, handicrafts, handloom weaving and similar producer-type co-operatives, though there are some relating to consumers, thrift and savings activities combined with adult education and welfare activities.

India has one of the largest co-operative movements in the world. The overwhelming majority of its 300,000 co-operatives and 70 million members are in the agricultural sector. It is generally the male head of the farm household who becomes a member of a co-operative, although there is no legal restriction which prevents more than one member of a family from joining a co-operative. Women are reported to be joining village credit/service co-operatives, but in small numbers. There are a few instances, such as the Amul Dairy Co-operative,<sup>5/</sup> where women's participation has assumed significant proportions. There are some 4,400 co-operatives (mostly industrial, credit, thrift and saving, and consumer) with exclusively women members (221,000) but these represent only 1.5 per cent of the total number of co-operatives, and 0.4 per cent of the total membership. It therefore appears that women's participation in co-operatives in India is on a very modest scale.

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

In Japan, the co-operative movement covers three sectors: agriculture, fisheries and consumers, out of which women are most active in the latter. It is worth noting that male heads of farm households still constitute the bulk of the agricultural co-operative membership in Japan, although about 87

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<sup>5/</sup> For details on co-operative achievements in the Amul Dairy Co-operative in which women's participation is strong, see "Recognising the Invisible Women in Development: The World Bank's Experience", World Bank, October 1979.



per cent of them earn over 70 per cent of their income from non-agricultural work, and women have had to assume the de facto leading role in approximately 60 per cent of the farm households. Large numbers of farm women in Japan have joined "agricultural co-operative women's associations" which work with, but are independent of, the agricultural co-operatives. There are about 3,800 such associations, with 2.65 million members, as compared with some 4,600 agricultural co-operatives, with 5.7 million members. Membership in these associations undoubtedly brings women farmers into closer contact with agricultural co-operatives (e.g., through training and other programmes). Nevertheless, it does not confer membership in co-operatives or any part in their operation or control, although rural women have become much more deeply engaged in farming and in the actual responsibility of farm management.

In Malaysia, women in the urban areas are involved, along with men, in thrift and loan co-operatives. Their position is especially strong in the consumer and credit co-operatives which exist within schools and universities, where women constitute the majority of the teaching staff. They are also well represented as officials and on boards of management.

In the Republic of Korea, Saemul Undong (i.e., the national project for Integrated Rural Development) is being implemented in the rural areas with the active participation of farmer members, women and youth groups through Saemul Farming Groups, Saemul Women's Clubs and youth bodies. The expansion of horticulture, vegetables production, livestock breeding, dairy farming, poultry and small-scale industries is helping to supplement farm incomes. The Women's Agricultural Associations and the Women's Saemul Clubs conduct cooking classes, run community kitchens during the peak cultivation seasons, teach handicrafts and conduct cultural activities.

In Vietnam, women's participation in farming co-operatives has long been considerable. Figures for 1981 show that in such co-operatives, female labour accounted for more than 60 per cent while in livestock breeding teams it reaches 80-90 per cent. Women's participation is of a similar order in all drives by the farming co-operatives for improved techniques, more intensive cultivation, and increased productivity. The more advanced co-operatives have set up social facilities for women members such as nurseries, infant classes and canteens, and have introduced practical working aids such as small machines for husking and winnowing. Some 7,000 women are presidents or vice-presidents of local agricultural co-operatives.

### 3. Constraints to Women's Participation

The main constraints to the participation of women in co-operatives is that women suffer from gender discrimination, must allocate a large proportion of their time to family obligations, have very limited access to money and credit, lack access to decision-making bodies that could deal with their situation and, as a rule, do not have the education and training that would permit them to become effective participants in co-operatives. These constraints conspire to prevent women from participating actively in the development process as a whole.



Legal constraints and the low status accorded to women by social convention and customary practice are the main barriers to women's participation in co-operatives. In the rural areas, legal obstacles are often connected with land ownership and inheritance in which men are generally favoured at the expense of women. Membership in co-operatives in quite a number of countries is often linked to ownership of land. Often they are barred from membership in co-operatives because they are not allowed to have title to land. Some progress has been made in repealing this and other related discriminatory practices against women. However, even where legal barriers do not exist, social convention and customary practices are no less effective in preventing women from participating in co-operatives. "Negative" attitudes on the part of both women and men have been reported as inhibiting the former's participation in co-operatives. To a large extent these attitudes are reflective of those which depress the general status of women in developing countries. Given the prevalence of men's interests, views and control in co-operatives, it is easy to see how such attitudes have established themselves in the co-operative sphere.

Observers, both male and female, have remarked upon the apparent "timidity" of women about joining or actively participating in co-operatives. It is a moot point whether female timidity is the problem, or whether female passiveness is engendered by subordination or discouragement from joining in activities outside the home, or unawareness of the opportunities due to lack of information, or indifference due to men's largely unquestioned ascendancy in communal affairs, or many other factors traceable to men's attitudes and traditional roles. In view of all the formal and informal impediments to women's joining co-operatives, both men-oriented and women-oriented programmes are needed to diminish the negative attitudes among both sexes regarding women's participation in co-operatives.

#### 4. Official Co-operative Policy on Women's Participation

Co-operation as an instrument of economic development of the disadvantaged, particularly in the rural areas, has received considerable emphasis in several Asian and Pacific countries. The central pillar of government policy regarding co-operatives is the co-operative law, together with the "rules" and "regulations" designed to facilitate application of its principles and provisions. In general, in the Asia-Pacific region, legislation does not restrict membership in co-operatives to men. Rarely, however, do official policy statements on co-operatives appear to include any specific reference to women's participation in co-operatives.

While no appreciable body of formalized official policy on women's participation in co-operatives has emerged in the Asia-Pacific region, there are indications that some governments are expressing policy on this matter by way of action. Thus, in India, Women's Wings have been set up within the different states. Local governments now make provision for the nomination of one or two women on the management committees of co-operatives. Moreover, a Women's Co-operative Education Programme has been developed. In some states

women are included in the general/co-operative education scheme, whereas in others there are women staff members who work with women's co-operatives. Training is imparted to ordinary members and to co-operatives officials and is meant to develop leadership qualities so that women can initiate and orient new co-operatives, and improve already existing ones.<sup>6/</sup>

In Malaysia, a Women's Participation Unit has been set up in the Farmers Organization Authority with the responsibility of encouraging women to become members of farmer's co-operatives and of promoting viable agro-based women's co-operatives. In Sri Lanka, the Department of Co-operative Promotion has assisted the National Co-operative Council to set up a network of women's advisory committees to promote the participation of women in co-operatives.<sup>7/</sup>

In the Philippines, the steering committee of the Philippine Federation of Women for Co-operatives was set up in 1977. This Federation has attempted to form groups in various parts of the country to establish a network from the grass-roots to the national level.

#### 5. Women's Co-operatives vs. Mixed Co-operatives

One of the major issues relating to women in co-operatives concerns the way in which women could be involved in co-operatives. One view emphasizes the need for the setting up of co-operative societies of all types exclusively for women, if they are to play a meaningful role. It is argued that in the sociocultural situations in some countries, and granting the fact of a high level of illiteracy among women, this is the best way to encourage women to come forward. Another view stresses that women should get involved in the mainstream of economic activity and that they should come forward alongside men to play a more effective role. Proponents of this view believe that this would not prevent the setting up of exclusively women's co-operatives where such were necessary, but that to go on an exclusive basis would mean that they would be sidetracked.<sup>8/</sup>

<sup>6/</sup> "Regional Seminar on Enhancing Women's Participation in Co-operative Activities"; Reports and papers, International Co-operative Alliance, 1980. p. 15.

<sup>7/</sup> G.N. Lamming, "Women in Agricultural Co-operatives: Constraints and Limitations to Full Participation", FAO, Rome, 1983, p. 14.

<sup>8/</sup> International Co-operative Alliance, 1980, op. cit.

In the context of the ESCAP region, organizing co-operatives for women will, in some cases, be more appropriate than the integration of women in co-operatives, having both men and women as members. This is especially true in some rural areas, as for example in Bangladesh, where contacts between men and women are strictly limited by social convention. Moreover, integrated co-operatives tend to be dominated by men. Women's co-operatives offer their members greater decision-making powers and incentives because benefits are managed by the women themselves. Mixed co-operatives are still most prevalent and should be seen as the preferred model, as long as special circumstances do not require the organization of separate women's co-operatives.

#### 6. Concluding Remarks

The subject of women in co-operatives has not received special emphasis over the many decades of co-operative development in most countries of the ESCAP region. However, those instances where women have become members of co-operatives, taken up leadership positions and guided the destinies of co-operatives are not totally absent. In some areas of economic activity like handicrafts, small scale cottage industries, and savings and loan associations, many co-operatives have been organized and developed exclusively for women. Nevertheless, it can be generally said that when the co-operative movement as a whole is considered, the role of women in co-operatives has not been very significant.

The focus on women in co-operatives at this meeting is most timely and provides an opportunity for the Asia-Pacific region to view the need to revitalize the co-operative movement among women which has been drifting in the doldrums. In that context, the following notion has yet to receive wide acclaim and general acceptance: women can and therefore should play a more active role in the uplifting of social and economic conditions through the cooperative form of organization.

Women in Asia and the Pacific are, by and large, recent entrants into the co-operative movement in the ESCAP region. While governments can provide fiscal and other incentives to co-operatives with special reference to women's participation, an overall and longer-term strategy for stimulating women's participation in co-operatives could well focus on the implementation of the educational programme that would make them active members and leaders of co-operatives. Nevertheless, in societies and communities entrenched in traditional values, efforts to educate and motivate women concerning cooperatives depend on the approval that women would have to receive firstly from the members of their families and secondly on the attitudes shown by the wider social group with which each woman identifies herself.

Without reorienting the values and the attitudes of the social environment, it is doubtful that a co-operative member education programme meant for women can be successfully implemented.

Finally, as alluded to earlier, co-operatives may be able to create work opportunities for women members, raise their income-earning capacity and provide them with educational and social facilities. However, this does not mean that the broad issues of women's employment, education and social welfare are to be left for co-operatives to cope with partially rather than being tackled on a nationwide scale by higher authorities. It is too facile and misleading to suggest a "co-operative solution" for problems which must be approached by legislation and related government policies and programmes. Co-operatives, then, are not a panacea. This has to be realized by development planners and agents as well as by enthusiastic advocates of the co-operative movement, not least among women. Exaggerated impressions of the benefits deriving from the co-operative effort, when they fail to materialize, can but have a discouraging impact upon the people for whom co-operatives are supposed to have been formed and make them reluctant to get involved in further experiments. Nevertheless, the fundamental truth remains that correct and well-founded application of co-operative principles can have very beneficial effects.

## Part Two

### K. Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP), Bangladesh: Women in Co-operatives: Implications for Development in Asia-Pacific

by  
Shamsul Haque

#### Women in Development

As elsewhere, women constitute about half of the population in the developing countries of Asia-Pacific. The overwhelming majority of women live in the rural areas in utter poverty and impoverishment. The past decade has focused a lot on women and their economic, social and political status in various countries. The crucial importance of women's participation in decision-making has now been almost universally accepted. A comprehensive socio-economic development strategy has to recognise the vital role of women as highlighted in the Mexico, Copenhagen and Nairobi World Conferences on Women. The Nairobi Forward-Looking Strategies for the Advancement of Women till the Year 2000 have duly underlined the need for integrating women in the development process.

The overall picture reveals marked progress in many countries on matters of legislative reform, giving women access to and legal control over land and various other assets. However, the efforts to improve the socio-economic condition of women remain inadequate. There is a big slip between the cup and the lip. Attitudes towards implementing the laws favouring women are not very congenial. Prevailing conservatism militates against equality in practice.

Most studies on women in development have recognized that women's involvement and participation are indispensably necessary for the development programmes to be effective and meaningful. It is common knowledge that the prevailing social, cultural and economic conditions in many societies lead to the underestimation of the contributions of women in socio-economic activities. Women's position in respect of income, education, employment and social prestige is lower than that of men.

#### Co-operative Approach to Development

Co-operatives have been recognized for many decades as institutions for economic and social development for the poor and disadvantaged groups in south and southeast Asian countries. One of the important components of integrated rural development is the formation of self-help groups for a common purpose, such as the co-operative institutions. The co-operative movement has a fairly long history. It started primarily as a movement for provision of institutional credit. Over the years it has undergone substantial changes. It now encompasses various aspects of production,



marketing, income generation, health and nutrition. However, the success of co-operatives as self-help organizations with people's participation in the Asia Pacific region is far from satisfactory. Efforts are on, therefore, to make co-operatives viable and also to integrate the co-operative institutions with various components of integrated rural development.

Co-operation today is no longer regarded as a mere welfare activity. It has been accepted and adopted as a business organization and a commercial proposition. The shift from welfare to business is obvious and evident. The focus of attention is now more on the improvement of the life style of the rural small farmers and the disadvantaged. In many situations co-operatives grown in membership, share capital, production and other activities. The growth also implies application of modern methods of management, production and streamlining of activities. While looking at the smaller co-operatives it is noticed that lack of capital, dynamic leadership and member participation in democratic structures and businesses, result in an inadequate provision of services for which the disadvantaged groups, like small and marginal farmers, have come to join the "self-help co-operative institution".

The poor servicing of members could be attributed, amongst others, to greater dependence on external financial resources; ignoring the basic principles of co-operation; imposition of central plans on small co-operatives; unco-ordinated approach in co-operatives; and greater political interference in cooperatives. Also, the following must be taken into consideration: lack of management skills on the part of the Board of Directors and employees; lack of co-operative education and leadership training among the general co-operative membership and in some cases lack of initiative on the part of the central co-operative institutions, are some of the factors which have told upon the success of some co-operative institutions. Other reasons for the lack of success of co-operatives include failure to understand the fundamentals of the movement and lack of capital. The domination of co-operatives by the rich for their own benefit is quite common. When some of these factors were taken care of, the co-operative organizations did show signs of recovery. It has been seen that the motivation provided by active and genuine cooperative leadership encouraged the members to participate better in various activities of the society. Good communication, proper motivation, effective leadership, generation of internal financial resources, and trained Board Members and employees are the common factors which have contributed to the success of co-operative organizations.

#### CIRDAP Work on Co-operatives

As a regional intergovernmental and autonomous organization, the Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP) is wedded to the policy of alleviation of rural poverty through people's participation. Women in development is one of its priority areas. CIRDAP has taken up a project for the "Development of Monitoring and Evaluation Mechanism for Impact of Co-operatives" at the member level. The Centre is



also planning to initiate an action research programme on "Co-operatives as an Institution for the Rural Poor". Besides, CIRDAP helped Lao PDR in developing a comprehensive training plan for the "Co-operative Supervisors and Cadres" and in conducting three training courses for them based on the training plan. In all these projects, the interest and involvement of women are taken care of.

Although the majority of co-operatives in the region have so far not been able to realize their objectives, due in part to socio-economic constraints and poor management, there are some success stories from which others could learn. In order to help the countries of the Asia-Pacific region learn from the experiences of others by identifying factors of success and failure, CIRDAP implemented a research project on "Case Studies of Co-operatives as Institutions for Development of the Rural Poor" in eight countries of South and Southeast Asia. The studies, taking into account both success and failure, unveiled many interesting and illuminating aspects of co-operatives. In many countries of the region, attempts have been made to improve the efficacy of co-operatives. However, the range of services and the benefits they provide to the poor are rather limited. In the absence of equitable distribution of land and other assets and lack of proper cohesiveness and solidarity among the poor, the rural co-operative society has not been an effective institution for rural transformation. CIRDAP studies have come to the conclusion that more involvement of women and youth as agents of change in creating attitudes towards co-operatives should help strengthen the movement in this region.

#### Women in Co-operatives

The World Conference on Agrarian Reform and Rural Development (WCARRD) held in Rome in July, 1979, emphasized in its Programme of Action the role of women in the socio-economic aspects of the development process and urged governments to enable rural women to effectively carry out their activities and to improve their living conditions. The promotion of women's organizations, including co-operatives, as a means to increase their productivity and income were stressed in the Programme of Action. There is need for action at the national and international levels to improve the integration of women in rural development through co-operatives and pre-cooperatives in order to overcome the main constraints of rural women, especially those belonging to the less-privileged groups, to make them real beneficiaries of rural development programmes through their own organizations.

There is nothing in the fundamental characteristics of co-operatives to debar or restrict women from joining or forming any kind of co-operative and/or making use of their services, either together with men or in all women's groups. But there are a number of problems. For instance, much criticism has been focused upon the domination, if not exploitation, of co-operatives by rural elites and the over-bearing influence of state bureaucracies. Such factors are responsible for impeding co-operatives from reaching, serving and involving less-privileged sectors of the rural community.

Virtually all governments in developing countries favour the co-operative system as a suitable form of organization for group action by people with limited resources, and see it, furthermore, as a means to implement official development plans with government assistance and some measure of government control. But quite often it is found that the co-operatives have become appendages of government machinery. In some countries there are too many co-operative laws, rules and regulations. In some cases these are rather complicated. Too much of government interference and direction are counter-productive. People's initiative and involvement are likely to be lost and the co-operatives are likely to become an increasing burden on the State if they are not built to be self-sustaining.

Co-operatives may be able to create work opportunities for women members, as well as raise their current income-earning capacity or to provide them with educational and social facilities. This does not mean that broad issues of employment, education and social welfare should be left for co-operatives to cope with, instead of being tackled on a nation-wide scale at state level. It is only too facile and unfortunately too misleading to suggest a "co-operative solution" for problems which must be approached by legislation and related government policies and programmes.

It has been pointed out that co-operatives are not a panacea in non-socialist countries. It has to be realized by development planners and administrators as well as by enthusiastic advocates of co-operation that exaggerate the benefits of co-operative effort. When they fail to materialise, they can but have a discouraging impact upon the people for whom co-operatives are supposed to be formed and make them reluctant to get involved in any more such experiment. Nevertheless, correct and well-founded application of cooperative principles can have beneficial effects.

The co-operative concept, when expressed through proper structure and procedures, can help broaden opportunities for women in the rural development process. This change-agent function has also been noted by WCARRD, which performed a signal service for rural women throughout the world by restating their problems and focusing attention upon concrete measures to improve their lot.

The focus on women has been most timely and opportune and it certainly acts as a starting point of revitalization for the co-operative movement which has been drifting in the doldrums.

#### Experience of Asia-Pacific

The subject "Women in Co-operatives" did not receive particular emphasis over the many decades of co-operative development in most of the countries of Asia-Pacific. However, instances where women became members of co-operatives, took up leadership positions, and guided the destinies of co-operatives are not totally absent. In some areas of economic activity, like handicrafts, small scale cottage industries, thrift and loan. Co-operatives have been organized and developed exclusively for women. But

it can be generally said that when the co-operative movement within a country as a whole is considered, the role of women in co-operatives has not been very significant.

Participation of women in development activities varies from country to country and region to region. Compared with South Asia, the participation of women in development is much higher in Southeast Asia. Again, within South Asia, the participation of women in development, for example in Bangladesh, is much lower than that of Sri Lanka. In fact this problem is deeply rooted in the historical conditions of a society as is evident from its culture, religion, beliefs and customs. In China, for example, one does not hear much about "women in development" because for her, "women constitute half the sky". It is through their historical, political and cultural traditions that women become involved in all spheres of activities.

In Japan, the agricultural co-operative movement is aimed at bringing about better living standards for farmer-members and their families. Women are very much involved in the co-operative process of building better rural communities. For their own organizational structure from the primary to the national level, women owe their origin and much of their strength to the primary agricultural co-operatives, which realized the vast, untapped potential of rural women, organized them for group action, and started to provide them with guidance, training and other facilities. This enables the women to develop and make the valuable contributions they are making at present towards building better rural communities.

The women's associations and the primary agricultural co-operatives in Japan work in very close unison from the planning to the implementation stage. Women farmers are eligible for all the facilities given to male farmers to enable them to get the utmost benefit from agriculture and allied occupations. Furthermore, they are assisted by the primaries in their own special women's programmes. The agricultural co-operatives are trying to find a way to integrate women into the movement, rather than leaving them to work in a limited way through their own separate bodies.

In a country like Bangladesh, social status, illiteracy, malnutrition and other facts of poverty affect women more. The existing socio-cultural background is responsible for this discrimination. For example, most women have to observe seclusion due to cultural and religious pressures and are conditioned to be socially and economically dependent. Although the actual and potential economic contribution of rural women in Bangladesh is not always fully realized, their rate of participation in economically productive activities is substantial. Aside from outside work, the degree of female participation in productive work within the household can be taken as a good indicator of the importance of female labour in rural economy.

Demographic studies, including fertility of women and policy statements on population control, have identified increased participation of women in the labour force as a means of promoting development and reducing fertility.

The assumption behind this is that the participation of women in the development process raises their socio-economic status and thereby directly influences their fertility behaviour.

Apart from the traditional co-operatives for women, exclusive women's co-operative societies called "Mahila Samabaya Samity" (MSS) have been set up beginning in the early 1980s over a sizeable part of Bangladesh as a part of the Rural Poor Programme (RPP). The economic activities for the members of MSS include poultry raising, goat raising, beef fattening, fisheries, cottage industries, bee-keeping, sericulture and processing and preserving of agricultural products. The members are provided with easy credit for self-employment. The performance of these women's co-operatives has been found to be much better than the exclusively male co-operatives established for the rural poor and which are called the "Bittyaheen Samabaya Samity" (BSS).

Since the avowed goal of growth with equity is not possible without the emancipation of women, and as segregation and seclusion of women is the main obstacle to progress, various programmes aimed at change and adoption of new methods of agriculture, health and education have been launched to make women move beyond the confines of homestead and take active part in the development process. Women now make a substantial contribution to the economy of rural Bangladesh and tapping their energies further in the development process can benefit the country. Programming through NGOs with a strong commitment to women is quite common, though very limited. Women's components of "mainstream" projects are also being developed.

In a government-sponsored workshop on Income Earning Activities of Rural Women's Co-operatives in Bangladesh (1978), it was observed that women engaged in agriculture-related activities faced marketing problems and the intervention of middlemen. They needed capital, improved varieties of seeds, fertilizers, vaccine and medicine for livestock, and training. For cottage craft they did not earn much because of the absence of market and low quality commodities. From food processing they obtained profit but much of the margin was taken away by the middlemen. These women also participated in small trades which were mostly related to agriculture and livestock activities.

From their own experiences, the village women mentioned that agriculture-related activities gave them more profit than cottage craft. Measures suggested for work improvement included: more seed capital, provision for local marketing of products, training in poultry and availability of vaccines and medicine, business management training, easy access to loans, etc.

From a broad sweep of women's co-operative activities in the region, it would appear that some countries, such as Japan, have useful experiences to offer and women co-operators elsewhere can learn much from Japanese women. The Women's Co-operative Consumer Information and Education Project in Sri Lanka can provide valuable guidelines to women in other countries on how to



initiate similar projects. Other countries may have useful experiences which they could share with others.

Throughout the region we find certain factors which are common to all the countries: the rising cost of living has made life hard for all people and women are increasingly searching for ways to supplement the family income. Illiteracy, low levels of literacy, and lack of skill and training make it very difficult for women in some of the countries to find jobs and even if they do succeed, they are usually underpaid. They therefore turn to low productive activities such as cottage industries which undertake production of various types of traditional goods, and which enable them to earn supplementary incomes.

Social security in developing countries is not as comprehensive as in the developed countries, and women are very conscious of the need for effecting small savings and being able to obtain timely loans on reasonable terms in times of emergency. Hence their interest in thrift and savings societies. High prices, food adulteration and related factors have aroused women's interest in consumer co-operatives.

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

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

As has already been stated, co-operation is still a fairly new field for women in many developing countries. So if leadership is to be developed, co-operative education and training must be available for potential women leaders. Finances, technical know-how, knowledge about co-operative principles and practices and bold new co-operative policies will be needed.

From the available information gathering from different countries about the role of women in co-operatives, it is seen that two streams of thought have emerged in regard to the way in which women could be involved in co-operatives. One school emphasizes the need to set-up cooperative societies for women. It is argued that in the socio-cultural situations in some countries, and the high level of illiteracy among women, this is the best way to encourage the women to come forward. For instance, in Malaysia, a number of women's rural co-operatives have been set up. In India, in some of the states, there are exclusive thrift and savings co-operatives for rural women. Mention has already been made about the exclusive women's co-operatives in Bangladesh. The other school of thought, which has majority backing, is of the view that there is a need for women to be integrated into

the mainstream of economic activity, and that they should come forward to play a more effective role. This, however, would not prevent the establishment of women's co-operatives where such are necessary, but this school feels that to go on an exclusive basis would mean that they would be sidetracked. Generally speaking however, in most countries, women belong to mixed co-operatives, where their participation is rather limited.

#### Suggested Actions for Involvement and Participation of Women in Cooperatives

a. It is not good enough that, on paper, the laws do not discriminate against women in terms of enrollment as members of co-operatives. It is necessary that positive efforts be made to enlist them as members. For this purpose, the overall co-operative policy in individual countries should give a distinct recognition to this matter.

b. Normal co-operative philosophy states that a co-operative is a democratic institution where one member equals one vote. However, considering the present limited participation of women in co-operatives, it is necessary that they be represented at the decision-making levels in co-operatives. For instance, in India, the co-operative laws and by-laws in some states include a mandatory provision for nomination of one or two women on the co-operative's management committee.

c. In the co-operative bureaucracy of various governments a suitable apparatus is created for monitoring women's participation. It is reported that in Malaysia a "Women's Participation Unit" has been set up within the Farmer's Organization Authority with the responsibility to encourage women to become members of farmer's co-operatives, and promote viable agro-based women's co-operatives. In Sri Lanka, the Department of Cooperatives Promotion has assisted the National Co-operative Council in setting up a network of women's advisory committees to promote participation of women in co-operatives.

d. For facilitating a larger role of women in co-operatives, one of the important areas of action relates to a co-operative education programme. Some attention has already been given to this matter in the Asia-Pacific region. For instance, in India, the National Co-operative Union has been conducting a women's co-operative education programme since 1964. Under this programme, women's sections have been set up in most of the states' co-operative unions. Co-operative education programmes for women and other programmes, along with general co-operative education, have been organized. The national Co-operative Union of India has also taken up for adoption a number of villages where special emphasis is placed on the involvement of women in all development activities. Women's committees and associations exist in several other countries. It is, however, necessary to suitably activate them so that they can make an impact on the general awareness on the part of women with regard to the role and activities of co-operatives and the potential benefit which these co-operatives can offer women.



### Conclusion

Literacy has a lot to do with the participation of women in development activities including involvement in co-operatives. Literacy coupled with income generating activities, where possible based on co-operative principles, could go a long way in improving the quality of life and enhancing the status of women in various countries. It is, however, unfortunate that some of the developing countries in Asia-Pacific have not been able to make much headway in attaining higher rates of literacy despite examples set by some of their neighbours. The literacy rates in Thailand and Sri Lanka, for example, are quite high compared to those prevailing in India, Pakistan and Bangladesh.

It has to be remembered that the success of any important national institution, in the ultimate analysis, depends on the support and commitment at the highest political level. It is observed that some of the developing countries in the region tend to tinker with and even change the developmental institutions, be it co-operatives or others, and thereby the continuity in the functioning and effectiveness of such institutions and organizations is broken and at times lost.

An overall congenial governmental policy with adequate teeth and continuity is a precondition for all development. Promotion of effective involvement and active participation of women in co-operatives cannot be an exception.

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### Part Three

1. Argentina: Curso-taller capacitación en planeación, administración y evaluación de proyectos sociales

por  
Silvia Sánchez Zelachi  
y  
Haydeé Birgin

#### I. Introducción

El curso taller "Capacitación en planeación, administración y evaluación de proyectos sociales", se realizó en la ciudad de Buenos Aires del 2 de noviembre al 2 de diciembre de 1987. Se inició con 46 participantes, de los cuales 45 cumplieron el requisito de asistencia y dedicación exclusiva, y 41 presentaron el proyecto final.

Este curso taller se desarrolló en el marco de las políticas de fortalecimiento institucional y capacitación, tendientes a lograr un nuevo perfil de técnicos y profesionales en la administración pública con capacidad de articular la elaboración con la gestión, de aprender a detectar y coordinar recursos entre distintos organismos públicos y privados, y promover en ese proceso la participación y formación de organizaciones de la comunidad.

La transición democrática abre un espacio que permite repensar las políticas sociales y mejorar la calidad de los servicios, en especial los destinados a los sectores con menores recursos. La experiencia de este período mostró la necesidad de optimizar la coordinación e integración de los servicios y programas para lograr una mayor movilización y uso de las capacidades de la sociedad promoviendo su iniciativa. Este proceso requiere la capacitación de personal técnico tanto del sector público como de la comunidad para formular e implementar estas propuestas.

En los puntos que siguen se exploran las actividades preparatorias a la realización al curso-taller (capítulo II); el funcionamiento del curso y los talleres explicitando la metodología utilizada (capítulo III) y su evaluación final (capítulo IV). El programa, la bibliografía, la nómina de docentes, la lista de participantes, la ficha de inscripción, la mecánica de los talleres y el listado de los proyectos presentados figuran en los anexos al final del informe.

#### II. Actividades preparatorias

El curso taller constituyó una primera experiencia de coordinación entre los organismos patrocinantes. En marzo de 1987, la Asociación de Estudios e Investigaciones Latinoamericanas (EIL) elaboró la propuesta de trabajo que fue presentada a la Subsecretaría de la Mujer de la Secretaría de Desarrollo Humano y Familia del Ministerio de Salud y Acción Social; a la Comisión de

Familia y Minoridad del Senado de la Nación; a la Secretaría de Acción Social de la Municipalidad de la Ciudad de Buenos Aires, al Instituto de Cooperación Iberoamericana de España y al Fondo de las Naciones Unidas para la Infancia (UNICEF). Dicha propuesta fue aprobada, acordándose que el diseño estaría a cargo de EIL, designándose la implementación y la coordinación del curso taller a la Lic. Silvia Sánchez Zelachi con la asesoría de la Lic. Haydeé Birgin.

La coordinación del curso taller realizó durante el período de preparación diversas tareas:

1. Aportes de los organismos patrocinadores: Entre los meses de abril a junio se concentraron los aportes que cada una de las instituciones patrocinadoras realizaría, desde el lugar de realización de la actividad hasta la impresión de los programas y la difusión.

2. Elaboración del programa: Se elaboró el programa y se seleccionó la bibliografía de apoyo.

3. Designación de los profesores: Se contactaron los profesores, teniendo en cuenta para su designación no sólo los antecedentes y curricula, sino su pertenencia a organismos especializados en el tema con los cuales el gobierno nacional y los gobiernos provinciales y municipales mantienen convenios de trabajo.

4. Asesoramiento pedagógico: Se solicitó al Instituto de Ciencias de la Educación de la Universidad de Buenos Aires, que dirige la Lic. Teresa Sirvent, el asesoramiento pedagógico para todo el desarrollo del curso taller y se contrataron sus servicios para el desarrollo y coordinación de los talleres.

5. Contactos institucionales: Una vez elaborado el programa y seleccionados los profesores, la coordinación realizó entrevistas con funcionarios del área social, gobernadores de provincias, diputados y senadores de las mismas, intendentes municipales así como dirigentes políticos a los efectos de hacer conocer los objetivos del curso taller y solicitar su colaboración a fin de que los participantes pudieran contar con licencia en sus respectivos trabajos y dedicarse en forma exclusiva a la tarea. El curso-taller tuvo gran acogida dado que respondía a una necesidad real de casi todos los decisores políticos entrevistados. La idea de que cada participante elaborara un proyecto o programa para ser implementado en su lugar de trabajo permitió que el curso-taller fuera visualizado por los distintos organismos como un instrumento útil para el trabajo futuro.

6. Selección de los participantes: El curso taller fue programado para 30 participantes. La inscripción se realizó durante el mes de septiembre, postulándose 150. Se procedió a una minuciosa selección, priorizándose los aspirantes provenientes de organismos provinciales. Se tuvo en cuenta además, que participaran funcionarios de los distintos niveles de la administración nacional, provincial y municipal. Se exigió como condición para participar disponer de tiempo completo así como el compromiso de cada

uno de elaborar un proyecto o programa para ser implementado en la institución en la que se desempeña. Esto fue requisito de aprobación. Debido a la demanda, el cupo fue elevado a 46 participantes, autorizándose a otros 20 a concurrir al curso teórico.

### III. Funcionamiento del curso taller

El curso y los talleres se realizaron durante el mes de noviembre, de lunes a viernes de 14:00 a 19:30 horas, desarrollando cada uno una dinámica propia y diferenciada.

1. Curso: Se desarrolló de 14:00 a 16:30 horas. A partir de la exposición del profesor disertante los participantes intervenían sobre los contenidos expuestos. El objetivo era brindar los conceptos e instrumentos teóricos necesarios para la formulación de los programas y proyectos que se elaboraran en los talleres, sin que esto implicara la utilización de dichos conceptos en forma inmediata. Se intentó una mecánica de funcionamiento que se aproximara a la realidad que enfrentan los técnicos y profesionales en su práctica laboral, en la que recurren a los elementos conceptuales a medida que avanzan en la elaboración o re-elaboración de los proyectos.

2. Talleres: Se desarrollaron de 17:00 a 19:30 horas. La idea central era la del taller, un lugar destinado a la producción, en que se analiza, elabora y modifica el "producto" a partir de sucesivas evaluaciones. Constituía así, un ámbito que facilitaba la producción de un proyecto o programa, un espacio en el que se intentaba reproducir el lugar de trabajo y aprender las posibles articulaciones que la realidad presenta. El objetivo del taller era realizar un aprendizaje en la elaboración de un proyecto o programa para ser implementados en la institución a la que el participante pertenece. En la primera reunión debía elegir al tema del proyecto o programa y asignarle un nombre. Iría trabajando sobre él, redefiniendo y produciendo modificaciones a medida que avanzaba su trabajo. Se tendía a favorecer las interrelaciones entre los participantes de las distintas áreas del sector público, trabajando sobre los elementos comunes (destinatarios, temas, objetivos).

Las coordinadoras cumplían el rol de orientar los diferentes pasos para la elaboración de los proyectos o programas, facilitando la autoevaluación de los alumnos, permitiendo así realizar sucesivos ajustes.

Después de las primeras evaluaciones se vió la necesidad de incorporar otros objetivos al taller: a) entrenarse en la búsqueda de la información adecuada; b) aprender a discriminar el dato de la opinión y c) tomar conciencia de las carencias de cada uno ya sea en la programación o planificación, o bien en aspectos teóricos.

Para el diseño de cada sesión se tuvo en cuenta que las tareas propuestas estuvieran en el repertorio de las realizadas habitualmente en los respectivos lugares de trabajo. El factor "tiempo" fue un dato importante que se tomó en cuenta. Cada tarea se planificaba para ser resuelta en un

tiempo determinado. Dos razones básicas incidieron en ese criterio: a) la realidad, en el desempeño de una tarea, siempre impone un límite de tiempo y b) en la función pública, para que la acción sea eficiente, debe ser efectuada en un tiempo determinado, fuera del cual pierde eficacia.

Los trabajos se realizaban en forma individual y grupal eligiéndose formas similares a las modalidades de trabajo real. Se privilegió el trabajo individual para permitir que cada participante realizara un aprendizaje y pudiera elaborar el proyecto que nominó en su primera sesión de trabajo. El trabajo grupal se realizó cuando era necesario aprender a elaborar estrategias de articulación entre áreas diferentes ya sea por el tema elegido, por los destinatarios de la acción o los objetivos propuestos.

Las tareas se preparaban siguiendo el orden de organización de un programa y la operatoria mental que la tarea requiere. La consigna de trabajo se realizaba en apoyo a la producción resultante y al proceso por el cual se llega a dicha producción.

### Metodología

Se utilizó el método de entrenamiento mental, diseñado por J. Durmazedier, P. Lengrande y J.C. Cáceres, miembros del grupo Peuple et Culture (Francia), que toma en cuenta los aportes de las teorías de Wallon y Piaget para elaborar, a partir de ellas, consideraciones pedagógicas que fundamentan el método. Se aplicó en la coordinación de los talleres, debido al rigor lógico que se requiere en el análisis del medio, la detección de los problemas y la elaboración de planes de acción, cuestiones básicas que requiere un funcionario público en el desempeño de las tareas. Este método se sustenta en la idea de que el conocimiento se construye a través de una serie de acciones sobre el objeto (sobre el medio). Dichas acciones o exploraciones son articuladas por el pensamiento, que tiene una organización lógica. El pensamiento funciona según un conjunto de estructuras, que como "moldes" vacíos se aplican en la interacción sujeto-medio, y se llenan de contenido (por ejemplo: estructuras de clasificaciones, relaciones, etc.). Dichas estructuras están regidas por leyes que las regulan (asociatividad, reversibilidad, tautología, elemento neutro, identidad general). Son estructuras flexibles que se acomodan o ajustan a las realidades sobre las cuales se aplican, y asimilan datos (o contenidos), en un proceso mejor adaptado cuanto mayor equilibrio guarden la acomodación y la asimilación.

La realidad suele presentar datos a primera vista superficiales y la interrelación de los mismos (sus enlaces causales, las contradicciones, la regularidad de algunos procesos, etc.) queda menos evidente. Acceder a estos últimos es posible a través de niveles de operaciones del pensamiento cada vez más complejos y más abstractos.

Los datos de la realidad se imponen al sujeto que aborde el campo. Luego, cada sujeto hará interrelaciones entre esos datos y otros menos evidentes (a través de operaciones de relación) según un proceso personal que se enriquece en función de las características individuales y la experiencia individual y social.



### Descripción del método

El entrenamiento mental es un método pedagógico que a partir de las situaciones o problemas reales, orienta al sujeto en la actividad cognitiva para la búsqueda de las posibles soluciones.

El método se propone aumentar la organización de los métodos de análisis del medio, de la investigación documentaria y del desarrollo de la expresión del pensamiento y de la creación.

La primera etapa del método consiste en enunciar el problema, formular la hipótesis y focalizar el objeto que se analiza. En la segunda etapa, se representa la situación, hecho, fenómeno u objeto. La tercera, orienta la búsqueda de las explicaciones causales, la formulación de leyes y teorías. En la cuarta etapa se imaginan soluciones y se toman decisiones preparando un plan de acción que se organiza en la quinta etapa del método. Y por último, se controlan los resultados, se revisa el problema inicial (o la hipótesis de partida), y se evalúan los resultados.

Estas etapas no se suceden rígidamente en este orden, sino que cualquiera de ellas puede ser el inicio del desarrollo metodológico, y puede proseguirse con la etapa que resulte necesaria. Para cada una de ellas, el método establece una gradación, con formas de realizar las actividades que van de simples a complejas.

### Apoyo individual

Simultáneamente al desarrollo del curso y de los talleres, en horarios adicionales, se realizaron tareas de apoyo individual que estuvieron a cargo de los profesores del curso. Se organizaron sesiones de trabajo a partir de la consulta individual del participante que era analizada grupalmente, lo que permitía un aprendizaje colectivo al ser solventadas las dudas planteadas. Antes de la entrega de los proyectos, se realizó, con cada uno de los alumnos, una reunión de crítica al proyecto, permitiendo, en la atención individual y pormenorizada, ir corrigiendo y modificando su proyecto o programa.

### IV. Evaluación

1. La evaluación del curso-taller fue realizada en forma conjunta por las coordinadoras Silvia Sánchez Zelaschi y Haydeé Birgin y el equipo del Instituto de Ciencias de la Educación (ICE) que tuvo a su cargo el asesoramiento pedagógico y la coordinación de los talleres.

Se tuvieron en cuenta para realizar la evaluación diversos criterios, asignándole un lugar relevante a la evaluación que los propios participantes realizaron a partir de un cuestionario. Se contempló además, el grado de compromiso de los participantes y la aceptación institucional lograda. Del análisis de los proyectos presentados puede inferirse que los objetivos de la actividad fueron en gran medida cumplidos: 41 de los 46 participantes

presentaron programas o proyectos para ser implementados en sus respectivos lugares de trabajo.

El curso-taller se inició con 46 participantes provenientes de distintos organismos de la Administración Pública con niveles de intervención diferentes. Cabe mencionar el alto porcentaje de asistencia y puntualidad cumplido, registrándose un solo caso de deserción que estuvo debidamente justificado. Como se señaló en el capítulo II, para dar respuesta al elevado número de demandas de inscripción, la coordinación se vió obligada a aumentar el número de vacantes de 30, que había previsto, a 46, debiendo aceptar además la concurrencia de 20 personas como oyentes al curso teórico.

Entre los objetivos del curso-taller figuraba brindar instrumentos y criterios para identificar prioridades y elaborar propuestas de acción que afecten positivamente las condiciones de vida de las mujeres. En relación a este punto, y del listado de proyectos presentados no surge que un número significativo de participantes hayan elegido el tema mujer como eje de sus proyectos. Este hecho podría obedecer a dos razones: a) la falta de legitimidad que el tema reviste, todavía, en la Argentina, situación que se vió reflejada en que las instituciones no demandaron a sus funcionarios proyectos o programas centrados en la problemática de las mujeres, b) un déficit en la elaboración del programa que debió haber focalizado con mayor énfasis los aspectos críticos de esta problemática para favorecer así, el debate.

Con relación a los talleres es importante destacar su caracter diferenciador de lo que habitualmente se conoce por "talleres" y que en realidad son espacios de reflexión o discusión. Los talleres de este curso fueron diseñados como espacios de aprendizaje a partir de una tarea, o sea, presuponen la obtención de un producto, en este caso un proyecto o programa. Esta metodología novedosa generó, en un primer momento, desconcierto y no pocas resistencias. Cabe destacar que este hecho en gran parte fue revertido después de las primeras reuniones a medida que los participantes iban haciendo conciente sus avances. El curso taller operó a partir de esta mecánica como un facilitador en el aprendizaje de modalidades de articulación entre los distintos niveles de la administración. Así mismo, puso en evidencia las dificultades que los funcionarios de organismos nacionales tienen al definir sus competencias, áreas y niveles de intervención. Esta situación no era tan evidente en los participantes provenientes de organismos municipales.

2. Evaluación de los participantes. Al finalizar el curso taller se entregó un cuestionario de evaluación que fue respondido por 35 de los participantes. A continuación se describen sintéticamente los resultados más significativos y que son de utilidad para la realización de ajustes en la organización y dinámica de futuros grupos.

a) Evaluación global del curso taller:

	%
Deficiente	-
Aceptable	-
Bueno	34.3 (12)
Muy bueno	65.7 (23)
Total	100.0 (35)

b) Participantes con expectativas de algún tipo al iniciar el curso:

	%
Sin expectativas definidas	25.7 (9)
Con expectativas definidas	71.4 (25)
N/R	2.9 (1)
Total	100.0 (35)

c) Participantes a los que les surgieron nuevas expectativas durante el curso:

	%
Con nuevas expectativas	82.9 (29)
Sin nuevas expectativas	17.1 ( 6)
Total	100.0 (35)

Entre las nuevas expectativas surgidas aparecen señaladas en orden de frecuencias "sistematizar conceptualmente la elaboración de un proyecto"; "profundizar en el tema de planificación social"; "profundizar sobre participación"; "necesidad de articular los programas y proyectos a una política social nacional" y "discutir más sobre el tema mujer".

d) Grado de satisfacción de las expectativas:

	%
Totalmente	57.2 (20)
Parcialmente	37.1 (13)
Escasamente	5.7 (2)
Total	100.0 (35)

e) Explicitación de las finalidades del curso taller al iniciar las actividades por parte de la coordinación:

	%
Hubo claridad	80.0 (28)
Faltó claridad	20.0 ( 7)
Total	100.0 (35)

f) Opiniones sobre diversos aspectos del curso

Aspectos evaluados	Muy positivo %	Positivo %	Regular %	Deficiente %	Total %
Dinámica del curso	25.8(9)	71.4(25)	2.8(1)	-	100.0(35)
Nivel conceptual de los teóricos	54.3(19)	37.2(13)	8.5(3)	-	100.0(35)
Utilidad práctica del taller	60.0(21)	31.5(11)	5.7(2)	2.8(1)	100.0(35)
Desempeño de la coordinación gral.	77.2(27)	22.8(8)	-	-	100.0(35)
Desempeño de la coordinación de taller	77.3(27)	17.1( 6)	5.7( 2)	-	100.0(35)
Desempeño de los participantes	42.9(15)	48.5(17)	8.6( 3)	-	100.0(35)
	Excesivo	Adecuado	Insuficiente		Total
Apoyo bibliográfico	11.5( 4)	82.8(29)	5.7( 2)		100.0(35)
No. de participantes	28.6(10)	71.4(25)	-		100.0(35)
Duración total del curso	5.7( 2)	60.0(21)	34.3(12)		100.0(35)
Carga horaria diaria	17.2( 6)	71.4(25)	11.4( 4)		100.0(35)

g) Percepción de la utilidad del curso taller para el trabajo habitual de los participantes:

	%
Sí, útil	100.0 (35)
No	0.0 ( 0)
Total	100.0 (35)

h) Percepción de la pertinencia y viabilidad de la difusión del enfoque metodológico del curso taller entre otros técnicos de la Administración Pública:

	%
Si, deseable y viable	94.3 (33)
Si, deseable pero no viable	5.7 ( 2)
No	
Total	100.0 (35)

i) Modificaciones sugeridas:

Las propuestas son básicamente de dos tipos: unas se refieren al número y perfil de los participantes, otras a algunos aspectos de la dinámica del curso.

En el primer grupo aparecen con más frecuencia el pedido de reducción del número de integrantes de los talleres y la demanda de una "mayor homogeneidad en el nivel de los participantes". Con relación a esto último, desde la coordinación del curso se evalúa que es una propuesta que no tiene en cuenta la realidad del cuadro técnico-profesional de la Administración, caracterizada, justamente, por diferenciaciones en el nivel de formación y experiencia. Por otra parte, creemos que la confrontación y el aporte mutuo en el trabajo conjunto, posibilita un enriquecimiento del proceso de aprendizaje.

Con relación al funcionamiento, la sugerencia que apareció mayor número de veces es la de aumentar la duración del curso. También fue señalada la conveniencia de que en los teóricos se abra un espacio para discutir temas surgidos del trabajo de los talleres y que se realicen sesiones de debates sobre temas específicos, como por ejemplo: intervención y planificación participativa.

3. Evaluación de los programas y proyectos

Los trabajos han sido evaluados por dos de los docentes del curso: Lic. Mario Robirosa y Lic. Ernesto López Montaña conjuntamente con las coordinadoras del curso, Lic. Silvia Sánchez Zelachi y Lic. Haydeé Birgin.



Los aspectos evaluados fueron:

- 1) Significación del tema
- 2) Formulación
  - Justificación
  - Objetivos
  - Metas
- 3) Detalle de actividades
  - Adecuación
  - Viabilidad
- 4) Cronograma
- 5) Presupuesto
- 6) Estrategias
- 7) Interés y enfoque conceptual

En las evaluaciones también se realizaron sugerencias de ajustes o modificaciones. La devolución se realizó en reuniones de grupos pequeños para permitir la profundización o aclaración de las cuestiones que así lo requirieron. A los participantes del interior del país se les envió por escrito.

En términos generales el nivel de los proyectos fue bueno. Si bien un número significativo de participantes tuvo dificultades iniciales para acotar el tema y objetivos de su propuesta, los proyectos presentados evidenciaron un gran avance en estas cuestiones.

En algunos aspectos, fundamentales recursos y presupuesto, quedaron cuantificaciones a ser completadas por los cursantes en sus lugares de trabajo.

#### V. Consideraciones finales

Los resultados del curso taller mostraron la necesidad de continuar este tipo de experiencia dado que constituyen una de las demandas prioritarias de los funcionarios públicos. De ahí la necesidad de formular un programa de capacitación para ser replicado en diferentes regiones del país, respetando las modalidades y requerimientos locales. Esto permitirá la participación de funcionarios que no pueden -por las características de su trabajo- ausentarse de la institución por un tiempo prolongado.

Los participantes solicitaron la realización de un seminario de seguimiento de los proyectos elaborados durante el curso-taller para evaluar los logros obtenidos, analizar los obstáculos que debieron enfrentar en su implementación y realizar así, los ajustes necesarios. Además se requirió un curso-taller de Monitoreo y Evaluación ya que este tema apareció como uno de los mayores déficits entre los participantes.

### Part Three

2. Bulgaria: Women and Co-operatives in the Spheres of Production:  
Services and Consumption in the People's Republic of  
Bulgaria

Central Co-operative Union

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#### Conclusion

#### Introduction

Over the years, Bulgarian women have been totally involved in the country's social, economic and cultural affairs and in its co-operative movement. The long-term prospects and the favourable effect of the transformations which continue to take place in Bulgaria have inevitably affected women's role in society, in the co-operatives, and in the household.

The all-embracing changes which the country is currently undergoing are leading to a progressive and qualitatively new restructuring of its economy,

government, intellectual life and international relations. This overall restructuring is based on the application of objective laws and has been caused by the accelerated progress of science and technology. The deep-reaching qualitative changes in society's material and technical base is accompanied by the rejection of some traditional methods of economic activity and consumption and some forms of lifestyle as obsolescent. New methods are coming in to replace them. The productive forces are coming to be characterized by a growing scientific intensity and intellectualization.

This tendency is paralleled by a corresponding deepening of democracy and the steady expansion of self-government in society, co-operatives included.

The improvement of production relations has been based on new concepts as to the evolution of ownership. Co-operative ownership has come to be seen as being state ownership's equal. It is, therefore, facing prospects of multiplying and consolidating its assets.

The new historic requirements have been reflected in the new concept/model for Bulgaria's further development. Its ultimate goal is to guarantee the nation's wellbeing and a rational share within the world economy. The Bulgarian co-operative movement is also expected to contribute to these changes. A long-range strategy for its qualitatively new economic growth has been mapped out, based on the intensification and effective restructuring of its economic activity. The co-operatives will be entering new areas of activity. Their overall organizational structure and territorial distribution is to be streamlined.

The model for the co-operative movement's development until the end of this century opens up new prospect for greater participation by its female members - a participation that is, moreover, attuned to their desire for a more varied involvement in economic affairs, for stronger social positions, and for a more harmonious blend between their career and family functions. What is highly characteristic of present-day Bulgarian women is their new thinking and manner of action on the co-operative front.

This report aims to acquaint the participants in this seminar with some aspects of women's participation in the national co-operative complex of the People's Republic of Bulgaria<sup>1/</sup>. Since the seminar will hear a special report on women's role in farming co-operatives, the present paper will limit

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<sup>1/</sup> The national co-operative socio-economic complex is part of the national economic structure of the People's Republic of Bulgaria and incorporates, in the broader sense, consumer co-operatives, farming co-operatives, industrial and artisan co-operatives, home-building, student and other co-operatives.

itself to an examination of the consumer and producer co-operatives outside agriculture, as well as the co-operatives in the sphere of services.

It is our hope that we shall make the participants in this seminar better aware of the Bulgarian co-operative experience.

1. The Female Potential of Bulgaria's Co-operatives

This country's socio-economic base offers broad-ranging opportunities for the employment of women. The rapid rates of economic growth in the wake of 1944's revolutionary changes were accompanied by the complete elimination of unemployment, including that of the nation's women. The employment of women in socially useful activities has been a policy of this country's government, guaranteed by the Constitution and existing laws. These proclaim explicitly the equality of men and women in terms of their right to education, work, pay, free medical services, the protection of motherhood, etc.

The co-operative system itself creates opportunities conducive to the employment of women:

1. Women employed by co-operative organizations and enterprises enjoy the same rights as their counterparts in the public sector.
2. Female co-operative employees enjoy additional benefits from the co-operative funds.
3. The co-operatives, including those set up on the initiative of women, are flexible in terms of economic and social activity. There are no statutory restrictions as to their area of activity.
4. Women have found attractive such democratic principles of co-operatives activity as voluntary membership, mutual assistance, self-government, the election of governing bodies, equal voting and profit-distribution rights, collective decision-making, etc.
5. As a mass public movement the co-operative movement has been seen by women as a champion of social, cultural and creative progress - something which has appealed to their civic sense.
6. The co-operatives offer a tested form for the pooling of private entrepreneurship, including that of women.
7. One of their great pluses is their flexibility in employing untapped labour resources - housewives, pensioners, students and disabled women, among others - and in providing at-home employment.

These and other prerequisites have boosted the self-confidence of Bulgarian women co-operators as full-fledged members of society.

As a result of these circumstances, Bulgaria's co-operative movement has followed a historical trend of gradual feminization. Their female potential has been growing not only in absolute figures, but also with respect to the percentage of women employed by the different kinds of co-operatives. In the national economy, female employees constitute 49.5 per cent of the labour force. In the consumer co-operative this share already exceeds 50 per cent, and in the producer co-operatives it is close to 70 per cent. In co-operative retail trade and public catering female employment is close to 75 per cent, and in clothesmaking co-operatives the percentage runs close to 90 per cent. The percentage of female employment in the sphere of services the tourist industry, public relations, word processing and translation services, among others are very high.

Bulgarian co-operatives have characteristically been set up on the basis of a mixed, male and female, labour force. There have, indeed, been only male and female co-operatives, but this has not been the result of any discrimination or special policy. The heterogeneous character of co-operative activity has been conducive to women's involvement in the movement and through it, in the nation's social and economic progress.

## 2. Female Entrepreneurship in the Establishment and Management of Consumer Co-operatives

As women have always tended to help one another in meeting the daily needs of their families, consumer co-operatives have contributed greatly in supporting that tendency. The main aim of consumer co-operatives has been to pool the efforts and resources of their members for the improvement of their well-being and cultural life.

Earlier, when capitalist production relations dominated, consumer co-operatives had served to protect their members from predatory merchants. Consumer co-operatives dealt in retail trade and public catering, selling to their members foodstuffs and durables at reduced prices or paying out dividends on their profit.

The post-capitalist society in this country has not removed the need for consumer co-operatives. Today, however, their goals coincide with those of society. Women are free to join existing co-operatives, or to set up ones of their own, and to perform any job within their structure.

Under existing legislation, a consumer co-operative adopts statutes which define their rights and obligations and the collective's management body: a general assembly, a governing board and a board of comptrollers. Other documents are adopted concerning the financing and bookkeeping of the co-operative, the distribution of profits, etc.

The establishment of a co-operative is preceded by a market study of the demand for consumer goods and prevailing prices as well as the feasibility of engaging in profitable activity.

Consumer co-operatives in this country are mainly engaged in retail trade and public catering. However, the productive aspect of their activity has gradually gained an upper hand, as such co-operatives have begun to turn to industrial operations like the purchasing and processing of farming produce and the manufacturing of durables.

Consumer co-operatives in Bulgaria currently account for roughly one-third of the national retail trade turnover, and their services reach more than one half of the population. Such cooperatives exist in the smallest villages, and their total membership stands at 2.3 million,

Co-operatives have offered a broad scope for female entrepreneurship, but have also depended on women's skill to organize and perform their work. Women have already proven their worth as skilled students of the market trends, selectors of goods in terms of quantity and quality and at being excellent salespersons. Women have, in fact, been largely responsible for the excellent service at co-operative trade outlets and for the latter's pleasing interiors.

More and more women have been attracted to the co-operative trade business - an area offering broad career choices to fit each one's needs, and interests. This, in turn, has only served to boost female entrepreneurship.

There is an ever growing number of Bulgarian women who have been awarded morally and materially for their efforts as managers or rank-and-file employees of the consumer co-operatives. Meanwhile, they have enjoyed sufficient opportunities to pursue a harmonious lifestyle within society and within their families.

### 3. Female Entrepreneurship in the Founding and Development of Industrial, Artisan and Service Co-operatives

The production of goods is a key factor in any society and a tool of human progress. Figuring among the country's goods producers are a large number of producer, industrial and artisan co-operatives, engaged in the output of goods and services, including areas such as construction and transportation.

Artisan co-operatives in Bulgaria existed even before the 1944 revolution. These co-operatives pool their members' work and means for the performance of joint activity. The set up of such a co-operative is preceded by a manufacturing and a marketing feasibility study. The founding members are expected to have common economic interests and objectives. Each member contributes his/her share of tools and founding capital for the purchase of other tools and materials. The idea of such a co-operative is to safeguard the interests of its members.

Profit is divided chiefly on the basis of the work one has contributed. Periodically, dividends are paid on the value of the contributed tools.



Industrial co-operatives offer a highly suitable structure for female entrepreneurship. Clothesmaking co-operatives, for instance, which employ mainly female labour, have allowed to pool members' sewing machines, and some of the members have even contributed premises on which work could be carried out. Collective labour offers opportunities to increase productivity and to organize the work scientifically - two keys to cheaper and more competitive products. At-home employment has proven to be very effective, allowing as it does housewives to earn extra income while continuing to care for their families.

The Mir Co-operative, in the city of Tolbukhin, is an example of how a small workshop can grow into a modern industrial facility. Its 1,300 exclusively female employees are all partially disabled, which does not prevent Mir from enjoying very successful domestic and overseas sales of its baby and children's wear. Many of the operations are mechanized and automated. The co-operative has an all-female management.

Another all-female co-operative, Bulgarsko Vezmo (Bulgarian Embroidery), has been highly instrumental in the preservation and enrichment of that world-famous traditional craft.

The country's 168 producer co-operatives employing mostly women are at present a significant force in material production and in the generation of the national income. Many of them enjoy large overseas and domestic sales. Among them are several co-operatives set up to provide employment to the disabled. Producer co-operatives are powerful economic entities. Women have a high share of managerial posts. Meanwhile, collective work helps women acquire a greater public recognition and self-confidence.

In the light of the new government policy on co-operatives and self-employment, female participation in producer co-operatives is facing even better prospects. As new technology and production techniques emerge, many operations lose their formerly manual nature and require a better trained staff. Conditions are thus created for women to develop even more their intellectual and creative potential.

The problems of the producer co-operatives are being studied by foreign listeners from Asia, Africa and Latin America as part of the special curriculum of the Higher International Co-operative School, under methodological guidance by the Central Co-operative Union's Research Centre.

#### 4. Women's Organizing and Managerial Functions in Co-operatives

Co-operatives are a form by which socio-economic, cultural and other activities are organized. Their management is a complex, many-sided process. The guiding principle in this process is the collective decision-making by congresses, general assemblies, governing councils, executive committees and boards of comptrollers. Under existing legislation and the statutes of the consumer, artisan and other co-operatives, women are involved at their various levels of management on an equal footing with their male colleagues.

Women have a great say in defining the goals of a co-operative. They are actively involved in the mapping out of the co-operative movement's long-range strategy and policies. Safeguarding the co-operative's interest, they contribute to the adoption of proper decisions by the collective bodies concerning voluntary union membership, keeping in mind the economic interests of the co-operative's members. They use the achievements of the revolution in science and technology as a lever in improving the quality and competitiveness of output. And since technical progress serves, among other things, to ease female labour, women in managerial posts are actively involved in the mapping out and implementation of the co-operative's scientific and technological policies.

Concerned about the production and marketing operation of the co-operatives, women are making a successful entry into such areas as marketing and financing. Managerial decision-making is based on the consideration that payments to the State, the local authorities and the banks come first, and are only then followed by allocations towards capital investment, dividends and social spending.

The talent of women co-operators has been particularly felt in the organization and management of social and cultural activities and in maintaining a sound socio-psychological climate among the co-operators.

Just as practice has shown that women can efficiently organize and manage, they have also shown that they are capable of performing an even greater role in the development of the co-operatives. Since they are the main labour source, they should emerge into higher posts of responsibility.

Unfortunately, women co-operators are not always promoted on their merits alone, and their capabilities are frequently underestimated. Statistically, the women's share of managerial posts is growing at a slower rate than their share of work in the co-operatives. The trend becomes obvious high in the hierarchy. For instance, women make up 30 percent of the governing boards of producer co-operatives, and as much as 50 percent in those which employ chiefly a female labour force. But at the level of the governing councils of the regional co-operatives alliances and in the consumer co-operatives, that percentage is as low as 20 percent, and inside the Central Co-operative Union women occupy just 10 percent of the positions of responsibility. Nationwide, some 30 percent of the cooperative system's managerial posts are held by women.

More tangible is the trend towards the feminization of management within the sector which determines the co-operative's economics. For instance, 82 percent of the Central Co-operative Union's Department of Planning and Economics is staffed by women including the chief of the department. More than 80 percent of the departments of Finance and Credit, Accounting and International Co-operation are staffed by women.

## 5. Some Aspects of Women Co-operator's Training, Research and Information

The human factor is one of the factors which determines the economic and social progress of co-operatives in any country. And the educational and training level of co-operatives is just as important, if not more, at the more advanced phase as it is at their initial phase of development.

The male and female workforce potential which Bulgaria inherited from its capitalist past did not conform to the new requirements which the co-operative movement faced. The reactionary bourgeois governments had sought to quell as much as possible the growth of the cooperatives and the training of their members. After a people's democracy was established in Bulgaria in 1944, the training of personnel became a regulated process. Particular attention was given to women, whose training was far below the level required by the times. The first step along that line was the nationwide eradication of illiteracy. Women were given free access to all elementary, secondary, technical and higher educational establishments. As a result of their emancipation, women now account for nearly half of the enrollment at the various levels and forms of education. No longer are Bulgarian women co-operators undereducated or undertrained.

The Central Cooperative Union pursues its own policy on women training and retraining, assisting them not only in their career choice, but in the attainment of complete professional realization as well. The cooperative's executive personnel is trained at 15 training centres across the country, which turn out specialists for the co-operative industry. A training course at one of these centres lasts between three and six months, and the curriculum is differentiated to fit the respective sector's needs. Women of various age groups, make up roughly half the number of trainees. Among other things, this training reflects on their take-home pay.

Female secondary-school graduates make up a steadily growing share of the co-operative's employees. The co-operatives have set up their own secondary school of economics where women, who make up 86 percent of the student body, are trained for positions of economic management, including planning and accounting, within the co-operatives. There is no discrimination on the part of co-operatives towards women who have received training outside their own system.

The complexity and diversity of the co-operative economy required the formation of women's intellectual potential. Women with college degrees or who have completed post-graduate studies are also important. The policy of the Central Co-operative Union, the territorial unions, the co-operatives and the co-operative enterprises has been largely instrumental in the financing of higher education in the country and abroad, without any special restrictions applying to women.

Post-graduate studies, offered by all of the country's higher educational establishments, have played an important role in the improvement of the training of women co-operators who hold diplomas in higher education.

The completion of post-graduate studies has been seen as an advantage in their climb up the career ladder.

Post-graduate training is also offered by two big centres run by the co-operatives in the city of Plovdiv and in the village of Voneshta Voda. Courses here are shorter, but are taught by highly-trained instructors. The programme focuses on topical problems of the co-operative movement. On principle, a woman co-operator gets to attend such a training course once every five years.

Bulgaria has already accumulated significant experience in the training and retraining of local and foreign women co-operators. It sends to the developing countries lecturers and educational materials in areas like consumer, industrial, artisan and all other kinds of co-operatives, and organizes local training courses. Representatives from these countries are also trained at Sofia's International Higher Co-operative School, where women are admitted on an equal footing with men.

Women from Morocco, Afghanistan and Vietnam who have attended the School have expressed satisfaction with the level of training it offers. However, the percentage of women sent to the school is still very low, in the vicinity of 7 to 10 percent. Co-operatives in the Third World would be advised to increase the share of women within the body of listeners they send to the School. Assistance in this respect could be obtained from the International Co-operative Alliance, FAO and UNIDO.

Bulgaria's national co-operative complex is also engaged in research work. Women are actively involved in it, to a point where half of the employees of the Central Co-operative Union's Research and Development Centre hold university degrees. The centre employs on a part-time basis, many prominent researches and scientists, many of whom are women.

Although, in order to do a proper job, women co-operators require information, they are also widely employed in the gathering, processing and dissemination of information. Four out of five employees at the Techno-Scientific-Information Department of the Central Co-operative Union's "r-and-d" facility, for instance, are female, and their education level is very high: all women are university graduates, all have completed post-graduate courses in computer processing of techno-scientific information, and all are fluent in one or more foreign languages. Their job is to study the co-operative system's information needs, to gather information through formal and informal channels, to analyze and summarize it and to disseminate it among their clients. Any information about the national traits of co-operatives throughout the world is considered to be most valuable.

The affinity of women co-operators for information processing is further illustrated by the fact that they make up just over three quarters of the staff of the Central Co-operative Union's Computer Centre - a very highly trained staff doing science-intensive work.

Many women co-operators employed in financing and other managerial posts have also been trained to use locally-made and foreign computers. What is more, women within the co-operative system have been demonstrating a very great interest and readiness to come to grips with computer technology.

There are no laws in Bulgaria restricting women co-operator's access to education, research, information or any other area of human knowledge. A career in science is not outside the grasp of any woman. Nor are inventions and rationalizations by women treated any differently than those by men: copyrights are awarded equally to all.

#### 6. The Co-operatives and the Social Problems of Women

The just solution of women's social problems has been closely linked both to the revolutionary changes in the country and to the development and consolidation of the co-operative movement. Like most women, the interests and rights of female co-operators were not safeguarded by the pre-revolutionary governments. In terms of employment rates and pay, women were not equal to men. Outside agriculture, only a small percentage of women were employed, chiefly by the light industry, the crafts and retail trade. Most remained unemployed, and were forced to spend their time in unproductive household chores.

As a result, women had very little basis for any social or domestic self-confidence. Between the female socio-economic potential and the labour force there remained a continuing unresolved conflict. Women were restricted in contributing to increased goods production and to the formation of the national income. Under those circumstances, artisan and retail trade co-operatives were one of the few ways women could participate in the national economy.

A new social policy, however, was ushered in by the people's rule. Women's long-awaited emancipation finally materialized as women gained equal rights with men in the entire national economy, including the co-operatives. Today, women co-operators enjoy the same social benefits as do all other women in the country.

Women are full-fledged participants in the distribution of the national income, and are entitled to free education, free medical services, social security, retirement benefits, vacationing opportunities, subsidized food, etc. At the same time, women co-operators and the members of their families share in the social spending funds set up by the producer, consumer and other co-operatives, which have their own recreational facilities.

In accordance with the stipulations of the Labour Code, women co-operators are entitled to two years of paid maternity leave per child, and to paid leave for temporary disability and pregnancy. Shorter working hour arrangements are also made available, if needed.



Measures to improve women's working conditions are an important component of social policy. Women are kept out of jobs which might prove hazardous to their health. All consumer, artisan and other co-operatives make it their policy to constantly improve the conditions in which women work. Nevertheless, quite a few women in the producer and retail trade co-operatives continue to be employed in physically demanding jobs. This is largely due to the lack of technology in certain sectors.

The Central Co-operative Union's Research and Development Centre has evolved a long-term programme for the reduction of physically demanding and unattractive labour in the co-operative movement. Special emphasis is placed on the elimination of female labour in these jobs.

The country's government pursues a policy of reducing the annual amount of working time. The nation's leisure time is increasing. Bulgarian women, including the co-operators, work an average of 245 days of the year. This leaves them sufficient time to take care of their families, to study and engage in various other cultural activities. A steadily growing share of leisure time is being allotted to sports, travel and gardening.

Sociological studies have revealed that women enjoy their involvement in co-operative affairs - their response to the opportunities for sensible and creative employment which the co-operatives have provided them with.

These have been but some of the elements of the co-operatives' social policy with respect to women. On the whole, co-operatives have proven to be a suitable form through which women can gain social benefits and contribute to Bulgarian society's advancement. These are achievements which co-operators from the developing countries can follow as an example.

#### 7. Women's Involvement in the International Co-operative Movement

Women's work within the co-operative movement has not been restricted to the national borders. Solidarity, that basic co-operative principle, has outgrown the national framework. The tendency for co-operatives in all countries to co-operate with each other has imposed itself historically. In that context, Bulgaria's women co-operators can be described as being true internationalists.

Women's involvement in the international co-operative movement assumes the most varied forms. In the first place, there are the different international co-operative forums: congresses, conferences, symposiums, etc. Women use these gatherings to defend the co-operatives' interests and to contribute to the solution of such global problems as the struggle for peace, the elimination of hunger, the achievement of an ecological balance, etc. They see this as their contribution to the consolidation of the co-operative idea both nationally and worldwide.

Various United Nations agencies and commissions offer broad opportunities for the involvement of women in the struggle for social justice. Women



co-operators have become a powerful force within the International Co-operative Alliance, rallying their nations in the defence of the co-operator's interests.

Women co-operators contribute further to the solution of global and regional problems through their work in non-governmental organizations such as the Women's International Democratic Federation, the World Federation of Scientists, the World Organization for the Study of the Future, and the international associations of economists, lawyers, etc.

The industrial, artisan and consumer co-operatives in present-day Bulgaria rally the women co-operators from all over the world for the solution of the problems of the co-operative movement through international meetings, often organized jointly with various world bodies.

Indicative of that aspect was the June 1985 seminar in Sofia on women co-operators' involvement in the development of their countries. Co-organized by the Women's Committee of the International Co-operative Alliance and the Central Co-operative Union of Bulgaria, it was attended by representatives from the International Labour Organization, and by women co-operators from 34 countries in Europe, Asia, Africa and Latin America. The creative exchange of opinion focused on women's place and role within their countries' socio-economic development and on their participation in the co-operatives. Seen as particularly alarming was the lack of opportunities for women to attain education and improve their culture. Bulgaria's experience was examined in terms of extending all social benefits to women co-operators as well.

Bulgarian women co-operators have also been very active within the Council for Mutual Economic Assistance and have supported the co-operatives on the Balkan Peninsula.

Women in Bulgaria follow closely the affairs of the co-operatives in the countries which have shed their colonial dependence. They have placed their research, methodological and organizational potential at the disposal of the cause of setting up and managing producer, consumer, student and other co-operatives in the developing countries. In this respect, they have been assisted by different governmental and other organizations, including the Committee of the Movement of Bulgarian Women, the Women's Committee at the International Co-operative Alliance, UNESCO, ILO, UNICEF and other UN agencies, the International Organization of Co-operators Esperantists, etc.

Great as these achievements are, there are still untapped opportunities for the expansion of these contacts and for enriching the forms through which women can become involved in the worldwide co-operative movement. Co-operation with the women in INSTRAW also holds quite a promise in this respect.

## 8. Women and the Co-operative Prospect in Bulgaria

Bulgaria's co-operative movement has a significant economic potential. Moreover, it enjoys high public prestige. The ongoing restructuring of society opens up new horizons before it. Co-operatives are looking forward to expanding their activities and presence across the country.

The female members of that movement will have an opportunity to take part in the drafting and implementation of a new industrial co-operative policy, attuned to the needs of the domestic and world market. Women will also be involved in transferring the achievements of science and technology to the technological modernization of the co-operatives, as a way of easing female labour by improving its quality and efficiency.

The co-operative movement's organizational structure is being steadily streamlined. Women should have a hand in the selection of an effective structural policy by the national co-operative socio-economic complex. Another area of women's creativity is provided by the development and implementation of various ways in which our co-operatives can become part of the world economy. There are also new prospects for the involvement of women in the cultural and ideological sphere.

The streamlining of the co-operatives' system management is yet another area in which women's efforts will be welcomed. Incentives should be found to unleash the tremendous energy of the co-operatives capable of bringing about greater socio-economic well-being.

The implementation of various forms of self-management by the co-operatives is a very wide area in which women can participate, and they should be attracted to it massively.

As cooperative ownership evolves, women should contribute to the attainment of integration between state-owned industries and agricultural industrial complexes and the public organizations, on the one hand, and the consumer and artisan co-operatives, on the other. This will be an opportunity to ally women co-operators from all kinds of co-operative organizations.

Science should become a key factor in the future development of Bulgarian co-operatives. Research in the problems of co-operatives is open to further feminization.

The model envisaging qualitative changes in the co-operatives calls for further improvement of their personnel's potential. Not only should women co-operators improve their education and training, but they should restructure their entire thinking and work, in order to become co-operators of a new type. All this opens up wide horizons before the women in the world co-operative movement, as knowledge, experience and conditions conducive to international solidarity with other women co-operators increases. To that

end, women co-operators should seek integration with national and world institutions. The prospects before Bulgaria's women co-operators are bright!

### Conclusion

Throughout its development, Bulgaria's co-operative movement has broadly supported the principle of international co-operative solidarity and mutual assistance. Women co-operators are ardent champions of international co-operation. In this context, Bulgaria's Central Co-operative Union is prepared to share with all interested UN experts and INSTRAW its experience concerning consumer, industrial (artisan) and other co-operatives. Bulgaria's experts can render assistance to countries pursuing economic independence and economic growth in the setting up, of management, planning, financing and credit opportunities in the different kinds of co-operatives. Assistance can also be rendered to the training of women co-operators by means of sending lecturers, consultants, educational and information materials. Far from an attempt at mechanically transferring the Bulgarian experience, this would be a creative quest which would take into account national and regional realities in the different countries.

We believe that the exchange of experience which will take place at the present meeting will provide a powerful impetus towards the attainment of our humane goals. Initiative may be shown freely by each and every co-operative, by the Women's International Democratic Federation, INSTRAW, and so on. Women have a task in the development of their countries' co-operatives and in contributing to their nations' socio-economic progress, as a key to their own and their families' wellbeing. This can be achieved only through further intellectual growth, emancipation, protective legislation and lasting peace.

### Part Three

#### 3. Bulgaria: The National Bulgarian Experience and Women's Participation in Agricultural Co-operation

##### Central Co-operative Union

The Bulgarian experience in the agricultural co-operation movement is of justifiable interest for experts of various countries. The co-operative farms are an original and specific Bulgarian form of co-operation. Through them the working peasants and small owners of yesteryears, were affiliated for the construction of the socialist society.

The establishment of the co-operative farms is a direct application of Lenin's co-operative plan adjusted to the specific Bulgarian conditions. They have adopted Lenin's concepts on co-operatives which include:

- voluntary co-operation;
- formation of the agricultural enterprises in stages;
- skillful combination of the individual interests of the co-operators, with those of the co-operative farms and of the state;
- education of the peasants in a collective spirit;
- the provision of permanent economic, organizational, financial and political aid by the State, so that the socialist reconstruction of agriculture is achieved.

The agrarian problem in our country is being solved through powerful socialist agricultural enterprises where hundreds of thousands of women apply their labour on an equal basis with men.

There is considerable interest in the Bulgarian experience with co-operative farms and their transformation into agroindustrial complexes as well as with the active participation of Bulgarian women.

#### Agriculture and the Situation of Peasant Women before the Socialist Revolution

In capitalist Bulgaria, agriculture was small-scale, fractured, extensive, and unproductive. In 1934, 94 per cent of the arable land was privately-owned. Agriculture was in the hands of 885,000 individual farms. The average distribution was 44 dca of cultivated fields and 5 dca of pasture land per farm. The average size of the fields was of 2.5 dca. The land was cultivated primitively, using animal drawn wooden ploughs, sickles, forks and hoes. These were the main working instruments of the Bulgarian peasant. Electricity and water supply facilities were unknown. In 1939 (the year considered as most favourable in the capitalist agricultural development), only 7 per cent of the villages were supplied with electricity, which was used for lighting purposes only.

The peasant woman was extremely burdened with work. She, as the housewife, had to bake bread - the main staple of old Bulgaria; she had to sew her own clothing, as well as that of the family, out of home-made woollens, cotton and hamp cloth. In addition to this task, and the main duty of raising and educating children, she had to work in the field on an equal basis with men. From early morning until late evening she was on her feet. The primitive, uncomfortable and unsanitary dwellings, with dirt floors, along with the above mentioned tasks provides one with an idea of the miserable situation of peasant women before the socialist revolution in our country.

The heavy work at home and in the fields, the malnutrition and lack of medical services reduced women's longevity. Women's life expectancy averaged between 45 and 50 years and the infant mortality rate reached up to 150 per one thousand newborn. Only one fourth of the women were literate.

For most everyday needs, the poor and middle class peasants had to apply for credit from public and private banks as well as from capitalist money-lenders in order to survive and thus, became heavily indebted. Their income was insufficient to cover the interests payments and very often they had to sell their entire production leaving their families to go hungry. In 1932, farmers' debts towards creditors, the state and communities represented 83 per cent of their income.

Under such difficult conditions, farmers could find only survive by means of co-operatives.

#### Establishment of Agricultural Co-operatives

The system of co-operative farming in this country began towards the end of the 19th century. The idea was disseminated by progressive individuals, mainly teachers, agronomists, economists and the like. Seeing the hopelessness of the small farmers, they, together with the peasants, sought new forms of farming, and the introduction of a better labour organization, mechanization, in order to raise the income and productivity of the working peasants.

The establishing of consumers' co-operatives in the villages was initiated for the delivery of goods and common use of equipment for processing of agricultural products. Through the co-operatives, work was carried out to improve the standard of living and working conditions of peasant women. It was no longer necessary to produce everything at home. Co-operative bakeries were built, relieving women of the burden of making bread. Co-operative canning factories constructed in almost all larger villages facilitated the production of food for the winter. Co-operative carders replaced the hand-carding of wool. And so, peasant women became aware of the strength of the co-operative not only in terms of their work, but also in the improvement of the welfare of their families.

Later, universal co-operatives were set up in most of the villages. The universal co-operatives successfully met peasants' interests and protected



them against enslaving loans. They also helped in the purchase and marketing of the agricultural products under favorable conditions.

The co-operatives became greatly involved in marketing agricultural products and in the delivery of consumer goods. Through co-operatives, the peasants were able to obtain and use on a co-operative basis agricultural machinery: tractors, seed-drills, harrows and threshing machines.

Peasant women praised the advantages of the universal co-operative. The partial mechanization of some work processes in private farms relieved them from heavy manual labour. The sickle and swaphook were replaced by the reaping machine and the sheaf-binder; the hoe, by the tractor plough; the knitting hooks, by manual knitting machines. All were provided by the co-operatives. Many manual processes were performed jointly by the co-operative members. The joint work united them, gave them vigour and the conviction that this new system was right. Village women became more and more active and helped in strengthening the co-operative movement.

The establishment of co-operative farms as independent production organizations was the best achievement of the Bulgarian co-operative movement in the villages before the revolution. Bulgarian village women deserve special merit. They actively assisted the co-operative movement and co-operatives both in the beginning and during the period of development and strengthening.

Ten years before the revolution, co-operative farming had become a social problem. It was discussed in the press and in Parliament. Between 1936 and 1941, a total of 66 co-operative farms were established. During the years that Bulgarians suffered under Facist terror, only 29 of these farms survived.

#### Formation of the Co-operative Farms and Women's Participation

After the socialist revolution, one of the main tasks of the people's government was, along with industrialization, to do away with the burdensome inheritance laws and restructure farming under socialist principles. It was important to guarantee and provide the country with agricultural products and to provide raw materials for the developing industry.

During the last months of 1944, some 11 co-operative farms were formed. The initiators were progressive agronomists, teachers and farmers who were supported by their wives, sons and daughters. Within several years the number of co-operative farms had increased tenfold. Peasants and their wives put into the co-operative farms their land, labour, productive animals and tools.

Co-operative farms were set up in private land. Nationalization of the land in the People's Republic of Bulgaria was not necessary since 93 per cent of all farms were small and medium-size, with up to 100 dca. of land.



The co-operators have at their disposal agricultural equipment as well as land and animals for individual use. In this way, agricultural products are produced with the contribution of all family members and the traditions of the village family are preserved.

During the first years of the co-operative farms, income was distributed according to the labour contribution of the members during work days and according to the amount of land. This method of distribution played an important role in attracting the peasants to the co-operative farms and in increasing their productive activity. The retention of the property rights to the land and rent payment did not hinder the co-operative movement, but rather contributed to the process. For a large number of families this income represented remuneration for their hard work in the past, under what had been unfavorable conditions.

According to the co-operative farm laws adopted in 1945, the maximum rent could not surpass 40 per cent of the peasant's income. At the Second National Conference of the Co-operative Farms, following the will of the co-operators, this amount was reduced to 30 per cent and was further reduced to 25 per cent at the Third National Conference.

During the first years, and later on when the movement caught on, the system changed for the better. The co-operators received flour, sugar, vegetable oil and other necessary consumer goods which increased the material interests of the co-operative members and their families.

Without hesitation, the peasant women, now on an equal level with men, choose the co-operative farm system as the only way to achieve co-operation in agricultural production. By working side by side in the co-operative groups and brigades they became united. The feeling of co-operation became an intrinsic feature of the co-operators. The economic support offered by the co-operative farms during the difficult years was for the most part provided by accumulated collective funds.

New possibilities emerged for the female-co-operative members to improve their working conditions and standard of living as well as their cultural welfare. During the early years of co-operation, literacy courses for the population and in particular for women, were organized all over the country. Kindergartens were built in the villages. The children received free lunches, paid for by co-operatives. The elderly and ill co-operators received support from the social funds. Transportation to and from the fields was arranged. Common kitchens emerged in the co-operatives, providing hot lunches for the co-operators working in the fields.

The most important element of co-operatives were the funds which were not subject to distribution and could not be used for personal needs after termination of the membership. Later on, a central pension fund was established for the co-operative members.

The Fifth National Conference on Co-operative Farms called for the organizational and economic strengthening of the expanded co-operative farms.

Special attention was given during the Conference to the role women from the co-operative farms played in the socialist reconstruction of agriculture. The general appreciation was that co-operation liberated women and made them equal to men in the construction of socialism in Bulgaria. With their active participation in the co-operative farm's life, women contributed greatly to the success of the co-operative movement in this country.

Almost one-half of all workers in the co-operative farms were women. They directly participated as production workers in agriculture and animal husbandry. Women were involved in the management of the co-operative farms as members of the managing bodies and as economist, agronomist and livestock experts. Almost one half of the students in the agricultural universities are women.

A large number of women are employed in the agricultural research institutes and universities. As scientists they are involved in developing new technologies for disease and pest control, and for the introduction of new varieties and breeds.

The first female co-operative members given the title "Hero of Socialist Labour", in the early fifties were Donka Panaiotova, Tsonk Akmadjova and Mariika Jordanova.

During the First Congress on Co-operative Farms, an analysis of the achievements reached by the co-operative system of agriculture during the years of the people's government in the People's Republic of Bulgaria was made. The entire development of the co-operative system in the villages demonstrated that the co-operative farm passed the strict standards of the time. Agriculture strengthened its position as a large, mechanized and highly productive branch of the national economy. The co-operative farm was developing not only as an enterprise with a distinctive socialist character, but also as a true organization of the co-operative members, capable of solving the social and economic problems of the villages.

The National Congress rewarded peasant women for their contribution in the co-operative movement by constructing and strengthening the co-operative farms. According to Congress, whenever there was work, wherever bread was being delivered, wherever the fruit of the land was ripening - in the fields and vegetable gardens, in the tobacco fields and in the farms - Bulgarian female co-operative members are working hard.

Thousands of women - agronomists, zootechnicians, economists and other agricultural experts are working in the fields and farms. The vital interests of the co-operative system in the village requires more and more women to be elected to the managerial structure of the co-operative farms.

Based on past experience, in 1970 a new form of organization in agriculture was adopted - the agroindustrial complex. The development of the agroindustrial complex was based on the principle of co-operative democracy through the election of representatives, both men and women, to the collective managerial bodies. The agroindustrial complex, as the main economic and social organization of agricultural production in the People's Republic of Bulgaria is a further development and improvement of the co-operative system in the village.

#### Peasant Women - A Factor in the Strengthening and Development of the Co-operative System

Further co-operative members comprise 49 per cent of the total number of workers employed in agriculture. Seventy per cent of these women work in agriculture and 30 per cent in animal husbandry. The number of highly qualified women is substantial. For instance, one out of four women holds higher education degrees. The number of female high school and university graduates with experience in the organization increased substantially. In agricultural production, women have won recognition as capable experts and managers. Labour collectives have elected women as presidents of agroindustrial complexes, directors of machine and tractor stations and brigade presidents.

In the field of agricultural science, women represent 32 per cent of the total number of scientific workers in the Agricultural Academy system. Some of them are professors in the universities.

The contribution of women to the scientific and technological advances in agriculture is considerable. The economic impact of women's contributions are substantial. The following are just a few examples:

- the invention of crop irrigation in steel-glass greenhouses;
- the development of technology for production of biological pest control for crops;
- the introduction of new agricultural varieties and breeds.

Many other technological advances have successfully been applied in this country and abroad.

For their participation in the construction of socialism, more than 13,650 women have been decorated with the State's medal of honour. Thirty-one of these women have been awarded the title "Hero of Socialist Labour", five have received awards as agricultural workers, and many others have been equally distinguished for their contribution to science and social advances.

For example:

In 1987, Tona Varbanova Koleva, milking operator in the agroindustrial complex in the General Toshavo co-operative, was conferred with the

honourable title "Hero of Socialist Labour". During the period 1981-1985 she had produced 1,513 liters of milk, compared with the plan net amount of 1,250, and in 1986 from 51 cows she has received an average of 6,588 l/feeder cow.

For high achievements in complying with the plan for the eighth five-year period, Victoria Dimitrova Liunkina - group leader in the vegetable-growing brigade of the agroindustrial complex, was also awarded the honourable title "Hero of Socialist Labour". Having planted 717 t tomatoes, the brigade produced 1,121 t, of which 800 t went for export. The group, under the leadership of V. Liunkina, harvested an average of 9,120 kg tomatoes/dca.

Dobrinka Dimova Toneva was also conferred with the honourable title "Hero of Socialist Labour". A tobacco producer in the agroindustrial complex of the Uzundzhovo village, district of Haskovo, she produced a total of 30,023 kg of dried tobacco for the eighth five-year plan. For the year 1985 alone she produced 7200 kg.

The 1969 Hero of Socialist Labour was Sara Lazarova Smedarchina who was still working as a group leader, although already in the rentner's age, and who continued to obtain high results with her group in the mechanized growing and harvesting of oriental tobacco.

With the introduction of industrial technologies in the field, new professions, qualifications and positions are emerging, such as milking operators in dairy farms, feeding board supervisors, programmers, laboratory operators, etc.

In conformity with the requirements for personal growth, mothers are given educational and social opportunities which will accompany them during their entire working life, including the childbearing years. During this period the mothers still receive their remuneration. For mothers, conditions are provided allowing them to raise their qualifications through the self-dependent mastering of theoretical knowledge, using textbooks and manuals provided during a convenient schedule for them. Mothers with high school or university degrees are given all the possibilities for post-graduate education.

In order to improve the working conditions and standard of living of the agricultural workers, including women, the agroindustrial complexes adopted programmes during the ninth five-year period. Work is being carried out to reduce the noise, vibrations and fumes in certain agricultural activities. Sanitation practices in the barns are being carried out, and improvements in the moisture and temperature conditions, especially during the winter, are being made.

The active participation of women in agricultural material production depends to a large degree on their function as mothers. Many measures were taken to alleviate the tasks of working mothers, including village women, in

the rearing and education of the growing generation. Providing facilities, such as baby-milk kitchens, have helped young mothers tremendously.

Medical services in the villages have considerably improved. Medical service is provided through units stationed in 65 per cent of the villages, where 90 per cent of the rural population lives.

Social policy concerning women, including village women, and the recognition of motherhood as a social function, are expressed in the country's Constitution where special protection of motherhood is declared. Mothers are entitled to be paid maternity leave before and after delivery until the child is two-years old and are allowed additional unpaid leave until the child reaches the age of three, along with free medical care. Special attention is granted to pregnant women. The labour responsibilities are readjusted for their special needs. Mothers receive financial aid at delivery and monthly additions to their wages. The sums are increased depending on the number of children. Mothers are entitled to paid leave for taking care of sick children.

The rights of working village women are equal to those of women working in the industrial enterprises in terms of the duration and payment of maternity leave.

Village homes have running water and electricity. Also, the construction of communal laundries and shops for clothing, food, and other consumer goods have contributed to the improvement of the standard of living and relieved women from some of the burdensome tasks of the household.

There is increasing concern for the overall recreation of agricultural workers and their families. Recreation homes for agricultural workers are constructed in the best resorts of the country. Many agroindustrial complexes have their own recreation domes. About 30 per cent of the peasant co-operative members spend their vacations in these holiday homes.

The five-day work week is ensured for a large part of the co-operators, both in plant-growing and husbandry sectors. This is a great social gain for women working in agriculture since they have more time for their children, their private farming, self-education, recreation and cultural entertainment.

Bulgarian women have always participated in the national and international progressive movements. They are active participants in the peace campaign. There does not exist a Bulgarian woman who remains indifferent to the global problems of our times. Bulgarian women react with anger and indignation to all actions which endanger world peace and the solidarity of the people. They raise their voices high against all forms of racial discrimination and suppression, and of the exploitation and violation of human rights.

With their devotion and unrelenting work, female Bulgarian agricultural workers infuse new strength in the constant renewal of our socialist motherland - the People's Republic of Bulgaria.



### Part Three

#### 4. Bulgaria: Social Acquisitions of Female Co-operative Farm Members in the People's Republic of Bulgaria

by  
Nikolina Nanova

First of all, on behalf of the economic association "National Agro-Industrial Union" and the Federation of Agriculture and Food Industry Trade Union Organizations, I would like to thank the organizers of this Seminar for having suggested this important theme in the Agenda and also for having given us the opportunity to take part in the discussion.

The Bulgarian Communist Party and the Government of the People's Republic of Bulgaria have always built their social policies dependent upon the country's economic development in strict relation to increases in the national income. We have put on our table only what the workers have produced with their labour, what the co-operative farm members, the experts, and all working people have produced with their labour. Female co-operative farm members in the People's Republic of Bulgaria know that it is necessary to produce more material and spiritual values in order to better meet their own social needs.

The new production relations which took place in the villages as a result of the peasant's co-operation en masse was given a legal base by the Exemplary Statute of the Co-operative Farms, also known as the Labour Co-operative Agricultural Farm, adopted in 1950 and approved by the Government of the People's Republic of Bulgaria. The exemplary statute became a fundamental law in co-operative farms, equally obligatory not only to co-operative farm managers and members, but also to all State, economic and Communist Party organizations in their relations to co-operative farms. On the basis of the Exemplary Statute, each co-operative farm adopted its own concrete Statutes.

For the first time, the rights and obligations of the co-operative farm members were established in the Exemplary Statute. All family members were allowed to participate in the co-operative's activities through their labour. In this manner, the rights of female co-operative members in the villages were arranged and juridically regulated.

This fundamentally changed the working and social conditions and life in general of female co-operative farm members. Women became an equal co-operative farm member, having the right to elect and to be elected, to receive equal pay for equal work, just like men. At the same time, the laws guaranteed that women could also take part in production management. In 1952, some 26,000 women in 2,747 existing co-operative farms were promoted to management positions. This number included 34 women who were elected as co-operative farm presidents. The active and competent participation of



female co-operative members in the labour and management sectors in the agricultural farms has continued to the present.

The private ownership of the land in co-operative farms was achieved by the partial distribution of the income received on the farm. This ground payment is called ground share/ground rent.

By developing the material and technical aspects of the co-operatives, as well as production and income, the inter-relation of income distribution, labour and ground payment continuously changed in favor of the workers. Each year the amount of ground share payments decreased and was fixed by the general gathering of co-operative farms. Since 1959, co-operative farm members voluntarily suppressed the ground-share they received for the ground given to them. However, the size of land owned and not the time worked became single measurement which determined the place of the female co-operative farm members in society. After this, income was distributed only on the basis of the socialist principles "each according to his/her capacities and work".

The type and character of co-operative ownership determined the form of payment made by the members. Income distribution took place in accordance with the co-operative's final economic results. For instance, farm members distributed among themselves the various tasks which had to be performed in the co-operative. Their work days were paid by products or by money according to the individual arrangements. Some co-operatives began applying a guaranteed minimum payment where the co-operative farm, according to its particular organizational and economic conditions, paid in advance 80-90 per cent from the annual payment. At the end of the year, if the plan is fulfilled, the difference is paid as a supplementary payment. If for meteorological or other reasons the plan cannot meet the goal, or even 80-90 per cent of the goal, payment is guaranteed by a State co-operative fund in order to pay the co-operative members. This fund is set up from contributions from all co-operative farms. They contributed 2 per cent from their income, and the State paid the rest. This guaranteed payment to the co-operative members, including female co-operative members from the State co-operative fund, expresses not only the position of the co-operative farms towards their members, but also that of society towards the co-operatives.

In this way, the salaries earned in co-operative farms through the principles mentioned above approached the levels paid in State enterprises. At the same time, the system was not in contradiction to the co-operative form of ownership, since the final payment is related to the final results. In recent years the average salary in co-operatives has increased, reaching a minimum monthly salary of 120 levas.

The merging of several co-operative farms, creating larger co-operative farms, and the economic strengthening of the country's co-operative farms led to substantial changes in the condition and role of the farms' social funds. They are being set up and developed due to animals and equipment donated by co-operative members. In order to provide and continually increase

production funds, as well as solving the cultural conditions of life and social problems in co-operative farms, all members contributed with their income to make these goals a reality.

Co-operative farms pay close attention to the village's social problems as well as those of the individual co-operative members. As a result, the special fund for the improvement of social conditions increased significantly.

The social acquisitions of female co-operative members increased through paid annual holidays, maternity leaves, partial or total pay for children in kindergartens, free or partial payment for school children, and payment at resorts during vacation periods. Also, laundries, bakeries, crèches, kindergartens, maternity wards, hospitals, hostels and schools for everyone were built in the villages. The villages were supplied with water and provided with electricity. Hundreds of kilometers of paved roads were built.

After suppresing the ground-share payment in co-operative farms, the work payment became the single income source for co-operative members. Then a problem appeared regarding the income of the elderly and disabled members unable to work who had received income for land they had contributed to the co-operative. For this reason, co-operative farms set up an inner fund to assist the elderly and those unable to work. This fund provided members with the possibility of receiving financial supplements to their pensions, free bread and basic consumer goods.

A great achievement for co-operative members, including women, has been their inclusion into the State social security insurance system. In setting up the central pension fund and giving pension to peasant co-operative members, the retirement of 540,000 women and men was guaranteed.

Since July 1, 1959, the co-operative farm member's social insurance has improved. For the first time, members received personal pensions for labour-related accidents. In addition, retirement pensions and pensions for the disabled were increased. The social rights of workers and employees regarding maternity leave were increased as well as work leave permits to care for sick children. These same rights were also given to the peasant co-operative farm members.

All this contributed to equating the social insurance benefits received by co-operative farm members to those received by goverment workers and employees, both paralleling the economic development of our country. Since January 1, 1976, co-operative farm members could retire and receive their social insurance in accordance with the conditions established for State workers and employees.

Workers, employees, and members of farmer's co-operatives obtain the right to receive retirement pensions after meeting the requirements established by existing labour law. For instance:

Category I:	After 15 years of service. Age - 45 years for women, 50 years for men;
Category II:	After 20 years of service. Age - 50 years for women, 55 for men;
Category III:	After 20 years of service. Age - 55 years for women. After 25 years of service. Age - 60 years for men.

At the same time, members of co-operative farms do not lose their retirement rights as established in the laws concerning farm co-operatives. The law also created favourable conditions and incentives for those who work after retirement if that is their wish. Men and women who postpone their retirement have their pension increased by 6 per cent for each year of supplementary work. This way, there are alternatives for female co-operative members who have reached retirement age and still feel they can continue with their work responsibilities.

Women who have given birth and raised 5 or more children to the age of 8, may retire after 15 years of service or at the age of 40, according to labour category I, and 45 years for categories II and III.

The minimum pension in the People's Republic of Bulgaria is 60 levas. When one is temporarily disabled due to illness, the member of the co-operative receives an allowance instead of a salary. These allowances will depend on the length of continuous work, and payment is made as follows:

- 3 months to 10 years of service - 70%
- 10 to 15 years of service - 80%
- more than 15 years of service - 90%

When a temporary disability is longer than 15 days, on the 16th day allowances are increased to 80 and 90 per cent, respectively.

Social maternity protection in the People's Republic of Bulgaria is very extensive. According to the Labour Code, the chapter on "Women's Social Protection" guarantees women maternity benefits. Each business co-operative is obligated to determine, and set each year, in co-ordination with public health organizations and trade union officials, those jobs which are convenient to women.

Article 307 of the Labour Code prohibits that women perform jobs that entail heavy loads or are harmful to their health and jeopardize their maternal functions. Pregnant and breast-feeding workers who have inconvenient jobs, are transferred to safer ones as stipulated by Art. 309 of the Labour Code, where the job may be performed under easier conditions in accordance with the recommendations of public health organizations. Businesses are obliged to comply with all recommendations within 7 days of notification. In cases where the new jobs salary is lower, women receive their previous job's salary.

In addition to that, female co-operative farm members who have children up to 6 years old, have the right to work at home. Pregnant women, or women with children up to 3 years of age can go on business trips or take part in courses for a higher degree only if they agree.

Strong legal guarantees are given to pregnant mothers in Art. 313 of Labour Code, which states that: business cannot suspend workers during maternity leave or until the child is 3 years old.

Female co-operative farm members social acquisitions are marked principally by their maternity rights and by the salaries they receive during this period. Women workers have the following rights in maternity leave for pregnancy and delivery: first child - 120 calendar days; second child - 150 days; third child - 180 days; fourth and each subsequent child - 120 calendar days, including 45 days before delivery. Allowances during this period are equal to 100 per cent of nominal salary, but they cannot be less than the minimum legal monthly salary set in the country.

After using these leaves, if the child is not in a crèche, the mother has the right to a supplementary leave for raising the child. (First, second, third child up to 2 years old, but for each following child, up to 6 months of age.) During this period of time members of co-operatives receive allowances equal to the minimum monthly salary, as determined in this country. They have the right to use nonpaid leave until the child is 3 years old, when they receive allowances of 10 levas a month.

Although the maternity leave is prolonged, there is also a leave for breastfeeding, until the child is 8 months old. These leaves consist of 2 hours taken together or one hour twice a day.

In addition, there are the regular annual holidays established by law:

- a) 14 working days - up to 10 years of service;
- b) 16 working days - from 10-15 years of service;
- c) 18 working days - more than 15 years.

Female co-operative members with two children under 16 years of age, have the right to two additional working days of leave, and up to four working days if their children are between 2 and 16 years of age.

In addition to these significant social acquisitions, female co-operative members can also depend on an extensive social assistance system. When a Bulgarian citizen gives birth, she has the right to the following economic assistance:

- a) first child - 100 levas;
- b) second child - 250 levas;
- c) third child - 500 levas;
- d) fourth and every subsequent child - 100 levas per child.

The family of the co-operative member is insured against injuries and monthly allowances are given for children under the age of 16 as follows:

- |    |                                   |                        |
|----|-----------------------------------|------------------------|
| a) | first child -                     | 15 levas; raised to 30 |
| B) | second child -                    | 30 levas               |
| c) | third child -                     | 55 levas               |
| d) | fourth and every subsequent child | 15 levas               |

In the People's Republic of Bulgaria, the problem of ensuring a normal childbirth has been solved. This has been made possible by a widespread public health network in Bulgaria. Almost 99.1 per cent of all childbirths take place in specialized childbirth homes, in hospitals or clinics. A network of medical consultations for children and women is set up to care for the health of mothers and children.

The fundamental commitment in Bulgarian social policies, such as maternity protection, is expressed in all labour, legal and social security documents. All are supported by one of the important ideals of our society - the care of mankind.

The social acquisitions obtained by female co-operative farm members are many. Our society takes great care to keep and improve them, so that they may correspond to a great extent to the needs of contemporary women.

### Part Three

5. Cuba: Enfoque cooperativo al desarrollo. Enfoque de Cuba: La mujer en el proceso de cooperación

por  
Nieves Alemany

El movimiento cooperativo cubano cuenta con más de una década de creado y su existencia ha demostrado que es, en nuestra etapa de desarrollo, la forma superior de producir, pensar y vivir para el campesino.

Una leve mirada al pasado evidencia que al triunfo de la Revolución Cubana, el 1 de enero de 1959, los campos de Cuba vivían un panorama sombrío, en que por sólo citar unos pocos ejemplos diremos que no menos del 36 por ciento de la población rural estaba parasitada, el 62,5 por ciento de las viviendas consistían en chozas con piso de tierra, el nivel nutricional tenía un déficit de más de mil calorías y la inmensa mayoría era analfabeta.

La Revolución puso fin a las terribles condiciones de vida que prevalecían en el campo, donde millones de personas vivían sumidos en el hambre, la miseria, la ignorancia y el abandono, víctimas de la más cruel explotación, derivadas de la propiedad latifundiaria.

La Revolución se dio a la tarea de realizar profundas transformaciones en la economía agraria. Las dos leyes de Reforma Agraria ofrecieron al pueblo, su verdadero dueño, la propiedad de las tierras, dándole al campesino que la cultivaba la propiedad de la parcela. De igual modo, en el sector estatal se vertieron los recursos técnicos y científicos necesarios para mediante la creación de granjas y planes agrícolas estatales, asegurar la producción de alimentos y materias primas, por ser nuestro país de economía esencialmente agrícola, cuya base fundamental es la producción azucarera.

El avance incesante de la Revolución en el ámbito económico y político ideológico encausándose en el camino hacia el Socialismo, señaló como objetivo programático la necesidad de superar la pequeña propiedad privada y establecer un sistema único de economía basado en formas sociales colectivas de propiedad.

La cooperativa representaba esa forma superior de propiedad socialista, que además propiciaba la introducción del progreso técnico, el uso óptimo de las tierras y de los recursos materiales y humanos. En el orden social, significa mejorar las condiciones de vida de la familia, crear asentamientos humanos que permitieran la vivencia en comunidad, acceso a instalaciones educacionales, de salud y recreativas, la influencia más directa de la comunicación y otras ventajas, encaminadas a borrar la diferencia entre el campo y la ciudad.

La cooperativización toma dos formas: La Cooperativa de Créditos y Servicios y la Cooperativa de Producción Agropecuaria.



La Cooperativa de Créditos y Servicios significa la unión de los campesinos para trabajar la tierra y compartir los recursos técnicos.

La Cooperativa de Producción Agropecuaria es la más avanzada forma de cooperación. Es la integración de las fincas de los campesinos en una propiedad colectiva, para trabajar la tierra en común y vivir en comunidad.

Para ofrecer a grandes rasgos una panorámica del estado actual de la cooperativización, señalaremos que en Cuba el 61,3 por ciento de las tierras del sector campesino están cooperativizadas para sumar un total de 69,604 campesinos agrupados en 1418 cooperativas de Producción Agropecuaria y que éstas disponen de 1523 graduados universitarios y técnicos. A ello se añade que solamente en el quinquenio 81-85 se construyeron 1860 viviendas como promedio anual, para tener agrupadas en asentamientos campesinos 34,000 viviendas. Se han electrificado 1,100 CPA y los consultorios médicos llegan hasta los más intrincados lugares.

Estos datos, a suerte de ejemplo, pueden dar la medida clara de que la cooperativización es el mejor futuro inmediato para el campesino. Por supuesto que el principio de la voluntariedad es insoslayable, razón por la cual aún quedan campesinos aislados, que van siendo cada vez menos por el arrollador ejemplo que entraña en sí la cooperativa.

Este avance en la vida rural no ha estado exenta de errores, pero precisamente por el cambio de la rectificación andamos convocados por el máximo líder de la Revolución Cubana, el Comandante en Jefe Fidel Castro y en esta tribuna de intercambio de experiencias les aseguramos que están creadas las bases para desbrozar del camino todo obstáculo que nos aparte del sendero correcto hacia el que marchamos, firmes y confiados en el futuro.

#### La Mujer Campesina

Las campesinas han constituido un baluarte en la lucha por el convencimiento de la familia sobre las ventajas que representa la integración voluntaria de sus tierras a las empresas estatales y fundamentalmente a las Cooperativas de Producción Agropecuarias y de créditos y servicios.

Por ser quien más sufre las condiciones de aislamiento que impone el minifundio, la mujer se ha convertido en una luchadora cada vez más consciente y activa en esta batalla, por la implantación de las formas superiores de producción, que abren nuevas posibilidades de desarrollo y permiten paulatinamente la creación de mejores condiciones de vida a la familia.

La Federación de Mujeres Cubanas, organización no gubernamental que agrupa a más de 3 millones de mujeres, tiene dentro de sus objetivos de trabajo el de encauzar a la campesina en el sendero que conduce a la cooperativización. En conjunto con la Asociación Nacional de Agricultores

Pequeños, entidad que organiza a los campesinos, se esfuerza por apoyar tan alta aspiración, la de lograr que la familia se integre a nuevas y superiores formas de producir, vivir y pensar.

Las medidas encaminadas a promover el adelanto de la mujer campesina en materia de empleo, se integran en la política económica y social que sigue el país para el desarrollo rural integral. En el contexto de esa política se han abierto las dos vías específicas para el sector campesino que señalamos: la integración de sus tierras a planes estatales o su incorporación a las cooperativas de producción agropecuaria. En ambos casos la transformación radica en el paso de la pequeña economía campesina a la producción en gran escala. Para la mujer, las dos opciones ofrecen mayores oportunidades de acceder al empleo, recibir protección de la legislación laboral vigente y capacitarse.

Por otra parte, el agrupamiento de las viviendas en comunidades aumenta las posibilidades de disponer de servicios sociales que aminoran la carga de trabajo doméstico para las mujeres.

En las Cooperativas de Producción Agropecuaria, el 22 por ciento de sus integrantes son mujeres.

El cooperativismo, como régimen social y económico, proporciona más amplias expectativas de desarrollo a la mujer campesina y eleva a una escala superior su papel como fuerza de trabajo. Prueba de ello es que el 82 por ciento de las cooperativistas actuales trabajan regularmente e influyen en grado significativo en el resultado de cosechas como el café, tabaco, hortalizas y otras.

La tercera parte de los técnicos de calificación superior y media con que cuentan las cooperativas son mujeres. Con el cooperativismo se consigue que la mujer acceda a oportunidades económicas en condiciones de igualdad al hombre y se potencian sus alternativas de participar en los mecanismos de planificación y ejecución de la actividad económica productiva. El número de mujeres en las direcciones cooperativistas sigue una tendencia creciente. A escala nacional, el 13 por ciento de los actuales miembros de las juntas directivas son mujeres. Sin embargo, los cargos de mayor autoridad y jerarquía son ocupados por hombres; solo 6 cooperativas en el país son presididas por mujeres, razón por la cual en los planes conjuntos se trabaja por elevar la presencia femenina en puestos de responsabilidad.

Nuestra sociedad, como voluntad política, alienta al hombre y a la mujer a que compartan las responsabilidades familiares y domésticas y así se recoge en el Código de la Familia vigente.

En la práctica este propósito se lleva a cabo progresivamente en los sectores cooperativo y campesino, en dependencia del grado de desarrollo alcanzado no sólo por el colectivo social sino por el propio núcleo familiar. En este aspecto nuestra sociedad tiene aún que avanzar hasta lograr que toda la familia contribuya a que la igualdad de la mujer sea, en

el seno familiar, una práctica natural; para que ésta pueda dedicarse, en igual medida, a sus tareas laborales sin que luego tenga que recargarse con las labores domésticas.

En las cooperativas no se establecen diferencias salariales entre mujeres y hombres que realizan trabajos de igual valor.

En la administración hay un campo ocupacional donde las mujeres se desenvuelven con eficacia probada en las tareas contable y de control interno. Es común que los empleos propios de los servicios sociales, ejemplo los comedores, sean desagregados para las mujeres.

El trabajo temporal de las mujeres no familiares, en las fincas de campesinos individuales, está regulado por las reglamentaciones laborales vigentes en el país. Las CPA, cuando emplean fuerza eventual no cooperativista, también deben cumplir esas reglamentaciones generales.

La prioridad ha sido atender a la creación de fuentes de empleo para ella donde se integra a las cooperativas, ya sea como aportadora o familiar del cooperativista. En la actualidad se realizan estudios para conocer las causas de la migración de las cooperativistas hacia otros sectores ocupacionales o su abandono del empleo. A partir de los resultados de esas investigaciones se prepararán programas dirigidos a la retención y reincorporación de la fuerza femenina en las CPA.

Los campesinos aportan al presupuesto nacional el 5 por ciento de sus ingresos brutos por ventas de productos, y las cooperativas igual tasa pero sobre ingresos netos, es decir sus utilidades.

Las jóvenes campesinas tienen iguales oportunidades de capacitarse dentro del sistema nacional de enseñanza que las jóvenes de otros sectores. En el acceso a centros de formación de especialistas para las ramas agropecuarias se tienen en cuenta criterios de prioridades a su favor cuando se asignan las plazas. En la base, las jóvenes campesinas tienen iguales opciones que los varones para participar en los programas masivos de adiestramiento como son: el activismo de sanidad vegetal y salud animal, el jurídico, de precios, económico, etc. La Escuela Nacional de Cuadros de la ANAP desagrega, como mínimo, un 10 por ciento de la matrícula de sus cursos de formación para personal dirigente de las cooperativas, para que sean asignadas esas plazas a mujeres.

La ocupación de las cooperativistas presenta situaciones desiguales por territorios, influyendo en ello el tipo de producción fundamental, el grado de dispersión de tierras y viviendas y el nivel general de desarrollo alcanzado por la colectividad.

Los cultivos con mayores oportunidades de empleo, aunque de forma cíclica, lo son el café, el tabaco, las hortalizas y viandas, principalmente en las siembras y recolección de cosechas. Más reducidas son las opciones en la ganadería y la caña.

Se aplican medidas para promover mayores empleos para la mujer en las CPA, algunas ya con resultados muy positivos, como es el caso de 938 huertos especiales que se han establecido en las cooperativas y cuya fuerza de trabajo es principalmente femenina.

Esfuerzos adicionales se hacen para adiestrar a las mujeres cooperativistas en labores tradicionalmente ejecutadas por hombres, como son las podas de café y cacao, la operación de equipos, de sistemas de regadío y otras. Esas acciones avanzan, no sin resistencia por parte de algunos hombres o del propio colectivo social reacio a la ruptura de esquemas que han encasillado a la mujer en determinados puestos de trabajo.

El progreso de estas intenciones depende, en el orden práctico, de la creciente necesidad de fuerza de trabajo para encarar los planes productivos, y de los resultados de la capacitación y adiestramiento de las mujeres. En el plano subjetivo, depende de la voluntad colectiva e individual que tiende a reducir progresivamente la desproporción entre hombres y mujeres jóvenes empleados en las cooperativas.

Todavía existen aspectos del proceso de cooperativización que al resolverse, propenderán a un mayor adelanto de la mujer en las cooperativas. La misma aceleración de este proceso, el logro de cada vez mayores resultados financieros, el más rápido ritmo de crecimiento de los asentamientos, y una mayor estructura de servicios, objetivos todos en los que avanzamos, nos permitirá en breve contar con indicadores aún más altos, respecto a la mujer en las cooperativas.

Asimismo, en el orden subjetivo estamos intensificando el elemento ideológico educativo de todos los componentes del núcleo familiar y tratando de situar en su justa medida el papel femenino en la familia y en el colectivo laboral.

Estamos seguros de lograrlo, porque contamos con los programas, la voluntad política y el esfuerzo de todos para ello.

### Part Three

#### 6. Republica

Dominicana: La participación de la mujer en el movimiento cooperativo de la República Dominicana

por  
Leonel Rodriguez Rib

La región del Caribe es un gran arco de islas que arranca en el Golfo de México y termina frente a Venezuela. La isla de Santo Domingo es la segunda en tamaño. Está habitada por dos naciones : Haití en la tercera parte de su territorio y República Dominicana en los otros dos tercios, con 48,000 kilometros cuadrados de extensión.

La población de la República Dominicana es de unos seis millones de habitantes. Su idioma es el español que conserva desde 1492, año en que fue descubierta y colonizada por los españoles. Fue la tierra en que los colonizadores se asentaron y fundaron poblaciones, desde las cuales se expandieron a las demás regiones de América, creando el vasto imperio español de ultramar.

En 1844 los dominicanos se dieron su independencia. Desde esa fecha, los dominicanos han adoptado diversos modelos de vida política y económica traídas de Europa. El cooperativismo, sin embargo, no llega a la República Dominicana sino hasta la década de 1940, esto es, casi un siglo más tarde.

El movimiento cooperativo en la República Dominicana tiene su primer arranque en un evento organizado por la Iglesia Católica en 1947: La Semana Social del Caribe. Las primeras cooperativas fueron promovidas y tuteladas por la Iglesia y funcionaron, en cierto modo, como un apéndice de pastoral social. Los sacerdotes canadienses de la orden de Scarboro fueron encargados para esa misión. Los tipos de cooperativas fomentadas fueron de ahorro y crédito y de consumo. En 1959 la Iglesia tuvo un rompimiento con el dictador Trujillo y las cooperativas sufrieron la persecución política que afectó a la Iglesia. En 1961 Trujillo cae asesinado por un complot. Caída la tiranía, las cooperativas tratan de renacer, esta vez dirigidas por sus líderes naturales, sin esa tutela y connotación religiosa.

La Federación Dominicana de Cooperativas de Ahorro y Crédito, único organismo integrador existente, reagrupa los antiguos núcleos e inicia una labor de consolidación y expansión.

En 1964 se crea mediante una ley (Ley 31) el Instituto de Desarrollo y Crédito Cooperativo (conocido por sus siglas IDECOOP), con la finalidad de fomentar y ayudar el establecimiento de co-operativas.

Según el Artículo 2 de la Ley 31, los objetivos de IDECOOP son:



Art. 2: "Este Instituto tiene por objeto fomentar el desarrollo del sistema cooperativista en la República Dominicana proveyendo lo necesario para facilitar la organización y funcionamiento de todo tipo de Sociedades Cooperativas, especialmente entre los trabajadores y campesinos, pero sin excluir otros sectores de la sociedad, promoviendo a esos efectos nuevas Sociedades Cooperativas y el mejoramiento de las existentes, con vista a lograr una verdadera justicia distributiva, un mejor aprovechamiento de los recursos humanos y económicos de la República, una distribución más equilibrada del ingreso económico entre la población; la libre incorporación de la ciudadanía a una obra de responsabilidad social y económica que haga viable el logro de más altos niveles de vida para el pueblo dominicano mientras que, simultáneamente se facilita su educación para una participación más activa en la democracia económica.

Se entiende por Sociedades Cooperativas a los fines de esta Ley aquellas que estén funcionando de acuerdo con la legislación vigente en materia de Sociedades Cooperativas y debidamente incorporadas por el Poder Ejecutivo".

Con la creación de IDECOOP, el Estado dominicano reconoce que el cooperativismo es un instrumento eficaz para el desarrollo social y que la acción pública debe participar en su promoción.

De esta forma, la República Dominicana se incorpora a una corriente que ya existía en muchos países de América Latina en que el Estado participa en el fomento de cooperativas. De hecho, tanto la Ley 31 como la Ley 127 (1963) que reglamenta las cooperativas fueron preparadas en su texto por expertos puertorriqueños que habían estado asesorando las cooperativas en diferentes países del área y que establecieron para República Dominicana unas estructuras legales muy parecidas a las existentes en Puerto Rico, donde el desarrollo de cooperativas había alcanzado niveles de importancia.

En 1967 se introduce otro elemento de apoyo al desarrollo de cooperativas en la llamada teoría de la marginalidad, que parte de un diagnóstico de la vida social en que se destacan dos sectores o estamentos sociales: los participantes y los marginados.

Los primeros disfrutan de bienes y decisiones sociales y los segundos quedan fuera de esos beneficios. Los marginados, según la teoría, tienen la vocación y el derecho a la incorporación. Se reconoce que las cooperativas pueden ser un mecanismo de desarrollo social y de ayuda económica.

Frutos del manejo de estos conceptos fue la reforma de la Ley 31 en los siguientes Artículos:

Art. 25 Modificado con la Ley 557 de fecha 8 de abril de 1970, Gaceta Oficial No. 9182, dice así:

"El Consejo de Directores estará integrado por once miembros de la siguiente forma:



- a) El Presidente-Administrador del Instituto, quien lo será también del Consejo de Directores y ejercerá las funciones propias de esa presidencia y la decisión de su voto será preponderante en caso de empate;
- b) El Secretario de Estado de Agricultura, o un representante que él designe;
- c) El Administrador General del Banco Agrícola de la República Dominicana, o un representante designado por él;
- d) El Secretario de Estado de Educación, Bellas Artes y Cultos, o un representante que él designe;
- e) El Director General del Instituto Agrario Dominicano, o un representante que él designe;
- f) El Director de la Oficina de Desarrollo de la Comunidad, o un representante que él designe; y
- g) Cinco (5) representantes del Movimiento Cooperativo organizado.

Art. 26 Modificado con la Ley 557 de fecha 8 de abril de 1970, Gaceta Oficial No. 9182, dice así:

"Los cinco (5) representantes del Movimiento Cooperativo serán designados por tres (3) años por el Poder Ejecutivo y escogidos por ternas propuestas por la Confederación Nacional de Cooperativas, de común acuerdo con las Federaciones de Cooperativas organizadas y confederadas, vía el Instituto de Desarrollo y Crédito Cooperativo".

Esto se hizo para dar participación a las cooperativas en IDECOOP. Se crearon, asimismo, algunos organismos de apoyo a las cooperativas, para el mercadeo de productos, entrenamiento de líderes, y la asistencia financiera. Se organizaron las federaciones agropecuarias y de consumo y se dió un gran apoyo, desde el IDECOOP, al concepto de la integración cooperativa, orientando todos los recursos financieros y de asistencia hacia esos objetivos.

La idea socio-política subyacente en esta etapa del movimiento cooperativista era que un movimiento estructurado tendría un poder socio-gremial que le permitiría una reclamación de sus derechos. Por otra parte, se abría al movimiento el acceso a organismos de decisión. Este acceso se dió en IDECOOP y en algunos organismos públicos que tenían que ver con la actividad agrícola, como la comisión del café que fija las cuotas de exportación del grano.

Esta política oficial permitió un auge de las cooperativas, sobre todo de los agropecuarios. Lamentablemente, el apoyo oficial decayó y las

entidades cooperativas no lograron conservar las estructuras y su actividad comercial fue languideciendo. Inclusive, un banco de desarrollo, propiedad del movimiento cooperativo, fue a la quiebra.

Podemos apreciar en el siguiente cuadro el péndulo de crecimiento de cooperativas.

COOPERATIVAS Y GRUPOS: FECHA DE FUNDACION  
(Distribución Absoluta y Porcentual)

AÑO DE SU CONSTITUCION	TOTAL		COOPERATIVAS		GRUPOS	
	No.	%	No.	%	No.	%
1. Antes de 1960	18	7.1	15	9.8	3	3.4
2. 1960 - 1965	34	13.4	31	18.7	3	3.4
3. 1966 - 1970	51	20.2	47	28.3	4	4.6
4. 1972 - 1977	66	26.1	44	26.5	22	25.3
5. 1978 - 1982	71	28.1	29	17.5	42	48.4
6. 1983	13	5.1	0	0.0	13	14.9
TOTAL	253	100.0	166	100.0	87	100.0

El primer Censo Nacional de Cooperativas de donde tomamos el cuadro lo comenta:

"Un enfoque más detallado sobre este aspecto de la 'longevidad' del joven movimiento co-operativo dominicano, indica que 18 empresas cooperativas tienen una edad promedio de 34 años; que tomando como punto de referencia el año 1960, cinco años más tarde el número de cooperativas era de 52 (crecimiento de 283 por ciento), que en los cinco años subsiguientes se constituyó una cooperativa por mes habiendo en 1970 103 empresas cooperativas; que este ritmo decreció considerablemente en los siguientes ocho años cuando sólo se fundó una co-operativa por año, habiendo en 1978 diez más, es decir: 169 empresas cooperativas, o lo que es lo mismo, diez veces más de las existentes en 1960.

Entre 1978 y 1982 se constituyen 71 cooperativas más, llegando su número a 240 y desde entonces a la fecha se constituyeron un promedio de una empresa cooperativa por mes..."

### La Legislación Cooperativa Dominicana

El movimiento cooperativo dominicano goza de un estatuto legal aceptable. En primer lugar, hay una ley que autoriza la formación y funcionamiento de las cooperativas escolares, que es un excelente medio de inducir el sistema. La Ley tiene el No. 4227 y es de 1955. Tenemos también la ley No.28 de 1963 que declara obligatoria la enseñanza del cooperativismo en las escuelas.

La Ley 1498, que autoriza a las entidades públicas y privadas para descontar por nómina el monto de las obligaciones que un empleado contraiga con una cooperativa. Este mecanismo ha permitido un gran desarrollo de las cooperativas organizadas en instituciones o empresas, pues garantiza la capitalización, mediante la retención de sueldo en manos del empleador.

La Ley 4027 de 1955 facilita la exoneración de impuestos, contribuciones y derechos fiscales en favor de las cooperativas.

El Art. 13 de la Constitución de la República expresa que el Estado podrá convertir sus empresas en propiedades de cooperación o economía cooperativistas.

La Ley 31, que crea al IDECOOP, una institución autónoma de derecho público para el fomento, la educación, fiscalización y financiamiento de cooperativas.

La Ley 127, de 1963, que es la Ley General de Cooperativas.

Como se puede apreciar, el marco legal en que pueden moverse las cooperativas es amplio y favorable. Otra cosa ha sido su utilización deficiente.

### La Situación de la Mujer en la República Dominicana

La sociedad dominicana es una sociedad tradicional en donde el papel de la mujer se circunscribe a la reproducción y cuidado del hogar. Una conocida intelectual expresa que la mujer dominicana, no importa su condición individual, sufre la marginalidad por ser sencillamente mujer. La cultura patriarcal perpetúa los valores de supremacía del hombre sobre la mujer.

Las cooperativas son empresas socio-económicas. Por ello están influidas, en su base social, por estas concepciones. Isabel Pastora, en su ponencia "Diagnóstico sobre la Mujer Rural Dominicana (1985)" resume así la situación:

"Como es sabido, desde pequeña la mujer es socializada de acuerdo a las reglas y los valores social e históricamente contruidos alrededor de su sexo. De esta forma, a la mujer se le atribuye -y ella misma lo ha interiorizado- una función subvalorada: el trabajo reproductivo, entendido como trabajo doméstico y cuidado de los niños. Pero no sólo

se trata de desvalorización del trabajo reproductivo, sino también de las diversas actividades productivas que han sido consideradas como extensión de aquel trabajo (tareas de apoyo en la agricultura, las dirigidas a la producción para el autoconsumo, como el trabajo en el predio familiar y en pequeñas huertas...). También esta desvalorización se extiende a los trabajos que generan ingresos monetarios, sobre todo los que son realizados en el ámbito doméstico.

"Los condicionamientos ideológicos generales y la forma específica en que son realizadas la mayoría de las actividades económicas en que participa, son, a nuestro entender, dos factores básicos para que no se perciba la importancia de su trabajo.

"La cruda realidad rural nos muestra cómo ciertos valores relacionados con la división del trabajo por sexo, transgredidos cuando las condiciones de precariedad no ofrecen otras alternativas, tanto a las mujeres como cónyuges como a las separadas o viudas. De esta manera, estas mujeres también realizan trabajos que tradicionalmente han sido asignados a los hombres; es por eso que no es casual escuchar decir que 'esa mujer trabaja como un hombre'. Sin embargo, ellas resienten su doble responsabilidad: la del trabajo reproductivo y la de contribuir al sustento del hogar.

"Si las necesidades inducen a quebrantar la división del trabajo por sexo en el área productiva, no sucede así en el área reproductiva. La percepción que tienen los hombres y las mujeres del trabajo reproductivo en el campo, se corresponde con la predominante en nuestra sociedad. Al ser un trabajo desvalorizado, al estar asociado a los deberes de satisfacción afectiva, y al estar asignado al sexo femenino, es percibido como parte de la llamada 'naturaleza femenina'. A pesar de que las mujeres están conscientes de que cargan pesado, la fuerte interiorización de valores se convierte en obstáculo para que ellas cuestionen la actual división del trabajo por sexo".

A este cuadro cabe añadirse el hecho de que la mujer marginada en República Dominicana se une al hombre, y si es abandonada, como sucede con frecuencia, se une a otro con la esperanza de recibir el apoyo material y humano para criar sus hijos. Así puede suceder una y otra vez. En todo momento, la mujer debe mantener y educar sus hijos ante la irresponsabilidad paterna, pero eso no la hace independiente, sino que agrava su condición.

#### La Mujer en las Cooperativas

Como un fenómeno general, puede señalarse que la matrícula de las cooperativas están integradas por mujeres en una proporción que ronda el 50 por ciento. Esta proporción numérica no significa que la mujer desempeñe en el seno de las cooperativas un papel igualitario con el socio cooperativista. Hay barreras que lo impiden, por la condición de la mujer: tradiciones, restricciones, condición familiar, papel en el trabajo, valores sociales, falta de educación y otros.

Estas barreras fueron señaladas por la Lic. Carmen Lugo, Presidente de la Junta de Directores de las Cooperativas de Seguros Múltiples de Puerto Rico, en una ponencia sobre la mujer latinoamericana y las cooperativas. Señala que en su país los puestos de mayor jerarquía son ocupados por varones, preservando éstos la supremacía en los puestos de presidente, vicepresidente y tesorero. La misma situación se da en República Dominicana.

El Lic. Bernardino Ortiz, quien ha ocupado importantes puestos en la Federación de Ahorro y Crédito, siendo su Gerente General durante varios años y con gran experiencia en organismos cooperativos internacionales, me resumió su visión de la participación de la mujer dominicana en la dirección de cooperativas del siguiente modo gráfico:

Las mujeres dirigentes son sólo un 10 por ciento. Los organismos en que mayormente participan son los comités funcionales (educación, festividades, desarrollo) y a veces en el Consejo de Administración. FEDOCOOP alcanza a 70,000 socios, con un 59 por ciento de mujeres. Hasta 1986 siempre ha tenido mujeres en sus consejos de administración, aunque nunca de presidentes.

La Confederación Dominicana de Cooperativas sólo ha tenido una mujer en su Junta Directiva, que ocupó la presidencia. El IDECOOP, en cuyo Consejo participan las cooperativas, son 11 miembros. Nunca ha contado con una mujer.

En República Dominicana sólo en 10 cooperativas la gerencia se le ha confiado a una mujer. Sin embargo, hay cargos menores, que se consideran más "de mujer" (asistentes, secretarías, promotoras, personal, cobro, contaduría y otros). Todos ellos sin poder de decisión.

El Lic. Ortiz hace resaltar que OCA (Organización de Cooperativas de América) nunca ha tenido mujeres en sus órganos de decisión y administración, aunque tiene la comisión latinoamericana de asuntos femeninos.

Tampoco han participado mujeres cooperativistas en COLAC (Confederación Latinoamericana de Cooperativas), ni en el Consejo Mundial de Cooperativas. La Alianza Cooperativa Internacional tiene su comité especial de asuntos femeninos, pero ninguna mujer participa en su Directorio Central.

No ha habido en República Dominicana un estudio sobre la participación de la mujer en las cooperativas. Por eso me he estado valiendo de testimonios de personas envueltas en el desarrollo histórico del movimiento. Contamos con algunas mujeres destacadas en el movimiento cooperativo, pero no es normal su acceso a puestos directivos o administrativos.

La Administradora y Directora General del Colegio Cooperativo Fernando Arturo de Meriño, ha sido exitosa en conducir ese grupo de maestros que ofrecen servicios docentes a través de una cooperativa. Ella fue funcionaria de segundo nivel en IDECOOP y tesorera de la Federación de Ahorro y Crédito. Preguntaba a la Dra. Josefina Estrella de Rodríguez sobre el tema objeto de este trabajo, me contestó que aunque algunas mujeres se identifiquen con el movimiento cooperativo y sus valores, siempre existe el peso de las

costumbres. La dirección es una responsabilidad que requiere dedicación y tiempo. Para ella lo primordial es su hogar. Así se lo han enseñado y así ella lo enseña a sus hijos. Por otra parte, la mujer, interiormente, prefiere gozar del apoyo del hombre. Por eso en las elecciones favorecen con su voto a los hombres.

En definitiva, su opinión es un reconocimiento de que los valores sociales tradicionales de sumisión de la mujer siguen vigentes, aun cuando se trate de personas educadas y convencidas.

Algunos casos orientadores:

- 1) La situación de la mujer y su papel aceptado en la sociedad dominicana afecta su acceso a las cooperativas, y sobre todo su acceso a los órganos de dirección y control.

El machismo que mantiene, en términos generales, a la mujer en una condición adjetiva y de sumisión es el principal obstáculo cultural para la participación igualatoria de la mujer en las cooperativas dominicanas.

Pese a que es un hecho que la mujer es la responsable real de la crianza y sustento de los hijos, el fenómeno de los amancebamientos sucesivos de la mujer marginada, que busca en su nuevo compañero el sostén en su abandono, se coloca cada vez más en manos de sus hombres. El nuevo compañero es tan machista como el anterior. Así que gobierna su vida, sus ingresos y aún su participación libre en cualquier organización, aún ventajosa y económica como es la cooperativa.

- 2) Existe una legislación cooperativa adecuada para el desarrollo y apta para una participación de la mujer. Ahora bien, este cuerpo legal consagra la enseñanza de la doctrina cooperativa en las escuelas y crea un organismo estatal de fomento cooperativo. Con participación del movimiento cooperativo en su dirección, no son operantes en la práctica.

La enseñanza de la doctrina cooperativa no se imparte. Las cooperativas escolares pequeñas en número no han provocado una actitud favorable a la difusión cooperativa.

Mención especial merece la Cooperativa Manual de Servicios Múltiples de los Maestros, que tiene una matrícula de mas de 38,000 socios y RD\$48,000,000.00 (cuarenta y ocho millones) de activos. La totalidad del magisterio público nacional está afiliada. La inmensa mayoría de los maestros son mujeres. En COOPNAMA, el 65 por ciento son maestras y el 35% restante hombres.

Esta cooperativa, que está dirigida a dar servicio a los maestros y que efectivamente se lo demuestra la eficacia del sistema cooperativo. Este debería ser una fuente poderosa de promoción cooperativa y de desarrollo y dignificación de la mujer.



Muchas profesoras acceden a los organismos de dirección distritales y nacionales, especialmente a sus Comités de Educación, de festividades y de desarrollo. Sin embargo, la educación cooperativa no ha producido en ese importante sector la actitud que produzca una acción de difusión de la idea cooperativa, ni sus movimientos internos de ascenso del papel de la mujer.

La maestra desempeña un papel asignado de gran influencia social que puede orientar hacia objetivos culturales específicos. Los apuntados arriba son de ese tipo.

Un enfoque interno en el seno de esa cooperativa, la mayor y tal vez la mejor organizada del país, tendría la virtud de ser un instrumento eficaz de promoción del papel de la mujer en el magisterio y en el cooperativismo. Crearía líderes voluntarias y alcanzaría a dinamizar el poder de la evaluación para un cambio cultural a los efectos deseados.

Esto creo que ha sucedido en una aldea alejada de la capital de la República. En las Matas de Farfán funciona desde hace 18 años la Cooperativa Santa Lucía. Esta cooperativa, que se ha convertido en el eje del desarrollo de su comunidad, fue fundada por profesores de la escuela pública y el sacerdote local en 1963.

Desde sus orígenes participaron en ella las profesoras, dos de las cuales han ocupado los principales cargos de la cooperativa. Según consta en el estudio que se realizó con motivo de los 21 años de la Santa Lucía, la influencia de esas dos dirigentes ha marcado los pasos más determinantes de la vida de esa cooperativa.

La Cooperativa Fernando Arturo de Meriño es otro caso de presencia de la mujer en la dirigencia y administración cooperativa. La Fernando Arturo de Meriño es una cooperativa de servicios docentes, organizada por maestros del sector no oficial.

Ellos se reunieron, capitalizaron, crearon su institución dotando a su escuela de una infraestructura adecuada. Varias profesoras han dirigido su cooperativa y una mujer la ha administrado. Sin embargo, su ejemplo no ha cundido, pese a que muchos maestros y maestras abren pequeñas escuelas cuyas aulas se llenan ante la ineficiencia del servicio escolar oficial.

#### El Camino a Recorrer:

Creo que el inconveniente mayor para una participación de la mujer en las cooperativas dominicanas estriba en situaciones socio-económicas y culturales. No es sino parte del problema de la mujer y su papel en la sociedad.

En el caso dominicano hay, además, un enfoque a tener en cuenta en ese contexto. El cooperativismo no sólo puede ser una vía de participación de la mujer dominicana. Debe ser considerado por ella desde una posición activa, como un medio para el desarrollo de su país.

Las cooperativas gozan de una legislación apropiada y abierta: pueden usarse. Tenemos en la Cooperativa Nacional de los Maestros un medio ideal de difusión cooperativa. Son 38,000 socios, con activos por RD\$48,000,000.00. El 65 por ciento de sus miembros son maestras en servicio. Con lentitud, pero con firmeza, se afianza un liderazgo femenino en el país (intelectuales, docentes, profesionales, organizadores).

La acción del Estado, de organismos públicos nacionales e internacionales deben profundizar su apoyo a este tipo de asociación, y crear conciencia entre la comunidad de la importancia de la participación y el papel de la mujer en ellas.

Las cooperativas, por su parte, deben tomar conciencia de su papel, deberes y derechos para exigirlos.

Las cooperativas agrícolas, las de producción y las de mercadeo tienen grandes enemigos en la competencia comercial. Es necesario continuar el apoyo al grupo pequeño para que pueda abrirse paso, capacitarlos para que pueda mantenerse.

La falta de cohesión social del pueblo conspira contra la permanencia de los grupos cooperativos, que hacen camino cuesta arriba. Los programas de promoción de la mujer pueden llenar un papel en este campo sociológico, inyectando elementos que unan y creen confianza mutua.

Creo que la mujer dominicana acepta la idea cooperativa. Y merece felicitación y apoyo.

### Part Three

7. Ecuador: Proyectos productivos: Carreras cortas y capacitación para las mujeres en cooperativas rurales y urbanas

por  
Fabiola Cuvi Ortiz

#### Antecedentes

El Consejo Directivo del INSTRAW en su octavo período de reuniones, en febrero de 1988, conoció y aprobó la realización de un seminario internacional sobre la mujer y el movimiento cooperativo.

El IECAIM, punto focal del INSTRAW en Ecuador, resolvió la participación de su Directora en el seminario considerando la experiencia que tiene en la movilización de la mujer en cooperativas tanto urbanas como rurales, especialmente en lo que se refiere a la capacitación, organización y dotación de destrezas en proyectos productivos para la mujer rural y carreras cortas técnicas intermedias para la mujer urbana que le posibilitan mejorar su condición y la de su familia.

La presente ponencia considera fundamentalmente recoger las recomendaciones de las Conferencias Mundiales de las Naciones Unidas para la Mujer especialmente las de las "Estrategias de Nairobi orientadas hacia el futuro para el adelanto de la Mujer", en lo que respecta a educación formación, capacitación y organización para la acción, a fin de contribuir a un cambio de actitudes mediante la abolición de las imágenes estereotipadas del papel del hombre y la mujer y estimular la creación de una nueva concepción e imagen de la participación de la mujer en la familia, en el mercado de trabajo, y en la vida social y pública.

La ponencia se proyecta hacia la mujer rural y la mujer urbana que vive en cooperativas o asociaciones similares, procurando incentivar en ellas la bondad de la organización para lograr la superación personal, la de su familia y la de la sociedad en que vive.

En Ecuador existe una experiencia positiva del movimiento cooperativo que se desarrolla bajo una ley general de cooperativas, lo que ha permitido mejorar las condiciones de vida de los cooperadores en lo que se refiere a vivienda, ahorro, inversión, productividad agrícola, productividad artesanal y comercialización de los productos entre otros.

Aunque no son cooperativas, se cuenta también con las comunas campesinas que se desarrollan bajo la Ley de Comunas y que por ser organizaciones ancestrales anteriores al Incario, están sólidamente constituidas por lo que se les puede asimilar dentro del catálogo de las cooperativas. Creo es conveniente informar sobre esto porque en diferentes países del mundo pueden

existir, y de hecho existen, organizaciones jurídicas que sin ser propiamente cooperativas, son susceptibles de trabajar con ellas en la misma forma que si lo fueran.

En los países donde los movimientos cooperativos no existen o son débiles, se deben tomar medidas para conseguirlos o robustecerlos porque se ha probado que este tipo de asociación que se organiza con ideales de desarrollo y objetivos comunes, ayuda a superar las dificultades y a ofrecer apoyo a las familias que unilateralmente y por si mismas no pueden salir adelante, en pos de mejorar su condición social y económica.

Las propuestas planteadas en la presente ponencia pueden tener éxito al momento de llevarlas a la práctica, si los movimientos co-operativos o las asociaciones similares son bien constituidos y mejor aún si logran apoyos sólidos de los gobiernos.

## I PARTE      Proyectos productivos para la mujer rural que viven en cooperativas

### 1.      Elementos básicos y justificativos

En la Conferencia Mundial de las Naciones Unidas para la Mujer, celebrada en Nairobi, Kenya en 1985, se pudo determinar que la mujer del campo en muchas regiones del mundo es una importante productora de alimentos, artesanías y otros productos, siendo ella quien participa activamente en todas las fases de la producción, conservación, almacenamiento, elaboración y comercialización de los alimentos y productos agrícolas, efectuando un aporte vital al desarrollo económico, especialmente en las economías agrarias.

Sin embargo, hay indicadores que afirman que la pobreza en el medio rural es visible y se estima que este factor crecerá hacia el año 2000, afectando de una manera más acentuada a las mujeres campesinas.

De allí que es urgente recoger las recomendaciones de las Estrategias de Nairobi orientadas hacia el futuro para el adelanto de la mujer, y conseguir que los gobiernos apoyen el establecimiento de programas multisectoriales bien sea por medio de sus propios presupuestos o mediante convenios con organismos internacionales proclives a brindar ayuda técnica y económica para este fin.

Esto se puede lograr movilizándolo a los organismos nacionales de promoción e integración de la mujer al desarrollo que existen ya en casi todos los países del mundo y que de hecho constituyen mecanismos idóneos para hacerlo.

No podemos dejar de tomar en cuenta, al momento de emprender cualquier actividad de desarrollo, las recomendaciones que surgieron a este respecto en la Conferencia Mundial sobre reforma agraria y desarrollo rural celebrada en Roma en 1979, donde se reconoció el papel vital de la mujer en la vida socioeconómica de las actividades agrícolas y no agrícolas y propuso medidas

concretas para mejorar su condición, especialmente en aquellas regiones donde la situación alimentaria y agrícola es deplorable, afectando en mayor medida a la mujer y al niño.

Por ello, es responsabilidad de los gobiernos preocuparse con carácter prioritario de la participación efectiva de la mujer rural y apoyar toda iniciativa organizada de desarrollo en este mismo sentido, como es el que se propone a través del movimiento co-operativo y la organización de la mujer.

## 2. Objetivos básicos

Los objetivos básicos de la creación de proyectos productivos para la mujer rural que vive en cooperativas son:

- a) Capacitar e instruir a la mujer, alfabetizarla si es necesario, convirtiéndola en experta de diferentes materias: como la horticultura; floricultura; apicultura; crianza de animales menores y comercialización de la carne, piel y demás productos derivados; comercialización de productos; instalación de agroindustrias menores; manualidades y artesanías entre otras.
- b) Ofrecer alternativas específicas de formación técnica y de destrezas que despierten la iniciativa de la mujer para utilizar, dentro del entorno en el que viven, los insumos básicos, los productos propios del lugar y establecer en forma cooperativa microempresas tendientes a producir ingresos en pro de mejorar su economía y la de su familia.
- c) Capacitar y ayudar a la mujer para organizarse y emprender proyectos productivos, según su destreza, medio ambiente e insumos naturales más importantes de la región donde habita y lograr además su seguridad social.

## 3. Clases de proyectos productivos

### a) Proyecto productivo de Apicultura

En aquellas cooperativas o comunas campesinas que existan tierras no utilizadas y que tengan a su alrededor forestación o cultivos, las mujeres organizadas y capacitadas en esta destreza pueden instalar un apiario, con el apoyo técnico y económico de un organismo estatal que se encargue del desarrollo rural, de un organismo específico de promoción e integración de la mujer al desarrollo o bien con el apoyo de la propia cooperativa por medio de convenios de co-operación. Los resultados son magníficos, no sólo porque se utiliza la tierra sino que se promueve la mujer y la familia y se mejoran notoriamente los ingresos con la comercialización del producto natural y de los productos derivados obtenidos por ellas mismas y por medio de la micro empresa.

La mujer promovida que realiza su propia autogestión se vale por sí misma y mejora su situación socio-económica, la de su familia y la de la sociedad en que vive dentro de la co-operativa. (Anexo, Ejemplo de Convenio de Cooperación.)

b) Proyecto productivo de horticultura

Consiste en utilizar igualmente terrenos de la cooperativa, organizar y capacitar a las mujeres en el cultivo de hortalizas, comercializar los productos y utilización racionalizada de los ingresos.

El mecanismo de apoyo técnico y económico similar al proyecto de apicultura.

c) Proyecto productivo de floricultura

Es similar al anterior. Sin embargo, en este proyecto se debe capacitar a la mujer además en el arte de la confección y a la técnica de comercialización de los productos naturales o elaborados.

Si el proyecto llegare a tener mucho éxito y la producción se realizara en gran escala, se capacitará a la mujer para la exportación de las flores, coadyuvando además al ingreso nacional.

d) Proyecto de crianza de animales menores

Este es un proyecto que ha dado buenos resultados en la serranía o regiones frías de algunos países latinoamericanos, como Bolivia. Consiste en la crianza de conejos u otro tipo de animales domésticos con bonita piel y buena carne. Para ello, las mujeres se deben organizar y capacitar en la destreza de la crianza, utilización de la piel y carne. Puede llegar a instalarse una empresa pequeña o grande según sea el volumen de la producción. Inclusive, se puede llegar a capacitar a la mujer en peletería para la confección de prendas de vestir de piel de estos animales y luego entrenarlas en su comercialización.

e) Proyectos de comercialización de productos agrícolas

Generalmente estas destrezas o capacitación pueden ir unidas a los proyectos básicos, pero también se puede llegar a formar especialistas en estas materias a fin de que se conviertan en asesoras de quienes están trabajando en tal o cual proyecto y requieran de los servicios de consultoras en la instalación y manejo de empresas, convirtiéndose muchas veces en dueñas de la empresa, receptora de los productos básicos, fabricante y comercializadora de los mismos.

f) Proyecto de productos artesanales

En muchas cooperativas y comunas campesinas se producen fibras, semillas, maderas y flores secas en forma espontánea. La utilización de estos insumos puede servir para confeccionar bellos artículos artesanales de adorno o también funcionales. Por ejemplo, con una fibra denominada "yute" alternada con madera, se producen muebles artesanales útiles para el hogar.



g) Como los antes nombrados y otros como la puericultura, los huertos familiares, y los métodos de cultivo modernos, existen una infinidad de proyectos productivos que pueden emprender las mujeres de las cooperativas rurales organizadas. En el "Laboratorio Aplicado sobre la Mujer Campesina", seminario celebrado en 1977 en Honduras por la CIM, y en el que participaron Argentina, Bolivia, Brasil, Barbados, Colombia, Costa Rica, Chile, Ecuador, El Salvador, Estados Unidos, Guatemala, Haití, Honduras, Jamaica, República Dominicana, Perú, Paraguay y Venezuela se tiene una gama importante de proyectos que podrían ser utilizados.

#### 4. Organización de las mujeres de las cooperativas

Si no existe la organización es muy difícil que las mujeres independientes puedan emprender ningún proyecto que verdaderamente la promueva, le capacite, y le haga mejorar sus condiciones de vida. De allí es que el éxito radica en orientarla y capacitarla para que se organice jurídicamente.

##### a) Tipos de organización

Existen los denominados centros de mujeres, comités de mujeres, asociaciones de mujeres.

La organización no debe ser sólo buena voluntad porque no les da facultad para celebrar convenios y alcanzar apoyos técnicos o económicos. Es necesario pues, la organización jurídica.

##### b) Actividades para la organización

- Las actividades fundamentales y previas a la organización se dan a través de asambleas de promoción, seminarios, cursillos, difusión etc. para promover a la mujer, descubrir el liderazgo y vertir las ideas que creen luz en ellas.

- Censar a las mujeres que quieran asociarse.

- Apoyarlas con la formulación de un estatuto modelo que pueda ser discutido, analizado y aprobado por ellas.

- Ayudarles en el ministerio, entidad, u organismo estatal para que su estatuto sea aprobado oficialmente y se convierta en ley. (Anexo, Estatuto Modelo.)

#### 5. Personal operativo y de apoyo

Las mujeres organizadas en cooperativas deberán recibir capacitación e instrucción para que conozcan los mecanismos de apoyo de que disponen. Estos pueden ser:

a) Oficinas, direcciones, Ministerios de la Mujer. En general, entidades no gubernamentales privadas que trabajan a favor de la mujer.

b) Organizaciones internacionales de apoyo.

Agencia para el Desarrollo Internacional; FAO, UNESCO, PNUD, Comisiones regionales, UNCTAD, entre otras que operan en las diferentes regiones y países del mundo.

c) Organizaciones filantrópicas o eclesiásticas que operan en apoyo a la mujer.

En la medida de lo posible, el personal operativo debe surgir del establecimiento de convenios que aprovechen la infraestructura del personal existente en los distintos ministerios y organismos con trayectoria en el lugar de las actividades de formación de los centros u organizaciones de mujeres que viven en co-operativas y de promoción social.

## 6. Funcionamiento

El funcionamiento de los centros u organizaciones de mujeres organizados y capacitados puede apoyarse en los siguientes ámbitos

a) Entidades que desde el inicio se ocuparon de ellos.

b) Profesores expertos según el tipo de proyecto productivo, invitados de las entidades de desarrollo en general tales como los departamentos pertinentes de los ministerios de Agricultura, Trabajo, Bienestar Social instituciones de promoción profesional entre otras.

c) Personal capacitado de la propia organización femenina de la co-operativa.

d) Autogestión.

e) Becas negociadas a través de las instituciones nacionales o agencias internacionales interesadas en ayudar al desarrollo de la capacitación laboral y productiva.

f) La propia cooperativa y su personal dirigente.

## II PARTE Carreras cortas para la mujer en las cooperativas urbanas

### 1. Elementos básicos y justificativos

En el examen y evaluación de los progresos alcanzados y los obstáculos encontrados en la Conferencia Mundial de las Naciones Unidas para la Mujer,

realizada en Copenhagen, se observó en lo relativo a la educación que si bien en este campo la mujer de casi todas las regiones del mundo había avanzado, no así se había logrado la capacitación de ella, en la misma proporción. Al analizar este tema la Conferencia de Nairobi a fines del decenio, observó que la capacitación de la mujer, luego de los niveles primarios era muy deficiente e hizo varias recomendaciones a los gobiernos.

Es oportuno recoger estas recomendaciones ya que un gran porcentaje de mujeres, especialmente aquellas de los estratos económicos menos favorecidos que carecen de experiencias y que necesitan producir ingresos independientemente o emplearse bajo dependencia laboral para ayudarse a sí mismas y a sus familias no cuentan con instituciones que se ocupen de su capacitación profesional. Este problema se acentúa por efectos de la educación estereotipada. Por esta razón es necesario que las organizaciones de formación e integración de la mujer al desarrollo promuevan la capacitación técnica-profesional intermedia de la mujer.

Precisamente el párrafo 170 de las Estrategias de Nairobi recomienda que toda la formación educativa y profesional debe ser flexible para poder incorporar a la mujer en la formación técnica y profesional. Vincula para ello a la cooperativa, como elemento organizado que debe destacar la importancia de la igualdad de oportunidades para la mujer en los diferentes niveles de trabajo, y el párrafo 172 recomienda la cabida que debe darse a las mujeres jóvenes en los centros de capacitación y formación profesional que existan o que se creen.

De allí que la cooperativa urbana puede facilitar esta labor, siempre que esté sólidamente constituida en los aspectos jurídicos y organizativos a fin de que se pueda crear en ellas centros de capacitación técnicos de la mujer.

## 2. Objetivos básicos

- a) Organizar a las mujeres de las cooperativas urbanas.
- b) Ofrecerles alternativas específicas de formación profesional intermedia con carreras cortas de carácter tecnológico o instrumental.
- c) Dotar a las mujeres de destrezas haciéndoles conocer la importante contribución de la mujer en el desarrollo.

## 3. Prototipos de capacitación profesional técnica

- a) Técnica en computación.

Preparada para operar y mantener sistemas de procesamiento de datos para codificar y corregir programas.

- b) Especialista en archivo y documentación.

Con conocimiento de organización y administración de centros de documentación. Preparadas para elaboración de fichas, registros, clasificación y almacenamiento de información.

- c) Diseñadora industrial (dibujo técnico).

Con una preparación básica que permita diseñar tanto para la confección manual artesanal como para la industria. Deberá conocer técnicas de impresión de color. Conocer modelaje, diseño, motivos autóctonos, otros y concomitantemente conocer caligrafía especial, mantenimiento y uso de los implementos que se utilizan.

- d) Experta en confecciones industriales e industria del vestido.

- Falda y blusa industrial
- Pantalón y camisa
- Ropa de niño
- Manejo de máquinas industriales

- e) Técnicas en puericultura.

Capacitada en cuidados y atención de la madre y el niño con conocimientos de bienestar familiar, conocimientos de auxilio de enfermería, higiene ambiental y nutrición.

- f) Nutricionista o tecnóloga de alimentos.

Preparada en conservación y uso de los alimentos, deshidratación y preparación de conservas, según las posibilidades objetivas de la región donde opera su acción.

- g) Promotora de artesanías y productos en pequeña escala.

Deberá obtener conocimientos sobre gestión de pequeñas empresas, comercialización, principios de contabilidad y deberá prepararse en actividades relacionadas con la producción doméstica, dinámica de grupos y organización de la pequeña industria y producción.

- h) Tecnología médica, asistente de laboratorio.

Deberá recibir conocimientos diferenciados para obtener básicamente en los procesos de análisis químico, preparación de elementos materiales de laboratorio, médico, químico y dental. Puede llegar a ser una innovadora interesante en la formación profesional intermedia.

- i) Asistente de niños.

- j) Asistente de enfermos incurables.

- k) Asistente de ancianos.

Deberá prepararse en el trato y el cuidado de cada uno de estos sectores de la población en forma profesional, práctica y técnica.

- l) Economía del hogar, promotoras sociales, artes aplicadas.
- m) Institutriz, relacionadora pública, traductora, son otras carreras cortas que podrán emprender las mujeres jóvenes de las cooperativas urbanas.

4. y 5. Organización de las mujeres en las cooperativas. Personal operativo y de apoyo.

Se puede asimilar lo explicado en los numerales 4 y 5 para proyectos productivos, expuestos en la primera parte.

6. Funcionamiento

La capacitación y formación técnica profesional de las mujeres organizadas en cooperativas puede darse a través de varios medios.

- a) Instalación de centros de capacitación profesional en sectores que irradian acción hacia un conjunto de cooperativas.
- b) Cursos específicos para cada tipo de cooperativa según lo requieran o soliciten las mujeres.
- c) Por medio de convenios con instituciones que ofrecen capacitación profesional, y ocupacional.

En cualquiera de los casos, para el buen funcionamiento se requiere:

- a) la organización de las mujeres
- b) la obtención de becas y pasantía
- c) la dotación de profesores especializados, organismos especializados de los gobiernos nacionales o seccionales, organismos no gubernamentales entre otros
- d) dotación de aulas, material didáctico, en general infraestructura adecuada a las necesidades
- e) respaldo de ministerios gubernamentales involucrados en el otorgamiento de los títulos, diplomas o certificados oficiales.

### CONCLUSIONES

La ponencia presentada sobre proyectos productivos para las mujeres rurales de cooperativas y de formación técnica profesional con carreras técnicas intermedias para las mujeres de las cooperativas urbanas pueden ser una buena vía para la promoción e integración de la mujer al desarrollo, tanto en los sectores urbanos como rurales.

La aplicabilidad y practicidad de sus programas introducidos en todos los niveles permitirán diversificar la educación, formación profesional y la obtención de conocimientos y destrezas variadas a las mujeres que carecen de ideas y de experiencias.

La cooperativa es importante porque se ha comprobado que los grupos poblacionales que se unen con un mismo fin y objetivo alcanzan mejor y más fácilmente el desarrollo y la satisfacción de sus necesidades.



ANEXO No.1

Agreement between the Ministry of Social Welfare-"Oficina Nacional de la Mujer"-and The United States Agency for International Development (USAID/E)

Background: The "Comité Femenino de Pintag", located in the Parroquia Pintag, Cantón Quito, Province of Pichincha, is composed of about 3,000 people, many of whom earn their living as small farmers and cattlemen. The "Comité" was set up through the "Oficina Nacional de la Mujer" of the Ministry of Social Welfare and has requested USAID/E financial assistance to procure 20 beehives, equipment needed for beekeeping inputs/outputs and provision of TA services, to develop a small income-producing activity from beekeeping.

Parties: The Ministry of Social Welfare and the Agency for International Development, USAID/E, legally represented by Economista Alfredo Mancero Samán, as Minister of Social Welfare, and Mr. John A. Sambrailo, as Mission Director.

First: The Agency for International Development (USAID/E) hereby grants to the Ministry of Social Welfare the sum of US\$4,697.75, which will be advanced to provide support for the "Comité Femenino de Pintag" program which is described below. The Grant is effective as of the date of this agreement and shall apply to commitments made in furtherance of program objectives.

Second: The community will contribute the land, the necessary labor, and flowering plants.

Third: USAID/E agrees to advance the sum of US\$4,697.75 (equivalent to approximately S/.136,000 at S/.28.95 per US Dollar), in order to procure 20 beehives for the "Comité Femenino Pintag" to pay for the costs indicated in the "Background" above.

Fourth: The Ministry of Social Welfare, through the "Oficina Nacional de la Mujer" hereby agrees to provide the necessary assistance to the "Comité Femenino Pintag" on the use of such funds, as well as technical assistance in implementing the apiary development program, and promoting active participation of the community.

Fifth: The advanced funds provided by USAID/E under 1 and "Nacional de Fomento" in Quito in the name of "Ministerio de Bienestar Social". The USAID/E funds are to be kept separate from any other funds of the Ministry of Social Welfare. USAID/E will provide the sum requested in the form of a check drawn in the name of "Ministerio de Bienestar Social". For the disbursement of funds provided by USAID/E under this agreement, the signature on checks of the "Ministerio de Bienestar Social" cashier, as requested by the Director of the "Oficina Nacional de la Mujer", shall be required.

Sixth: Upon termination of this project, which the contracting parties fix within six months from the date on which the advanced funds are turned over to the Ministry, a Termination Report shall be prepared by the "Comité Femenino de Pintag" and submitted to USAID/E in accordance with Article V (O) of USAID Policy and Procedures Manual Order No. 36-1 of November 8, 1978. (A special form is attached to this agreement for this purpose). Such Report will include a summary of costs incurred and copies of receipts for all expenditure. It will be used to liquidate the advance. Excess funds shall be returned to A.I.D.

Seventh: Economista Fabiola Cuvi Ortiz, as Director of the "Oficina Nacional de la Mujer" is hereby named Project Manager on behalf of the "Ministerio de Bienestar Social" and the "Comité Femenino de Pintag" and Mr. Patricio Maldonado is hereby named Project Manager on behalf of USAID/E.

Eighth: The Ministry of Social Welfare shall maintain books and records to document costs incurred, and shall make available such records for examination and audit by A.I.D.

Ninth: Expenses for bad debts, taxes, contingencies, donations, entertainment, fines, interest, other financial costs, and the recovery of costs under other agreements are not allowable.

Tenth: USAID/E funds are available. The accounting data are as follows:

Appropriation:	72-1111021.6
Allotment:	146-50-518-00-69-11
Project No.	518-0004
SDAA No.	518-0004.05
Obligation	146-004
Grant No.	518-0004-G-00-1005-00

Signed in Quito, Ecuador, this date of January 23, 1981.

For Ministry of Social Welfare

For USAID/Ecuador

Econ. Alfredo Mancero Samán  
Minister of Social Welfare

John A. Sanbrailo  
Mission Director

Modelo de Constitución para la Creación de Centros de la Mujer  
en Cooperativas  
ESTATUTOS

TITULO I

CAPITULO I  
DE LA CONSTITUCION SEDE Y DENOMINACION

- Art. 1 Se organiza con sede en....., el CENTRO FEMENINO.....constituido por todas la mujeres que hubieran suscrito el acta constitutiva o que manifestaren posteriormente su voluntad de pertenecer a este Centro, por escrito, mediante una solicitud.

CAPITULO II  
DE LOS FINES

- Art. 2 El Centro Femenino.....tiene como finalidades:
- a) Procurar mediante actividades prácticas de organización cívicas educativas, culturales, alimenticias, de higiene, de salubridad, etc, el mejoramiento de la condición socio-económico y político-cultural de la mujer,
  - b) Por medio de la capacitación profesional técnica y artesanal procurar a la mujer instrumentos de trabajo que le permitan valerse por si mismas;
  - c) Mejorar el nivel de vida de la familia, mediante el aporte económico de la mujer;
  - d) Incentivar a la mujer para que proyecte en beneficio de la comunidad su capacitación y trabajo creador, transformándola en un verdadero agente de cambio;
  - e) Organizar y administrar proyectos productivos factibles tendientes a mejorar la condición socio-económica de la mujer, la familia y la comunidad; y
  - f) Capacitada y promocionada la mujer integrarla al desarrollo del país y la lucha por la paz.

TITULO II  
CAPITULO I  
DE LAS SOCIAS

- Art. 3 Las socias serán:  
a) Activas, y  
b) Honorarias.
- Art. 4 Son socias activas las personas que perteneciendo al Centro se hallan en ejercicio de sus derechos.  
Son socias honorarias las personas que fueren designadas como tales por el Directorio, por unanimidad de votos por haber presentado servicios relevantes al Centro a la Comunidad en General.

CAPITULO II

- Art. 5 Las socias activas del Centro Femenino.....  
tendrán los siguientes derechos y obligaciones:
- a) Pagar mensualmente las aportaciones económicas fijadas por el Directorio a la Asamblea, y las extraordinarias, señaladas por los ante dichos organismos.
- b) Concurrir con voz y voto a la Asamblea, ser designadas miembros del Directorio y ser miembros de las comisiones o delegaciones del Centro para las que fueren designadas;
- c) Participar activamente en el desarrollo de los proyectos que elaborare el Centro a fin de cumplir con los fines señalados en el Art. 2.
- d) Concurrir a las reuniones ordinarias cuando fueren convocadas para tratar asuntos relacionados con las finalidades ya enunciadas.

TITULO III  
DE LA ORGANIZACION Y ADMINISTRACION

- Art. 6 Son órganos directivos del Centro Femenino.....  
a) La Asamblea General; y,  
b) El Directorio

CAPITULO I  
DE LA ASAMBLEA GENERAL

- Art. 7 La Asamblea del Centro Femenino, conformado por la totalidad de las socias del.....es la máxima autoridad de la Entidad, siendo sus decisiones de caracter obligatorio para todas ellas;
- Art. 8 La Asamblea General tendrá las siguientes funciones:
- a) Conocerá el informe de la Presidenta sobre la marcha de la Institución, durante el año.
  - b) Se efectuará la elección de los miembros del Directorio cada año.
  - c) Se considerará el plan de trabajo en relación a los proyectos que se presentaren, los mismos que serán aprobados.
  - d) Conocerá y aprobará los proyectos de reforma a los estatutos y aprobará los reglamentos internos.
- Art. 9 Las Asambleas requieren de un quorum mínimo de la mitad más uno de las socias activas en ejercicio de sus derechos, si se tratare de la primera convocatoria, y tendrá legalidad con el número de socias activas concurrentes en la segunda.
- Art. 10 La Asamblea General se realizará normalmente en el mes de Enero de cada año, o en fecha próxima por caso imprevisto o fuerza mayor.
- Art. 11 Habrán Asambleas Generales Extraordinarias, cuando el Directorio las convocare o ha pedido firmado por diez de sus miembros, expresando en la convocatoria el objeto de la reunión.

CAPITULO II  
EL DIRECTORIO

- Art. 12 El Directorio es el organismo directivo permanente del Centro Femenino.....y tendrá las siguientes atribuciones:
- a) Cumplir y hacer cumplir los Estatutos y Reglamentos;
  - b) Hacer cumplir las decisiones de la Asamblea;
  - c) Sesionar mensualmente,
  - d) Dirigir la situación económica;
  - e) Procurar que los proyectos que están en desarrollo tengan avance y ritmo apropiado.

- Art. 13 El Directorio estará integrado por los siguientes miembros:  
a) Presidenta; b) Vicepresidenta; c) Secretaria; d) Tesorera; e) Vocales; f) Síndico.
- Art. 14 Los miembros del Directorio durarán un año en sus funciones pudiendo ser reelegidos para un nuevo período.
- Art. 15 Son funciones de la Presidenta:
- a) Presidir las sesiones ordinarias de socias, del Directorio y las Asambleas Ordinarias y Extraordinarias;
  - b) Llevar la personería y representación legal y social en todos los actos en que intervenga el Centro Femenino;
  - c) Presentar a la Asamblea un informe anual de las labores del Directorio.
  - d) Administrar con la Tesorera los bienes y recursos económicos debiendo adjuntar su firma en todos los recibos, facturas, cheques etc.
  - e) Fiscalizar anualmente los libros y cuentas de la Tesorería.
  - f) Firmar junto con la Secretaria las actas de las sesiones ordinarias de socias, del Directorio, de las Asambleas Ordinarias, las memorias, informes y los documentos propios del Centro, así como también los informe de Tesorería.
- Art. 16 Son atribuciones de la Vicepresidenta:
- a) Subrogar o sustituir temporalmente a la Presidenta en caso de fallecimiento o renuncia del cargo hasta la próxima elección en la Asamblea.
  - c) Participar en aquellas funciones y tereas que la Presidenta le asigne y colaborar estrechamente con ella.
- Art. 17 Corresponde a la Secretaria:
- a) Redactar el acta de cada sesión y Asamblea y presentarla a la sesión próxima para su aprobación y legalización con la firma de la Presidenta;
  - b) Redactar y firmar con la Presidenta las comunicaciones y demás documentos propios de la Administración del Centro;
  - c) Convocar por orden de la Presidenta a las reuniones de la Asamblea Ordinaria y Extraordinaria, las demás reuniones del Directorio y de socias.



d) Llevar libros de actas de las Asambleas, sesiones del Directorio y de socias, ordenar y guardar los documentos, actas, y papeles que tengan relación con la vida del Centro.

e) Las demás funciones que le puedan fijar la Asamblea y el Directorio.

Art. 18 Son atribuciones de la Tesorera:

a) Recibir las cuotas ordinarias y extraordinarias y los fondos que proporcionen organismos nacionales e internacionales, para el desarrollo de proyectos de promoción personal, familiar y comunitaria, contabilizando y depositando los ingresos en el Banco que para este efecto señalare el Directorio. Los depósitos se harán con la firma de la Presidenta y el sello respectivo.

b) Llevar los libros de cuentas que fueren necesarios,

c) Abonar con el visto bueno y la firma de la Presidenta las cantidades adeudadas por el Centro.

d) Elaborar el Presupuesto y balance anual para presentarlos al Directorio y a la Asamblea.

e) Organizar en la misma forma que la Secretaria un archivo de la Tesorería.

f) Preparar anualmente el archivo de tesorería para la fiscalización de la Presidenta,

g) Las demás funciones que le puedan asignar el Directorio, y la Asamblea.

Art. 19 Son atribuciones de los Vocales:

a) Concurrir cumplidamente a las sesiones; y

b) Cumplir con las comisiones encomendadas y las funciones asignadas por el Directorio, y la Asamblea.

Art. 20 Las vocales encabezarán o dirigirán diversas comisiones que serán señaladas por el Directorio.  
El número de vocales fijarán la Asamblea y todos tendrán suplentes que asesorarán y reemplazarán a las principales en caso necesario.

Art. 21 La Presidenta que hubiere terminado en sus funciones, en caso de no ser reelegida, se la considerará nombrada tácitamente Primer Vocal del Directorio, para procurar la acción de

integración entre el cesante y el nuevo, a fin de hacer posible la continuidad de los planes y proyectos.

Podrá subrogar a la Presidenta y Vice-Presidenta cuando el caso lo requiera.

Art. 22 Son atribuciones del Síndico:

- a) Asesorar jurídicamente el Centro;
- b) Asumir en unión de la Presidenta la defensa judicial o extrajudicial de los derechos y de los bienes del Centro;
- c) Las demás que son inherentes a su cargo.

### CAPITULO III DE LAS SESIONES

Art. 23 Habrá sesiones ordinarias de socias cada mes, y del Directorio cada vez que lo convoque la Secretaria por orden de la Presidenta.

Art. 24 Para todas las sesiones constituye quorum la mitad más uno del de las socias asistentes; si no lo hay, después de una hora se convocará nuevamente y constituirán quorum los miembros presentes, o de acuerdo con la importancia del asunto a tratarse se podrá postergar para otro día.

Art. 25 Toda decisión será tomada por mayoría absoluta de votos de los presentes, o sea, la mitad más uno.

Art. 26 El Centro Femenino.....  
dispondrá de los siguientes recursos económicos:

- a) Los inmuebles dados en propiedad, cesión, usufructo, donación o arrendamiento al Centro, que constituirá el área física donde se desarrollen los proyectos.
- b) Las cuotas de la socias;
- c) Los fondos de ayuda otorgados por organismos nacionales e internacionales.
- d) El producto de programas que se organicen con el fin de obtener fondos para impulsar los proyectos y actividades, cívicas, sociales
- e) Legados, donaciones, o subvenciones de personas particulares o entidades públicas o privadas.

TITULO IV  
DE LAS ELECCIONES

CAPITULO UNICO

- Art. 27 Las elecciones para las dignidades del Directorio del Comité se celebrará al finalizar la Asamblea ordinaria cada año. La Asamblea designará una Comisión Electoral que estará formada por la Secretaria y dos vocales.
- Art. 28 La Comisión Electoral tendrá las siguientes funciones:
- a) Examinará si las candidatas tienen las condiciones exigidas por los estatutos.
  - b) Organizará el proceso electoral, y
  - c) Efectuará los escrutinios y dará a conocer el nombre de las elegidas, de todo lo cual sentará un acta.
- Art. 29 Tienen derecho al voto todas las socias activas: La votación será secreta, eligiéndose por separado los diferentes miembros del Directorio.
- Art. 30 Para que una socia sea elegida como miembro del Directorio necesita que haya obtenido la mitad mas uno de los votos. Si ninguna de las cantidades obtuviere mayoría, la votación se concretará las dos de mayor número, y luego entre éstas se hará una nueva elección.
- Art. 31 Las votantes podrán depositar su voto personalmente por escrito, y cuando alguna socia no pudiere concurrir a la Asamblea por causa justificada, enviará su voto firmado y razonado.

TITULO V

CAPITULO UNICO  
DE LA DISOLUCION

- Art. 32 La Disolución del Centro Femenino..... sólo podrá ser decidida por una Asamblea Extraordinaria, especialmente convocada para este fin y aprobada por las dos terceras partes de los miembros presentes, o las causas determinadas por la ley.
- Art. 33 En caso de disolución, la Asamblea por medio del Directorio entregará la totalidad de sus bienes y recursos económicos consistentes en inmuebles, muebles, dinero en efectivo, etc. a

la entidad, organismo o personas que ella designare, que sean de desarrollo de la mujer.

#### DISPOSICIONES GENERALES

- Art. 34 El Centro Femenino.....  
por su naturaleza y fines no podrá participar en cuestiones de índole política, ni religiosa.
- Art. 35 La reforma de estos Estatutos podrá ser hecha a petición de las dos terceras partes de los miembros presentes de la Asamblea. En el trámite para la aprobación del Proyecto de Reforma se observará el mismo que para la aprobación de los Estatutos originales.

#### DISPOSICIONES TRANSITORIAS

PRIMERA: Autorizarse al Directorio del Centro Femenino.....  
....., elevar al Gobierno del país los presentes Estatutos para su aprobación.

SEGUNDA: Estos Estatutos estarán en vigencia a partir de su promulgación en el Registro Oficial.

PRESIDENTA

SECRETARIA

CERTIFICO: El Proyecto de los presentes Estatutos fue discutido y luego aprobado en las sesiones de los días.....  
..... del año de 198\_ según consta en las respectivas actas.

### Part Three

#### 8. Egypt

#### Women in Egyptian Agricultural Co-operatives

by  
Sonia M. Ali

#### Evolution of the Agricultural Co-operatives

The agricultural co-operation movement began 80 years ago in Egypt when Omar Lotfy attempted to help small landholders obtain credit. The country was suffering from poor economic and social conditions. The movement was aided in its development by the passage of co-operative decrees and laws in 1923, 1927 and 1944. Prior to the revolution of 1952, there were about 1,700 co-operatives with 507,000 members. Financially, these co-operatives had LE662,000 in capital assets, LE436,000 in financial reserves and LE122,000 in net savings.<sup>1/</sup> These figures indicate that the co-operatives have an average of 300 members with some LE400 as capital assets and LE70 in savings. Thus, the co-operative movement was very poor economically but rich in understanding the thoughts behind co-operation.

The government decided to manage and control the agricultural co-operative movement by issuing laws which emphasized the role of the official sector and by financing and supervising the movement. In fact, co-operatives grew so rapidly that soon they existed in all the villages (about 5,200). Consequently, membership increased to about 3 million, serving some 7 million feddans (old and new land). Capital assets also increased, amounting to LE8.5 million. Reserves reached LE41 million, while investments during 1982-87 represented LE24 million.

Laws were passed in 1956, 1969, 1976, 1980 and 1982 to support government authority over the co-operatives. Meantime, other laws completed the co-operative structure and system. The government had to interfere in the movement in order to maximize the export of certain agricultural products, to guarantee the production of several nationalized factories, to provide the local market with important food staples, and to keep the monetary flow available and credit lines to farmers open. However, government interference increased administrative costs, depressed the prices of farm products and caused the principles of co-operation to gradually fade away.

Since joining the co-operatives became mandatory, the co-operation movement came to an end. What little remained of the principle of

<sup>1/</sup> Mohareem, Ibrahim, "A Historical Analysis of the Agricultural Co-operative Movement in Egypt: 1900-1982". Agricultural Development Systems Project, Paper No. 150. 1983.

co-operation was completely done away with when most of the activities, employees, buildings and stores of the so-called co-operatives were turned over to the commercial village banks for credit and development.

A preliminary site survey was done in Egypt in 1982, testing the level of understanding of co-operative principles among agricultural co-operatives. The study revealed that about 95 per cent of the co-operatives surveyed had little awareness of the co-operative principles and only 5 per cent understood them fully. Also, about 31 per cent knew of the goals of co-operatives and only 3 per cent understood management responsibilities. The study showed a basic lack of understanding about co-operative theory and some 75 per cent confessed that they were not loyal to their co-operatives. Also, the Board of Directors did not take an active part in the meetings.<sup>2/</sup>

From this we can easily conclude that agricultural co-operatives were suffering from inefficient management and a lack of interest from the members. They were forced to join the co-operatives as mentioned before, but they did not fully understand the benefits to be gained from the co-operative system, they did not voluntarily engage in strengthening the system.

In Egypt, there are two good examples of informal voluntary co-operatives. One is comprised of farmers who joined together to purchase a primitive watering machine. They all share the use of the machine to water their lands. The second example comprises credit societies consisting mainly of small farmers, employees and housewives. These are successful examples with no governmental interference.

The function of government with respect to co-operation might be summarized mainly in the issuance of laws and regulations, collaboration, education and auditing. Government intervention should be limited to the task of organizing co-operatives when they are not fully equipped.

#### Agricultural Co-operative Structure

There are different types of agricultural co-operatives in Egypt, but the most important ones have multi-purpose functions in credit, inputs, production and marketing. Local agricultural co-operatives at the village level are affiliated with joint co-operatives at the district level, which in turn are linked to central co-operatives at the national level supervised by the General Agricultural Co-operative Union (Figure No. 1).

<sup>2/</sup> Shaker, Faris, "The Agricultural and Co-operative Credit Systems in Egypt." An Overview, Agricultural Development Systems Project, Paper No. 98, 1982.



In Egypt, few women join agricultural co-operatives as landholders, since most are the widows of land owners. Consequently, they are not elected to the Board of Directors. They might work in co-operatives but only in clerical positions or in agricultural extension services.

Women organize charity societies and village handicraft societies. There are also housewife societies, which are a consumer society dealing with basic food items. The societies sell goods at market retail prices to all consumers. These societies have a Board of Directors so they also have co-operative organization.

Figure No. 1 - Agricultural Co-operative Structure

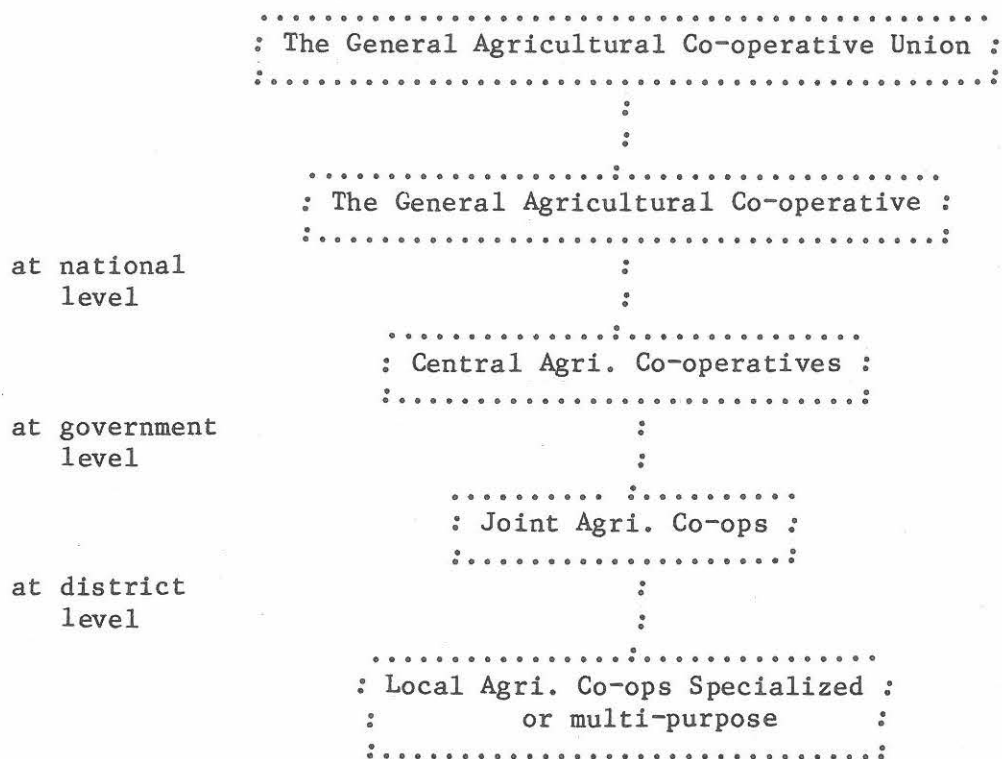
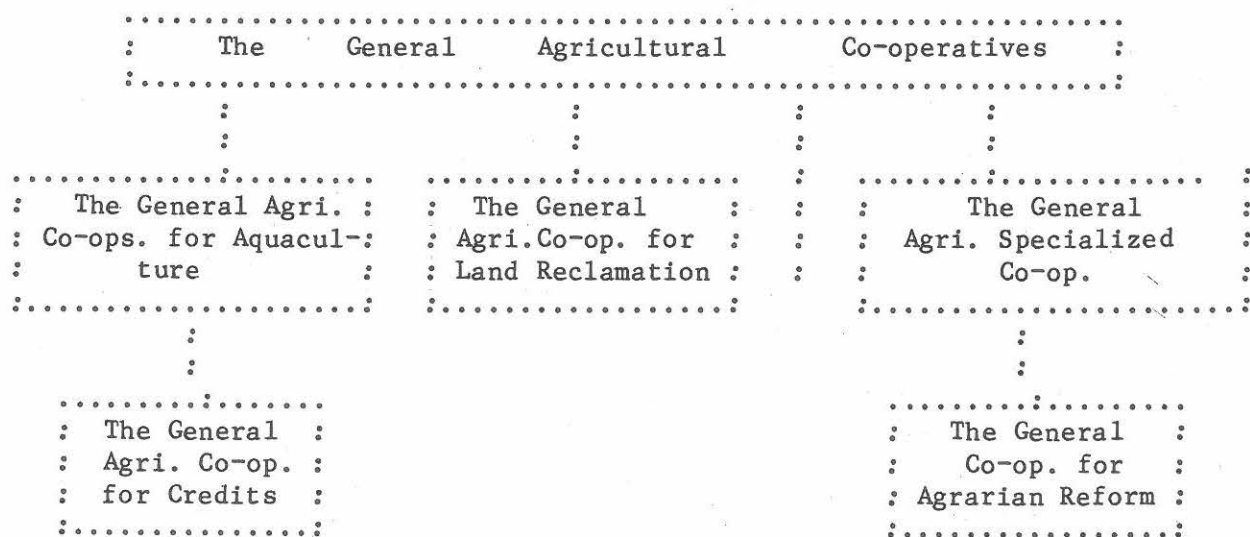


Figure No. 2 - Kinds of Co-operatives



## The Role of Women in the Production and Marketing of Agricultural Products

In Egypt, women share not only in agricultural operation but also in decision making. Yet their role is completely unknown to policy makers and society. This is due not only to the emergence of rural values and traditions which hinder the collection of data about women's role and contribution in agriculture but also to women's self perception, as they do not consider their work to be economically valuable. In addition, women perceive agricultural work as low status work.<sup>3/</sup>

Rural women contribute to most agricultural operations except ploughing. But her contribution differs (between 20 to 100 percent). The percentage is the lowest in watering responsibilities and the highest in marketing grains, livestock, and poultry done on a small scale.<sup>4/</sup>

What Egyptian rural women really need is marketing co-operatives, since there are marketing problems. Low farm prices, as compared to the retail prices of some products implies that there are bottlenecks in the marketing channels. Women harvest agricultural products mainly for home consumption and sell the surplus in the village market. Through co-operative marketing and the establishment of more outlets outside the village market, they could increase their productivity and reduce losses of perishable foods.

But rural women need to be taught and trained about co-operative principles and goals. Once a successful agricultural marketing co-operative is initiated, then the promotion and development of agriculture production could take place.

<sup>3/</sup> Ali, Sonia M., "Women in Labor Force Data in Egypt," American University, Symposium, Beirut, October 1979.

<sup>4/</sup> Awadalla, Aziza, "Role of Egyptian Women in Agricultural Work and her Need to Specialized Extension Services", Ph.D.Thesis, Faculty of Agriculture, Zagazig University.

### Part Three

9. Federal Republic  
of Germany: Important Points in Policies for Women

by  
Rita Sussmuth

- I. The Ministry for Women's Affairs - The Institutional Prerequisite for  
Equality of Rights Between Women and Men
- II. Policy Objectives for Women - Policy for Women as a Basis for Their  
Socio-political Future
- III. Important Points in Women's Policy

#### Bringing About a More Pro-Family Oriented Working Environment

1. Campaign in Favour of Part-Time Work in the Public Service
2. Occupational Reintegration

#### Women and Gainful Employment

How to Improve Legislation in European Community

3. Improvement of the Act to Harmonize Labour Legislation in the EC
4. Promotion of Women
5. Present Situation in the Public Sector
6. Establishment of a Business by Women

#### Women and Work Within the Family

7. Increase of Child Raising Allowance and Extension of Maternity Leave
8. Improved Social Security for Care Providers
9. Improvement of the Situation of Single Parents

#### Protection of Women

10. Violence Against Women

#### Women and the Public Sector

11. Increased Participation of Women in Politics and Society

I. The Ministry for Women's Affairs: The Institutional Prerequisite for Equality of Rights Between Women and Men

When in 1986 the Federal Government entrusted the Federal Ministry for Youth, Family Affairs and Health with the task of promoting equality of rights between women and men, thus extending and changing it into the Federal Ministry for Youth, Family Affairs, Women and Health, they consolidated the institutional instrument for a purposeful and efficient policy for women. The first consequence of this decision was the transformation of the Directorate on Women's Affairs comprising three divisions into the Directorate General on "Policy for Women" with eight divisions and 33 female and male employees. In this way, additional prerequisites for an efficient policy for women as far as the personnel is concerned, have been established.

Furthermore, additional administrative and organizational conditions were created:

The delegation of new competences (maternity protection, general measures for the realization of equal rights for men and women, including the promotion of women's professional advance in the Federal Administration as well as women and profession);

the co-responsibility in important projects by the Federal Government concerning women's policy (e.g., programmes on the occupational reintegration of women, campaign in favour of part-time work in public service, social security scheme for family attendants, penalization of intra-marital rape);

and the new rights stipulated in the rules of procedure of the Federal Government and in the joint rules of procedure of the Federal Ministries: the right to initiate the inclusion of an important issue of women's policy into the agenda of a Cabinet meeting; the right to be heard, to put forward women's arguments in important issues in the Bundestag and Bunde as well as in the committees in addition to those forwarded by the responsible ministry; the right to request an adjournment, to request a removal of an item of the agenda in case of lack of consultation; improved rights of participation in political measures to adequately assert the interests of women.

Sixty eight years ago women in Germany were given the right to vote and the right to run for office. Through the Ministry for Women's Affairs, women are now represented in the Federal Government. To this extent the breakthrough in women's policy proves to be profitable to all women since the position of their spokeswomen in the Cabinet was considerably strengthened. The Minister for Women's Affairs considers herself to be representative of all women.

The Federal Ministry for Women is a part of a continuously expanding institutional infrastructure which strives for the realization of equal rights for men and women. It was established during the past few years in

the Federal Republic of Germany at the federal and local level. A new Directorate General of the Ministry for Women's Affairs, established for the realization of women's interests, has also been established.

## II. Policy Objectives For Women - Policy for Women as a Basis For Their Socio-political Future

The equality of rights between women and men, an objective which has yet to be realized in many areas, questions the socio-political consensus in the Federal Republic of Germany in the long run. A society which intends to face the challenges of the late 20th century - mastering the third industrial revolution, providing a sufficient number of jobs, protecting of the environment, safeguarding social security benefits, must not place women at a disadvantage in doing so. On the contrary, it has to make use of the contribution women can make to solve all these problems. A highly developed industrial society living on the skills of its citizens cannot afford to waste human talents and skills - and the lack of equal rights between men and women also has to be considered.

With its policy for women, the Federal Government aims at acknowledging women's achievements and at the same time, reducing discrimination against women. The government intends to support women so that the structural and historical discrimination may be overcome, and, by means of observing and influencing trends in society guarantee equality of rights and opportunity for women and men in the future.

The Federal Government's policy for women does not strive for a standard scheme but is geared to meet the different concerns of women, such as:

- the needs of younger and elderly women;
- support for gainfully employed mothers or mothers who have temporarily interrupted their careers and jobs in favour of their family and for mothers who combine gainful employment with their home responsibilities;
- help for women in dependent employment, for self-employed women; for women in agriculture and aid for family members;
- support for single mothers and single women.

This concept clearly shows that today's policy for women deals with a number of problems. The realization of equal rights for men and women requires a change in the role of men as individuals as well as in family and society; a more flexible organization of working hours, a reform of the internal structure of public institutions as well as a change in the judgement of socio-political processes.

Thus, policy for women becomes the focal point of a social policy which has the function of acknowledging work, of removing political and social



injustice and of creating conditions enabling people to safeguard their rights and obligations as women and men.

### III. Important Points in Women's Policy

During the past two years, the number of gainfully employed women increased by 220,000 to 9.8 million. About half of the women in gainful employment are between 30 and 50 years of age, and a vast majority of them have family and children. In its policy for women, the Federal Government paid important attention to the compatibility of family and vocational life. It is the goal of the government to strengthen the position of women in gainful employment and to acknowledge their work within the family through a multitude of measures. The official sector also plans to establish better protection for women against violence as well as strengthening their participation in social life and in political decisions.

#### Bringing About a More Pro-Family Oriented Working Environment

##### 1. Campaign in Favour of Part-Time Work in the Public Service

For women as well as for men, part-time work is a particularly suitable way of combining family and vocational duties. The campaign in favour of part-time work in the public service aims at a general upgrading of this kind of employment and thus at making it more attractive. By providing more part-time jobs the government is setting a good example for the private sector.

The number of part-time jobs has continuously increased during the past few years and has more than quadrupled since 1960. The number of part-time employees liable to pay social insurance contributions jumped from 1.5 million in 1978 to about 1.9 million in 1986.

According to microcensus results, the number of all part-time employees - including those not liable to pay social insurance contributions - was about 3.3 million in 1985. Close to 490,000 were self-employed or assisted family-members, while 2.82 million were employed as workers, employees and civil servants: Around 1.9 million of this figure were employees who paid social insurance contribution while the number of part-time workers exempt from compulsory insurance was about 900,000, out of which 140,000 were civil servants.

The total number of women in dependant part-time employment was about 2.62 million (92.9 per cent); 2.19 million or 83.5 per cent of female part-time employees were married. Forty per cent of the overall increase in women's employment between 1970 and 1984 were part-time jobs. Today, as in the past, the demand for part-time jobs is considerably higher than the supply. Furthermore, 97 per cent of those looking for part-time work are almost exclusively women.

### Recommendations

The fundamental objective is to give part-time work an equal status with full-time work and to make part-time employment equally attractive for women and men. In order to strengthen part-time work as a way to improve family life and gainful activity, new forms have to be offered at all levels, reaching beyond the classical half-day/part-time employment. The Federal Government will carry out promotional campaigns in favour of part-time work in public service in order to

- eliminate discrimination against part-time employees;
- overcome the concentration of part-time employment on working places with low qualifications and on jobs offered to women only; and
- provide more part-time jobs with higher qualifications and social security benefits.

In order to continuously increase the percentage of part-time jobs, the Federal Government should particularly

- improve the possibilities of part-time work for those who want to be part-timers but have not been able to;
- provide part-time employment for those who wish to be employed on a part-time basis but who have not considered it due to prevailing conditions or to the occupational disadvantages connected with this kind of arrangement;
- test conditions within the scope of a model scheme, supported by scientific research. It should follow its development to see whether these conditions can allow part-time employment in qualified jobs.

### 2. Occupational Reintegration

Women who want to return to their profession after having interrupted their gainful activity to fulfill tasks within the family, should be given comprehensive support. For this purpose, special programmes on occupational reintegration should be carried out in close co-operation and co-ordination with the Federal Employment Office, as well as the companies and organizations responsible for further vocational training. These programmes shall also include the rural areas.

### Present Situation

According to the calculations of the Institute of Employment Research about 320,000 women return to the labour market every year. About 70 per cent of them are under 40 years of age. It is a well-known fact that in addition to these women there is a considerably larger number who want to return to their gainful employment after the family phase. Furthermore, 88

per cent of the women under 30 years of age who have small children hold the view that family work is not a lifetime occupation. The gainful activities of women between 25 and 45 years of age were clearly increased. In 1985, 63 per cent of all the women in this age group were gainfully employed, in comparison to only 48 per cent in 1970.

However, many women have to face difficulties when they try to re-enter the labour force. Lack of contact with the work place, outdated qualifications, the sex-stereotyped division of the labour market, the small offer of qualified part-time jobs and the high rate of unemployment among women frequently aggravate the return to professional activity. In addition to that, the information and counselling offered are not sufficient.

There is a lack of support for women who want to return to work and there is a lack of awareness on the part of companies who only consider employees who have interrupted their employment only in sporadic cases. Only seldom do they offer them adequate possibilities of employment.

The reintegration policy aims at enabling women to return to gainful employment at the same level of qualification they had before leaving their last job. Women who concentrated mainly on duties within the family for several years must not be relegated to the background of the working sphere when they return. The competence and abilities acquired during the family phase have to be considered and/or acknowledged in addition to the professional qualifications. Gainful employment with temporary interruptions should become more natural for both women and men.

#### Recommendations

The Federal Government should contribute in helping women return to their profession. However, government cannot provide the necessary offer of reintegration measures on the spot. This is a task which must be shared by industry, companies, the organizations responsible for further training and other educational institutions, as well as the Federal Employment Office. The Federal Ministry for Youth, Family Affairs, Women and Health will contribute by creating an awareness of the problem and by willing to offer appropriate measures.

In particular, it the goals set should call for:

- more women to participate in further training;
- improvement on information and counselling for women;
- the extension of vocational qualifications. The availability of more vocational training, as agreed upon with the Chamber of Handicrafts, the Chambers of Industry and Commerce as well as the private sector;
- more companies to provide opportunities for women returning to their jobs.

On the whole this programme is to ensure that already existing legal instruments (Employment Promotion Act) will be widely applied and that financial assistance is utilized. It should also be determined whether the prerequisites to realize the aforementioned objectives can be improved by an amelioration of the legal outline conditions (Employment Promotion Act).

In addition, information and counselling should be improved and supported by:

- studies which can determine which counselling agencies are necessary in the respective area and how counselling services should be organized so that the need for women returning to work are completely satisfied;
- a pilot project at the Federal level to test the impact of the counselling agencies established including the rural areas, with the objective of initiating a comprehensive offer of counselling network;
- the appointment of commissioners for women's affairs at the employment offices to care for the needs of all women, particularly those who want to return to work. For this purpose the Federal Ministry for Youth, Family Affairs, Women and Health will establish contacts with the Federal Employment Office.

In order to improve the offer of vocational training and strengthen the willingness of the companies to employ a larger percentage of women who want to return to their jobs after the family phase, the following measures have been planned:

- Discuss, through meetings and in cooperation with women's associations, training institutions, Chambers of Handicrafts, and Industry and Commerce as well as the private sector, which measures are appropriate for reintegration. Also, the reintegration measures have to be adjusted to the women returning to gainful employment.
- Training organizations should offer more possibilities for training on a part-time basis. The Federal Ministry for Youth, Family Affairs, Women and Health will recommend training on a part-time basis, which was recently introduced into the Employment Promotion Act but is only applicable until 1989. However, it should be extended beyond this date.
- An increased public relations campaign to support industry and the public authorities in their efforts to help to those women who want to return to gainful employment.

Furthermore, all efforts should help women return to their jobs and provide opportunities for them to remain in touch with their occupation during the family phase.

Within the scope of these measures, the possibilities of child care are particularly important. They should be offered together with reintegration measures.

### Women and Gainful Employment

The sex-stereotyped division of labour and the resulting divided labour market offer many disadvantages for women's gainful employment. However, for an increasing number of women gainful employment represents security and a hold on the future. The number of gainfully employed women has increased during the past few years. The number of gainfully employed women liable to pay social insurance contributions increased from 8 million in 1982 to 8.2 million in 1986; the number of employees contributing to social security rose from 37.8 per cent in 1977 to more than 40 per cent in 1986. This was particularly due to an increase in the number of jobs in the growing service sector. The number of women involved in gainful employment will increase in the future as a result of the higher qualifications among the younger women.

The chances of vocational training in women must not be impaired despite the present level of unemployment. Since 1983 the percentage of unemployed women has risen from 43.6 per cent (annual average) to 46.1 per cent in 1986. During the same period, the difference between the unemployment rates of men and women increased from 1.7 per cent to 2.5 per cent. The Federal Government has eased this situation by introducing measures which favour women's reintegration into the labour force.

Many women have difficulties in getting adequate care for their children when they want to work at a part-time or full-time job. There are still not enough care centres and their hours are not flexible enough to respond to women's requirements. While in 1984 more than 1.3 million children, 75 per cent between the ages of 3-5, were cared for in regular nursery schools according to a study carried out by the Bund-Laender commission for educational planning and research promotion. Only 12 per cent of the children could be provided with places in day care centres.

### 3. How to Improve Labour Legislation Decree in European Community

Equality in the Labour Market between men and women has to be made more effective according to the instructions of the European Community directive.

#### Present situation

The Law on labour equality between men and women, enacted on August 21, 1980 proved to have weak points in its practical application. Some of the weak points included insufficient claims for compensation on discrimination charges in connection with employment or promotion; lack of measures for imposing sanctions on employers who still advertise job vacancies using gender-oriented language; and indirect discrimination against women because of their family status.

The Court of Justice of the European Communities in Luxembourg already decided in 1984 that compensation, in case of sex discrimination cases, should have a deterrent effect and should be awarded in a reasonable proportion to the damage suffered. In order to put these legal decisions into practice, the German labour courts have already awarded considerable claims for compensation on grounds of discrimination at the commencement of employment. On the whole, the Law introduced to harmonize labour legislation in the European Community has to be further developed to constitute an effective instrument for the realization of equal rights between men and women in the labour force.

#### Recommendations

The Federal Ministry for Youth, Family Affairs, Women and Health will strive to:

- Introduce more effective sanctions against discriminatory employers,
- require that job placement advertisement be required on a non-gender basis,
- have the burden of proof shifted to the employer in cases of suspected discrimination,
- prohibit indirect discrimination on grounds of marital or family status.

#### 4. Promotion of Women

The promotion of women in public service jobs and in the private sector will contribute to the equal participation of men and women in all spheres and at all levels of the economy and to the guarantee of the appropriate use of human talent and abilities.

#### 5. Present Situation in the Public Sector

During the past 25 years the percentage of women employed in public service has considerably improved. It increased from 25.6 per cent in 1960 to 40 per cent in 1986. In the Federal Civil Service, the figures jumped from 17.5 per cent to 24.9 per cent. However, women are rarely found in high positions. On June 30, 1986, women's percentage in high positions was 8.5 per cent. To improve the chances of women in employment and promotion, the Federal Government issued guidelines for the vocational promotion of women in the Federal Administration and put it into force on March 1, 1986. The first signs of success have already appeared: in 1986 more women (55.4 per cent) than men (44.6 per cent) were employed. Almost a third of the new employees in higher positions were women, while 50 per cent were employed in intermediate service. This increase in new employment, particularly in higher service, amounted to a 30 per cent increase. This is a considerable improvement as compared to the percentage of female employees in this sector, which was 8.5 per cent in 1986.



### Recommendations

The Federal Government intends to examine the efficiency of the guidelines established on the professional promotion of women in the Federal Administration. The Federal Government will take the following actions for its improvement:

- Evaluate the application of the directives on women's promotion in practice in the various Laender so far.
- Review the expertise on the achievement-oriented quotas by Professor Ernst Benda.
- Hold conversations with the Laender offices on equal rights for women which prepare bills on women's promotion by achievement-oriented quotas in public service.
- Elaborate a catalogue of criteria concerning the requirements of an efficient women's promotion scheme in public service and consider the actions to be taken in the future. This catalogue will comprise, statements on the objectives, assessment criteria, fairness in the individual case, part-time work and period of validity of a women's promotion scheme.

The Federal Government holds the view that private enterprises should increasingly develop and implement women's promotion schemes for all areas and levels just as the public sector has done. They should be elaborated in cooperation with management, work and staff councils and stipulate binding objectives and measures on the basis of an inventory. In 1985, the Federal Government published a guide on women's promotion in enterprises, providing the companies with useful hints on how to carry a successful campaign on the promotion of women. Women's promotion schemes could also become an integral part of collective labour agreements. The Federal Ministry for Youth, Family Affairs, Women and Health will initiate conversations with both public and private enterprises to discuss with them and with experts their experiences with regard to women's promotion measures and/or to give them an opportunity to gather information on the possibilities of efficient promotion of women.

#### 6. Establishment of a Business by Women

The objective to have women establish their own business is to offer them opportunities in self-employment and to create jobs as well.

#### Present Situation

More and more women are taking the plunge into self-employment. Whereas in 1975 every tenth person establishing a business was female, today almost every third enterprise is founded by a woman. One fifth (512,000) out of the approximately 3.2 million companies in the Federal Republic of Germany are presently managed by women. There are about 110 female entrepreneurs at the

moment who have more than 10 employees or achieve an annual turnover of more than one million deutschmarks. Thus, for professional women independence is an important alternative to dependent employment. In addition, women create jobs by establishing their own business.

There are a series of measures which facilitate the establishment of one's own business. However, at present women have fewer chances than men to benefit from these measures, since credit policies do not consider their vocational situation or their living conditions. In 1985, a study carried out in Berlin, discovered that women frequently meet with severe prejudices and reservations at counselling agencies and banks, even when they want to initiate a business in a promising branch or trade. Women's vocational and entrepreneurial qualifications are deliberately or unknowingly underestimated by these institutions. They are often granted financial assistance only on aggravated terms. In many cases, women need to present additional guarantees- without a sufficient factual cause in order to obtain a loan to establish a business.

#### Recommendations

The Federal Ministry of Youth, Family Affairs, Women and Health will support the establishment of business by women and in order to accomplish this, advocates for:

- Governmental support for establishing women-owned businesses. The public sector will pay more consideration to the initiatives by women who traditionally establish smaller businesses in the tertiary sector;
- agencies involved in business counselling will increase their awareness on the potential of women who want and are able to establish a business. They offer women special seminars on these issues;
- banks will be informed on the experiences and conditions connected with successful businesses run by women so that they will give women equal chances when granting loans. The goal is to have them overcome existing prejudices against women.

#### Women and Work Within the Family

##### 7. Increase of Child Raising Allowance and Extension of Maternity Leave

Since January, 1986, a special allowance for raising children has been in effect. Mothers or fathers are given a child-raising allowance of 600 deutschmarks per month, until their child is 10 months old. Gainfully employed persons are entitled to take a special child-raising leave. According to a computer projection, 582,000 women and 7,000 men took child-raising leaves in 1986.

### Recommendations

As of January 1, 1988, child-raising benefits were extended to 12 months. Further extensions are planned during the present legislative period. Improvements in the child-raising laws may be considered in view of the interest expressed by single parents.

#### 8. Improved Social Security for Care-Providers

There is not only professional work, but work within the family, e.g. in the care of elderly or sick relatives. This work is equally important and has to be acknowledge through improved social security benefits for the care-providers.

There are presently 6.8 million people over 70 years of age in the Federal Republic of Germany. With the rise in life expectancy, the number of persons in need of care has increased. Today there are about two million who need constant care. Almost 90 per cent of all these persons are cared for at home, and in 80 per cent of the cases women are the caretakers. Since this responsibility is very time consuming only one out of every four persons providing care can be gainfully employed. In the case of women the percentage is still lower, that is to say 12 per cent. Fourteen per cent of all gainfully employed persons who are also caretakers of someone at home work only half a day. Since old-age pensions are mainly secured by gainful employment, the old-age pensions for female care-providers are not sufficient.

### Recommendations

The Federal Ministry for Youth, Family Affairs, Women and Health recommends that the work done by the person providing gratuitous care shall be recognized and that social security benefits, particularly old age pension for care-providers, be improved. In connection with the envisaged structural reform of the statutory pension insurance scheme, the question of counting care-providing periods towards old-age pension is considered. Within possible a possible tax reform project, a tax privilege has been envisaged.

#### 9. Improvement on the Situation of Single Parents

Single mothers and fathers who have to care for their children while at the same time securing their livelihood without the help of a partner require support. To improve the overall situation of single parents is an important goal of the Federal Government's policy for women.

### Present Situation

In the Federal Republic of Germany, there are 7.3 million families with children under 18 years of age. These include 803,000 single mothers and 138,000 single fathers. Around 461,000 or 58 per cent of single mothers are gainfully employed, as compared to 49 per cent of married women with minor

children. Some 180,427 one-parent families depend on social assistance. The vocational situation of single parents is characterized on the one hand by the need to earn a living and on the other by the responsibility for the care and education of the child.

Through increased assistance, single parents will be able to better harmonize their vocational and family activities. For this purpose, the day care facilities for small and school-aged children must be improved. Most importantly single parents depend on flexible opening hours in the nursery schools. At the same time, the labour market has to consider the requirements of single parents and offer them more flexible working hours.

#### Recommendations

As of January 1, 1988, the household allowance for single parents increased by the same amount as the so-called basic personal allowance, that is, by 216 deutschmarks. For further improvement of the situation of gainfully employed single parents, the Federal Ministry for Youth, Family Affairs, Women and Health will examine, in co-operation with other ministries:

- to what extent child-related benefits may be improved in order to in the equalization of family balance family responsibilities;
- to what extent the possibilities of the Employment Promotion Act can be improved and/or better utilized for single parents. Improvement should facilitate access of single parents to work creation measures and child care expenses in cases where parents are participating in vocational training programmes;
- the possibility of extending from five to ten days job leave to take care of sick child. Under the present statutory health insurance scheme, married couples can each take five days per year to care for a sick child under 8 years of age, meaning that they may take a leave of 10 days to care for a sick child. However, gainfully employed single parents are only entitled to a five day leave per year. Children over 8 years of age also need the help of a parent when they are ill. Thus, the age limit should be raised in connection with the claim to suspension of job responsibility.

#### Protection of Women

##### 10. Violence Against Women

It has been in the last few years that the general public has become aware of the extent and complex character of violence against women. The introduction of more legislation which will protect women against violence is one of the objectives of the Federal Ministry for Youth, Family Affairs, Women and Health.

### Present Situation

Research has shown that annually one out of 40 women is raped. Every year 20,000 cases of sexual assault are reported to the police. It is assumed that around 200,000 girls are sexually abused annually. Intra-marital rape is said to occur in one out of five marriages. About 24,000 women annually seek refuge at homes for battered women, of which two thirds are autonomous. The approximately 160 homes for battered women are financed on the one hand, through the Federal Social Assistance Act and by voluntary subsidies from the Laender and communities. These shelters face financial difficulties due to the lack of legal claims and to the staff-related expenses.

The taboo has also been removed from the problem of sexual molestation of women at their work places. Various opinion polls and studies carried out abroad have shown that 60 per cent to 70 per cent of the women interviewed were sexually molested at their place of work.

Reports from homes for battered women and the personal experiences of rape victims revealed that police officers are often at a loss when dealing with the problem of violence against women. Only in very rare cases the woman given counselling. When reporting cases of sexual infringement to the police, women frequently have to go through a second "rape" by the questions posed by the police officers. It is crucial, therefore, to create awareness around these issues.

### Recommendations

The Federal Government is presently preparing a bill which will remove the unequal treatment of extra-marital and intra-marital rape presently found in criminal law.

In 1988, the Federal Ministry for Youth, Family Affairs, Women and Health will submit their second report on the situation of homes for battered women to the German Bundestag. One important goal is to solve the financial difficulties which these centres sometimes face.

In addition to other research projects on the subject of "Violence Against Girls and Women", the Federal Ministry for Youth, Family Affairs, Women and Health will carry out a research project on the "Sexual Molestation of Women at the Job". This research project hopes to determine the extent and effects of sexual molestation in the work place, evaluate the judicial decisions and make suggestions on precautionary measures.

The Federal Ministry for Youth, Family Affairs, Women and Health will have a curriculum elaborated for training of police officers. This project will assess the present situation and analyse the behaviour of police officers in the above-mentioned situation. After the results are in adequate seminars will be elaborated.

## Women and the Public Sector

### 11. Increased Participation of Women in Politics and Society

Today, women's interest in politics and society is about equal with their male counterparts, contrary to the widely held view that women do not like to participate in these areas. However, the large voter abstentions among young women under 35 years of age raises the question that politicians must do something to encourage women to participate in political life.

#### Present Situation

In spite of some progress, women are still underrepresented in politics, public life, social institutions and the media. Although women bear the brunt of commitment, particularly in the sector of voluntary activities, managerial positions are mainly staffed by men.

#### Recommendations

An adequate participation of women in the political and social life of a nation can only be achieved if prejudices are removed and an atmosphere of openness is developed in the parties, large associations, organizations which depend on honorary functions and in the media, thus encouraging women to be more active participants. At the same time, the conditions for the participation of women in society and politics must be improved.

The Federal Ministry for Youth, Family Affairs, Women and Health supports this process:

- Through research activity in the field of legal and social equality for women and men. By increasing annual budgets for research, promotion and educational work, which has been raised from 3.8 million (1986) to 6.2 million (1987) deutschmarks. For 1988, the government draft has envisaged 8.5 million deutschmarks;
- by promoting the "Women and Society" Institute;
- by promoting women's associations' work in the German Council of Women, as well as by the promotion of individual events in the whole spectrum of the women's movement;
- by influencing the composition of advisory councils and boards with the objective of an adequate participation of women;
- by considering the question of whether a contribution to an old-age pension can be ensured for voluntary activities in the social sector;
- by large-scale public relations (e.g. putting up posters on equal rights for men and women; by opening information exchange centres and printing information leaflets; by exhibitions on trade fairs and symposia, by press information, expert meetings and touring exhibitions).



### Part Three

10. India: Emerging Co-operativization of Female Entrepreneurs in Asia  
by  
Lalita Krishnaswami

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## 1. Introduction

HART - a sociologist, stressed the importance of self-employment and small enterprises in the urban economy. Though 89.5 per cent of women are self-employed and are engaged in economic activities in the unorganized sector, because of the characteristics of self-employment they are largely underscored in statistical data. No systematic or even unsystematic attempt has been made to measure women's work - both economic and non-economic. While women in the developed countries have succeeded in changing society's attitude towards their economic and work status, in Asia we have not been able to do anything more than to simply generate 'awareness' that the problem of visibility of women's role in the economy "exists". The struggle to assert this must gather momentum. The Asian woman is still in a dilemma between the 'security of tradition' and 'promise of CHANGE'. It is time we accepted that the recognition of the role of women, working in the informal sector, shall determine the impact of socio-behavioural struggle of the women's movement in Asia.

The women's movement in Asia can be perceived as a broad-based perspective which falls under the following categories:

- (a) The influence of Western feminists and their counterparts in Asia. The Women's Decade, an international event in the feminist movement, has brought about "awareness" in a number of areas such as health, education, development of individuality, economic status - just to name some of the most important ones.
- (b) Participation of women in development programmes, trade unions and co-operatives beginning in the seventies. Earlier economic development programmes were "imposed". The need has been felt to "evolve" them, keeping in view the specific needs of women - the majority are self-employed at the grass root level.
- (c) The representation of women within the policy-making bodies and a matter of fact assessment of said representation when it comes to the executive and administrative aspects at all levels of bureaucracy. But the authentic statistical data, even when it comes to women's representation at middle-level decision-making bodies is illusive.

## 2. Co-operative Action in Asia

Beginning in the seventies, there has been a wave of co-operative action in Asia in varying proportions. A large number of women's organizations have realized the need to exercise indirect pressure for women's participation in economic activities. Though they have succeeded in generating linkages with government bodies, they have yet to harvest the optimum support from them. On the other hand, in many Asian countries, where land has been nationalized or where fundamentalist monarchies or dictatorships exist, the heads of the family are given co-operative membership, thereby eliminating women's participation in decision-making and even as members.

### 3. Pakistan

Out of a total of approximately 30,000 co-operatives in Pakistan, there are only 1,176 women's co-operatives with a membership of 34,976. Most of them are agro-based, or involve handicrafts and credit co-operatives. A negligible number import raw materials to export finished goods. However, women as family helpers in agricultural co-operatives and members in mixed co-operatives form a large, immeasurable number. A working estimate shows that of 9.98 million family workers, 2.45 are women i.e., 25 per cent of the total. Women's contribution to the agro-economy of Pakistan must be made visible.

### 4. Bangladesh

Bangladesh has a Ministry of Co-operatives which has sponsored a total number of 115,472 co-operatives with a total membership of 6,482,077. Compare it with 1500 women's co-operatives with a membership of 50,000 women. The number of women in the staff and women holding important positions in the Ministry of Co-operatives is negligible. All this, despite persistent pressures from the Government since 1977 to encompass more and more women through the formation of more co-operatives, particularly in the agro-handicraft sectors. It may be inferred that the human factor stands between the Government directive and the execution by the Ministry of Co-operatives. Indeed, a problem of stark non-cooperative attitude.

### 5. Sri Lanka

According to a 1986 survey, the total number of multi-purpose co-operative societies was 2,177,832 of which 623,191 (i.e., 28.62 per cent) were women's co-operatives. The co-operatives operate at two levels in Sri Lanka. Primary co-operatives are affiliated to their respective national unions and the National Co-operative Council. The Ideological Apex Body grants affiliation to all the unions. The system appears streamlined, apparently reflecting the impact of socialist ideology. All the same, the low percentage of women's participation, visible through recognized institutions, speaks of the Asian attitude towards women.

### 6. Malaysia

The co-operative movement in Malaysia is heading towards its diamond jubilee celebration. The first women's co-operative was registered in 1947, and women's participation in the co-operative movement appears to be impressive. In consumer co-operatives, as well as thrift and loan societies and in agricultural co-operatives, around 30 per cent of the total membership are women. In industrial co-operatives, the women total about 10 per cent of the membership. However, the total number of women's co-operatives is 43. The number has, as a matter of fact, dwindled low. Considering the literacy percentage of women in this country, the meager 43 co-operatives and the 30 per cent to 10 per cent women's participation in the co-operative movement in general, brings the women's awareness and visibility percentage in Malaysia close on the heels of Sri Lanka (28.72 per cent).

## 7. India

Though the enactment of co-operative legislation in India came at the dawn of this century, in 1904, and though by the pronouncements of law and claims of customs, Indian women have all the freedom to participate and even form their own co-operatives, the de facto situation is that out of all of the co-operatives registered in this country, only 1 per cent are women's co-operatives. Again, the government directive that all co-operatives must have at least 20 per cent of women membership is conveniently ignored. The comparative statistics of membership in co-operative societies will put the picture of women in the Indian co-operative structure very clear. In 1987, there were 4,161 women's co-operatives as against 300,000 men's or mixed co-operative societies with a 12.5 million membership. Women have shown keen interest in participating even in co-operatives involved in industry, dairy, farming, consumer goods, handlooms and handicrafts, cottage industries and thrift and credit. (For the areas of functioning and the number of women involved in women's co-operatives please see Appendix 1.)

As mentioned earlier, it was almost a century ago that co-operatives were first formed in this country. The bias at that time was on rural credit. But with the growing needs and complexities of modern life, the movement has diversified to include farm and non-farm activities, as also urban co-operatives with distinct features and motives. To illustrate the point, the sporadic emergence of housing co-operatives in urban India, with hardly any participation by women, appear to violate and jeopardize the very ethics of the co-operative movement. The stark fact is that women members are stooges used to evade taxation or other legal obligations required of men.

On the other hand, a good example of women's participation in the co-operative movement in India are the "amul dair" co-operatives. Participation is strong and its operation has had an impact on the health, nutrition and education of the women. Women's participation and involvement in the co-operative movement in India is mainly in:

- (a) Mixed co-operatives - where women, along with male members work in new co-operatives or existing co-operative societies -especially in the agro-based sector.
- (b) Exclusive women's co-operatives such as industrial, handicraft, handloom, consumer, urban credit, fishery, dairy, farming, poultry co-operatives, etc.

Moreover, to bring under a sharp focus women's participation in co-operatives, I must mention that in Manipur, Meghalaya, Mizoram and Nagaland, the concentration is on handloom societies where women account for 90 per cent of the membership.

In Jammu and Kashmir 50 per cent of the women are members of wool weaving societies. Apart from the industrial handloom handicrafts etc., Indian Telephone Industries organized five all-women ancillary co-operatives in Banalore.

The Asian scene has one distinct feature in common despite diversity of nations, cultures and forms of governments. That is, women are not only in the background but are moving backward, treated as second class citizens when it comes to their participation in co-operatives. The most striking cause for this is the economic dependence of women despite their economic contribution. This is a cultural trait which has persisted in spite of literacy among women. The other factors are low level of 'education' (literacy and education get mixed up as concepts here), low levels of skills, lack of opportunities of socio-economic-political exposures and above all, the conferring of the make-believe status of 'partnership' and empathy to women which - legislation and, scriptures and religions grant, when sanctifying man-woman association in life.

#### 8. Concept of Co-operativization

As a concept, co-operativization envisages application of joint action for various economic activities. It also implies economic democracy in the process of appropriate group action by people with limited resources. Co-operativization promotes better utilization of the capabilities and initiatives of all human resources. It is coming together on an informal and equitable basis to decide the means of production, the marketing strategies and structure of self-management and sharing profits. This evolves an alternative production and marketing system, where producers directly sell to consumers, eliminating the middle agencies. It also strengthens the bargaining power of the producer in the market and lends them a socio-economic visibility, which in turn elevates them to a status needed to influence policy decisions at the legislature and executive levels. Co-operatives form a part of the environment in every country they exist. They influence various environmental components, be they political, economic, social, cultural, technological and the most essential, the human factor. Co-operativization is the "non-conformist child" of exploitation and economic suppression of vested interests in traditional wealth and production systems.

#### 9. Constraints for Women's Participation in Co-operatives

The one per cent existence of women co-operatives on the Indian scene elicits an inquiry into the reasons of this shocking percentage. There are four reasons:

- (a) Among the illiterates in India: three-fourths are women (the literacy rate is 24.87). The opportunities to upgrade skills training and co-operative education to these illiterate women are scarce. The same is the case of literate and educated women when it comes to training in management skills. The result is that women fail to acquire even an awareness regarding the potentials of co-operativisation despite one National Institute of Co-operative Management, 17 co-operatives and 89 centres for co-operative training. This leads to a dearth of proper woman-power to form and manage women's co-operatives.

- (b) The other reason is the apathy on the part of the officials handling the functioning of co-operatives; be it registration, rightful allocation of funds, marketing outlets, funding the training programmes, or implementing government directives to encourage formation of women's co-operatives. This, in a bureaucratic system which is male dominated and which even men find it a task to cope with.
- (c) Despite being an active participant in economic endeavours, women have always been dependent on men when it comes to finance. The same pattern of individual and family set-up operates in public institutions. There is resistance and skepticism when women apply for credit facilities from banks and agencies monitoring various schemes for financial assistance to co-operatives. Moreover, information related to the opportunities of financial assistance does not reach women due to a whole set of unsurmountable reasons, the chief being the apathy of the officers monitoring them. They get caught up in procedural complexities which are demanding even for the educated. Availing of finance from public agencies is a tiring and frustrating proposition, keeping a large number of keen women away and deprived of joining or forming women's co-operatives. Even the one per cent co-operatives which do exist face serious problems in benefitting from the existing schemes. When it comes to marketing support, they face similar problems. The stocks accumulate, the turnover of capital stagnates and the production activity is paralyzed, leaving women to feel that co-operativization has not only failed as an income generating source, it has even deprived them of whatever paltry wages they earned as labourers. Nothing could damage the concept of co-operativization more than this indifference on the part of the bureaucratic system.
- (d) The legal framework is too limited and rigid in defining the scope of activities to be undertaken by co-operatives. To start with, an "all women's co-operative" comes as a psychological and technical jolt to registering male officers and Panchayat heads in the rural sector! Then there is a legal controversy to be resolved whether women rendering services - like cleaning, for instance - can co-operativize. Others who face legal hindrance for registration are women's banks, crèche runners and day care centres, just to quote some. "How can women manage an all women co-operative with illiterate office-bearers?" is the question they ask! The absence of a clear, legal directive to assist all types of women's co-operatives is the single obstructing cause.

Women's co-operatives in India can play an important role in the socio-economic development of the country. The basic principle of voluntary, open membership in co-operatives empowers its members to make their choice of the vocation and attain self-reliance and self-esteem while attaining



economic stability. This can also work in the direction of diffusing the prejudices in Indian society rooted in vocational, divisive forces. The SEWA\* experience generates hopes in this dimension as its co-operatives have membership encompassing not only multi-religious sectors but even those segments of society who - even today - are branded "untouchables" by the traditional highbrows.

SEWA's ideology is to evolve an equitable socio-economic status of poor illiterate self-employed women through the joint action of labour unions and co-operatives. Twenty-two thousand women members of SEWA include petty vendors and traders, home based skilled and semi-skilled workers and renderers of services in rural and urban sectors.

SEWA co-operatives have broken the myth that self operated women's co-operatives cannot exist or function. Of the 19 urban and rural co-operatives promoted by SEWA, its first co-operative and initially a credit society, has bloomed into a full fledged co-operative bank with a 23,834 membership, having a share capital of Rs. 7,07,350 and working capital of Rs. 1,39,28,285 in 1987.

SEWA Mahila Bank - the first women's bank of its kind in the country, works for the most under-privileged women in our social set-up, viz. poor, illiterate self employed women. Women operate their own savings account; obtain loans for domestic, social or vocational uses; buy tools, equipment and raw materials through credit facilities; and borrow capital to initiate or enhance their trade. They hold shares, elect and get elected as members of the boards of directors to run their own bank. It has set an example, and a model, for banking for the poor, by giving assurance to women at the grass root level against exploitation of money lenders charging unbelievable rates of interest; traders selling them raw material at cruelly profiteering rates; and conventional conservative male members of their own family grabbing their hard-earned money.

In the urban sector there are five co-operatives formed by women in various crafts. Four co-operatives are formed by self-employed women rendering professional services in the rural sector. There are also one craft co-operative, five milk co-operatives and three co-operatives of tree-grower women.

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\* SEWA is the acronym for Self Employed Women's Association, founded in Ahmedabad by Ela Bhatt. The word SEWA, in many Indian languages, means selfless service.

SEWA has organized the following co-operatives:

I. Urban Co-operatives

a) Craft Co-operatives

- i) AABODANA - Co-operative of traditional block printers from the CHHIPA community.
- ii) BANSRI - Cane and bamboo worker co-operative of the Bansfodia Community.
- iii) SABINA - Co-operative of women engaged in quilt making out of textile waste (chindi) and women producing a variety of fashionable utility articles from rags.
- iv) VIJAY - Co-operative of cotton weavers reinstated into their traditional vocation from paper picking, to which they had taken to as an alternative means of income.

(b) Service Co-operatives

- i) Haryali - Co-operative of vegetable vendors distributing vegetables to public institutions.
- ii) Jwala - Co-operative of women kerosene vendors.
- iii) Saundarya - Co-operative of women, former paper pickers, organized to take cleaning contracts from public and private institutions.
- iv) Sangini - Co-operative of organizers of day care centres.

II. Rural Co-operatives

SEWA has organized the poor landless agricultural workers to enhance their socio-economic status in rural areas.

(a) Milk Co-operatives

- i) Dev Dholera Milk Producers
- ii) Balan Women's Dairy
- iii) Dhumali Dairy
- iv) Rural Women's Dairy
- v) Rasan Women's Dairy

(b) Social Forestry Co-operatives

- i) Ganeshpura Women's Tree-Growers
- ii) Kayal Tree Growers
- iii) Dangarwa Tree Growers

(c) Craft Co-operatives

- i) Utsah Wool Weavers' Co-operative of Erstwhile Spinners turned into Weavers.

10. Management Marketing Support

Management and marketing support is provided by the organization to market the products of the co-operatives through a shop. Exhibitions are organized within the city and all over India to boost the sales, and provide continuous employment to the co-operative members.

If women have to be in the mainstream of the economy they have to face competition. Diverse skills are necessary to face this competition. Therefore, professional inputs are necessary as social methods are not adequate. Professional input and training in different areas like management, market, skill-upgrading, co-operativisation and functional literacy are continuous inputs required from the training period to the pre-cooperative, to the registered status until the co-operative becomes self-reliant and self-sufficient.

The marketing of finished goods have always been a major bottleneck for the self-employed producers. The organization provides the infra-structure of supporting programmes designed to promote self-sufficiency, including training in the specialized areas of management and marketing. Special training programmes are an on-going process to expose women to the skills necessary for the organization of co-operatives, accounting, purchase of raw material and the process of marketing. In other words, from product design to sales.

In an attempt to set up alternative systems of marketing, exhibitions are organized all over India. The SEWA shop sells the products of the co-operative directly to the consumers.

Government is the largest buyer of goods and services, hence first preferences should be given to women's co-operatives or where women are producers. With the intervention of the organization, we have been able to include three of the co-operatives promoted by SEWA to be on the government list for supplying goods and services. This is the technique used by SEWA to liberate the self-employed woman and enhance their socio-economic status. This is also helped in abolishing the exploitation of the intermediaries and members of their families and give economic independence to the women.

The SEWA experience in promoting co-operatives is a modest beginning. A large percentage of women which should have been in the mainstream of the co-operative movement are still away from the fold. They are not aware of their right to do so, due to illiteracy. Constraints of traditional role allocations in our family structure and the apprehension that economically self-reliant women ruin their home and family life. Moreover, the movement itself has a "male-predominance" character. Very little thought has been given to give the "Eve" here due visibility in the areas where she contributes

substantially - like in the agricultural, dairy and cottage industry segments. The government regulations are formulated without any perception of clearly defining the openings and resource allocations to women co-operatives.

On the basis of our experience, women's co-operative in the unorganized sector, especially for poor, self-employed illiterate women at the grass root level must protect their economic interests and dignity. The co-operatives can be the institutional base enabling them to influence the administrative aspects while actually participating in co-operatives. They can be farm labour co-operatives, rural and urban women artisans co-operatives, labour co-operatives, crèche, pasture-fodder and fuel development co-operatives and agro-based industrial co-operatives to name some of them.

To enhance the existing one per cent of women's co-operatives, some concrete measures may be seriously considered.

#### 11. Training and Education

Women, especially poor, illiterate women at the grass root level have dual responsibilities. Their economic contribution to family income is taken as a part of the household chore - hence, she is anchored in the family. The need is to establish training programmes which give her opportunity for individual development in "work-skills" while leaving her free to look after the necessary minimum domestic chores. It may begin with schemes and programmes convincingly acceptable to their male counterparts to enable the mobility of women from the restricted boundaries of "Home" so that they move towards self-reliance and return home with dignity. Though there are institutes and centres for training, in effect these are seats of learning academic and theoretical in their approach. They must evolve specific, integrated course content especially for women participants in co-operatives. The courses should be "experience sharing" workshops, acquainting trainees with the processes, marketing and management of co-operatives.

#### 12. Economic Measures

Special schemes for financial assistance in the form of grants, subsidies, and loans at different interest rates may be provided. National level and state level apex bodies must announce special marketing incentives for the output of women's co-operatives - at least for a reasonably defined take-off period. On attaining stability, there should be exclusive marketing outlets for the output of women's co-operatives. This encouragement shall influence an overall socio-economic change among women and promote greater participation of women in co-operatives.

#### 13. Women and Co-operative Laws

Co-operatives for and by women, regardless of the nature of their activities, should not face obstacles, cynicism and disbelief in the process of registration. They may not strictly fulfill the required 'musts' to allow

their organization and registration. The fact has to be conceded that women's co-operatives is a growing concept and the law must allow the growth of women's economic self-reliance through co-operativisation and not curb it. ONLY women actually involved in co-operatives must be representatives at law and policy-making bodies. Needless to emphasize that they must be invited to these bodies. Since co-operatives are an effective channel for promoting socio-economic development, the participation of both men and women percolating the grass-root level ought to be taken into account and given 'REAL' representation by law makers.

Legislators must not by-pass the law of Nature where economic development and social justice does call for women's participation at all levels in the decision-making bodies. Only an overall development and promotion of the status of women assures the validity and verity of Law in a just society. There is a direct link between development and the involvement of women in co-operatives and the socio-economic status of women. The last decade has seen a wave of reappraisal of co-operatives, hence a progressive approach to law making must be envisaged.

The central and the state government should provide full support, politically and financially, to co-operatives for strengthening and expanding their activities in the interest of the farmer, the worker, the artisan, the consumer and the WOMAN.

#### 14. Administrative Infra-Structure and Women's Co-operatives

The system must develop the attitude of equitable treatment to genders in administrative matters. We have to eliminate discrimination against women when it comes to access in co-operatives and the development process as a whole and a little more. Special cells may be created at the state and national levels to facilitate promotion of women co-operatives and provide supportive service to save them from premature desintegration.

The participation, formation and registration of women's co-operatives is no more a question mark, no more a problem, no more a phenomenon. The SEWA experience has proved that it is possible, functional, profitable. It is up to women and society, of which they are a supporting pillar, to sustain, promote and establish the movement as an inseparable economic function in the mainstream of national life.

As Nehru puts it, "the idea of co-operation is something much more than merely an efficient and economic way of doing things. It is economic, it is fair, it equalizes and prevents disparities from growing". But it is something even deeper than that. It is really a way of life. This is more true for women striving for co-operativisation. For co-operatives have and shall help women to be integrated in the mainstream of the economy. Co-operativisation ensures them to find work with flexibility of working hours, better working conditions and regular employment. It is an alternative system of livelihood - even for unskilled, low paid part-time

workers in the informal sector. A systematic approach needs to be developed to bring the majority of the women in the process of co-operativisation. Among other incentives, motivation, training and education must form important components to ensure equal participation of women at the global level in co-operativization.



APPENDIX I  
STATE/SECTOR-WISE INFORMATION RELATING TO WOMEN IN CO-OPERATIVES

S1.	State	Ind.	Dairy	Cons.	T/S	Urban Banks	Multi-P.	Fruit	Housing	Forest Labour	Co-op Press	Poultry Piggery	Fish- ery	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1.	Andhra Pradesh	175	77	17	x	x	x	x	x	x	x	x	x	269
2.	Arunachal Pradesh	1	x	x	x	x	x	x	x	x	x	x	x	1
3.	Assam	96	x	x	x	x	x	x	x	x	x	1	x	97
4.	Bihar	42	x	x	x	x	x	x	x	x	x	x	x	44
5.	Gujarat	151	19	10	1	1	12	x	x	x	x	x	x	194
6.	Haryana	5	x	x	6	x	x	x	x	x	x	x	x	11
7.	Himachal Pradesh	16	x	x	76	x	19	x	x	x	x	x	x	111
8.	Jammu & Kashmir						INFORMATION NOT AVAILABLE							
9.	Karnataka	19	9	38	4	x	23	x	x	x	x	x	x	93
10.	Kerala	108	x	2	x	x	63	1	x	x	x	x	x	174
11.	Marahashtra	424	x	12	x	8	4	x	x	1	x	x	2	457
12.	Madhya Pradesh	91	x	7	1	x	2	x	4	2	x	x	x	197
13.	Manipur	404	x	1	2	x	x	x	x	x	x	x	x	407
14.	Meghalaya	5	x	1	x	x	x	x	x	x	x	x	x	6
15.	Mizoram	52	x	1	x	x	x	x	x	x	x	x	x	52
16.	Nagaland	19	x	x	x	x	x	x	x	x	x	x	x	19
17.	Orissa	13	x	1	x	x	x	x	x	x	x	x	x	14
18.	Punjab	144	25	x	1397	x	8	x	3	x	x	x	x	1577
19.	Rajasthan						INFORMATION NOT AVAILABLE							
20.	Sikkim	x	x	1	x	x	x	x	x	x	x	x	x	1
21.	Tamil Nadu	x	x	15	x	x	x	x	x	x	x	x	36	51
22.	Tripura	78	x	4	x	x	x	x	x	1	x	x	x	83
23.	Uttar Pradesh	x	x	111	x	x	x	x	x	x	x	x	x	111
24.	West Bengal	118	x	23	1	x	12	x	x	x	x	x	x	154

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
<u>Union Territory</u>														
25. Andaman & Nicobar	3	1	x	x	x	1	x	x	x	x	x	1	x	6
26. Chandigarh						INFORMATION NOT AVAILABLE								
27. Goa, Daman & Diu	24	x	2	x	1	x	x	1	x	x	x	x	x	28
28. Lakshdweep						INFORMATION NOT AVAILABLE								
29. Pondicherry	2	x	6	x	x	x	x	x	x	1	x	x	x	9
30. Dagar and Nagar Haveli	4	x	x	x	x	x	x	x	x	x	x	x	x	4
31. Delhi	10	x	x	77	x	x	x	x	x	x	x	x	x	87
	2013	131	253	1565	10	144	1	1	2	1	2	38	4161	

Source: National Convention on Involvement of Women in Co-operation, April 21-22, 1987, New Delhi.

### Part Three

11. The Republic  
of Indonesia: Women in Co-operatives, its Implications for Development:  
The Indonesian Case

by  
Suparti Kusmiyat

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## I. Introduction

The Indonesian women's movement, which participated in the development of Indonesia, dates back to the 19th century. The movement was pioneered by women from various parts of the country. These women have gained national recognition either because of their opposition to the Dutch or because of their struggle for the well-being of the Indonesian people in general and that of women in particular. R.A. Kartini, the daughter of a noble house, was a staunch believer in equal rights for women and men in all fields. She saw that enlightenment and education, especially for girls, was the only way to clear the road towards the final goal of freedom from ignorance and poverty, and the freedom to determine their own destiny.

After the proclamation of independence in 1945, equal rights and obligations are guaranteed to both men and women in labour, health, politics and education. In Guidelines of the State Policy, a special paragraph was added in 1978 aimed at the role of women in development and nation building. The paragraph states that although overall development requires the maximum participation of men and women in all fields, it is still the woman's role and responsibility to foster a happy family through her role as wife and mother.

Today, Indonesian women are active in almost all sectors of development either in the formal or informal sector, including their participation in developing cooperatives through an active membership. But Indonesia's relatively good records by Asian standards should not obscure the fact that many problems must be overcome before women are fully integrated into the national development and the full benefits of their contribution to development can be recognized.

The imbalance between principles and practice is still substantial in many areas, as is shown by the male-female ratios in many fields. The ratios between secondary and higher education is 1.6 to 1; in government service 3 to 1; literacy 1.3 to 1; labour force participation, 2 to 1; and participation at the legislative and executive positions the ratio is more than 10 to 1.

Data regarding women co-operatives and the role and participation of women in co-operatives has not been compiled separately. The data presented in this paper dates from 1986 and should be tested in the field to get more accurate results. However, for the time being it can be used for furthering the development of women's co-operatives.

Some success stories in various parts of the country have proven that when women have the opportunity to learn more and participate in the benefits and responsibilities of co-operatives, they can become efficient and effective business/co-operative societies.

According to the Department of Co-operative Policy and Presidential Instruction No. 4, year 1984, the income-generating groups of women mentioned

above should not become an exclusive women's cooperative, but should be integrated in mixed co-operatives which already exist.

However, women face many constraints in mixed co-operatives because of customs and traditions, lack of education and motivation, lack of self-confidence, lack of time due to heavy workload, inferiority, lack of capital and adequate marketing skills.

Organizations and special agencies have been created to enhance the role of women in development, specifically in the development of co-operatives. Some of these are the Associate Ministry for the Role of Women, The Indonesian Women's Congress (Kowani), the Government Civil Servants' Wives Organization (Dharma Wanita), the Armed Forces Wives' Association (Dharma Pertiwi), the National Commission on the Status of Women (K.N/K.W.I) and the Coordinating Body for Women Co-operators of the Indonesian Co-operative Council and also many non-governmental organizations.

## II. Co-operative Development in Indonesia, A General Approach

### a. General Policy

The co-operative system in Indonesia is regulated by Law No 12/1967, which is the Basic Regulation for Co-operatives. It also finds recognition in the 1945 Constitution of the Republic of Indonesia. The following excerpt comes from the Constitution itself. "The Economy shall be organized as a common endeavour based upon the principle of brotherhood". Also: "Article 33 establishes the basis for a democratic economy, production by all for all, under the leadership or control of the members of society. Prosperity of the community is stressed, not prosperity of the individual. For that reason the economy is organized under a common family principle. Co-operatives are a form of enterprise in harmony with this".

This recognition in the Constitution of 1945 makes it clear that co-operatives are not mere economic organizations but that they hold an important position and play an important role in the economy, development, and construction of the Indonesian society and nation.

As stated in the Constitution the role of the government in co-operative development must also include an obligation to guide the people into the mainstream of a co-operative way of life, to supervise, to protect and give co-operatives its full support. In the present stage of development, the government's obligation in promoting co-operatives is further stressed in the General Guidelines of the State (GBHN), which not only commit the government but the entire community, and therefore serve as a firm commitment of Indonesian society towards the promotion of co-operatives.

The success of the government on co-operative development is very much influenced by the prevailing political condition on one hand and by the effectiveness of the official apparatus on the other.

It has become the faith of the people and the Indonesian Government that the progress and improvements of the economic and social conditions of the people can be realized through a development plan implemented step by step. The first five year development plan (1969-1974) was successful as well as the following five-year development plan. At the moment we are undergoing the fourth five-year development plan.

In order to implement the development policy successfully, the President of the Republic of Indonesia issued a special presidential decree in 1984 which concerned the development of the village unit co-operatives. The plan involved most of the country's key ministries (Ministry of Cooperatives, Home affairs, Agriculture, Trade, Finance, Transmigration, Public Works, Industry, Mining and Energy, Education and Culture, Communication, Information, the Central Bank, the National Logistic Agency and the 27 governors of all the provinces) in order to develop the Village Unit Co-operatives (KUD). The goal was to participate and play an important role in rural development and to become the vehicle for the activities of the rural economy.

Macro data concerning the result achieved provide a clear description about the co-operative role at present, namely that co-operatives have become a means of development and an instrument for members to enhance their own interest and well-being (See table 1).



TABLE 1  
Year 1987

No.	Items of Co-op	Number
1.	Co-operatives	30.870 units
	KUD	7.394 units
	Others	23.476 units
2.	Members of co-op	25.526,599
	KUD	16.673,477
	Others	8.853,122
3	Savings in co-op	Rp 414,995.1 million 1US\$ = Rp 1,650
4.	Capital in co-ops	Rp 870,446.8 million
5.	Business volume in co-ops	Rp 1,452,955.4 million
6.	Business surplus	Rp 680,614 million

It is obvious that the primary role of co-operatives in national development at the moment is to generate equitable income and employment among the millions of Indonesian people. As is stipulated under Law No. 12/1967 on the basic regulation of co-operatives, it is still expected that co-operation should generate equity and justice in Indonesia's national growth and development.

b. Problems Faced by Women Involved in Co-operative Development

The Presidential Instruction/1984 regarding development of village unit co-operatives (KUD) stated among other things, that the development of another co-operative society in a KUD's working area is prohibited. All economic activities should be organized through the existing KUD/Co-operative. That statement limited the possibility of organizing other co-operatives, including women co-operatives.

Income generating group activities for women are directed through a KUD/Co-operative society individually or in groups. Some of these activities are loan and saving units for women members, small scale industry and handicraft units, and marketing units.

Most of the women would rather work on their own rather than integrate in a mixed co-operative society because of social constraints. Some of the reasons are due to inferiority feelings, economic dependency, and lack of education and motivation. By developing their own co-operative society, they obviously take the risk of being more deeply involved in the constraints.

These social constraints should not stop women from actively participating in the development of co-operatives, especially since women constitute more than half of the population. Women have enormous potential which must be fully integrated in the overall development activities if Indonesia is to reach her development objectives. Women also have enormous consumer potential since it is they who decide where to satisfy the everyday needs of the family. Women could become diligent and accurate bookkeepers and treasurers.

It is obvious, as it is stated in the present Guidelines of State Policy, that overall development requires the maximum participation of men and women in all fields. Therefore, women have the same rights, responsibilities and opportunities as men to fully participate in all development activities.

In order to motivate the women's movement to participate actively in the development of co-operatives, we have to look for approaches which will erradicate the many social constraints mentioned previously. The government plans to enhance women's participation and choose an integrated and cross-sectoral approach.

III. Women's Involvement in Co-operative Development

a. Figures Regarding Women's Potential and Constraints in the Development of Co-operatives.

As we stated previously, figures obtained in the past prove that more than half of the population is made up of women. By Asian standards, Indonesian women have achieved certain benefits, but this should not obscure the fact that still many problems must be overcome before they are fully integrated into the national development.

Ratios between men and women show a clear imbalance between the actual practice and the principles of equality set forth in the 1945 constitution.

1. Women Labour Force (over 10 years old)

Year	Women Labour Force	Percentage	Labour-F
1971	41.500.091	51,3%	80.507.000
1976	45.511.037	51,1%	88.867.000
1980	53.015.388	50,8%	104.361.000
1985	61.152.740	50,8%	120.380.000

(Women employment in the agricultural and industrial sectors has decreased because of mechanization in the textile and rice mills, harvesting, etc.)

2. Adult Literacy by Sex in Selected Asian Countries (Unicef 1984)

	1970		1980	
	M	F	M	F
1. INDONESIA	72	50	80	63
2. BANGLADESH	36	12	43	20
3. INDIA	47	20	55	29
4. MALAYSIA	71	48	79	61
5. PHILIPPINES	83	80	90	88
6. SRI LANKA	85	69	87	76
7. THAILAND	86	72	93	83

### 3. Ratio of participation between Men and Women

	MALE	FEMALE
1. Secondary & higher education	1.6	1
2. Government service employees	3	1
3. Literacy	1.3	1
4. Labour force participation	2	1
5. Participation in policy making decisions and at legislative & executive branches of government	10 (more than)	

(Res: Control Bureau of Statistics and the United Nations Children's Fund, 1984)

#### b. Women's Participation in Co-operative Development

Women's participation in co-operatives, as compared to men, is low due to the constraints already mentioned, such as religious beliefs, customs and traditions, lack of education, lack of motivation, lack of self-confidence, financial dependency, lack of opportunities in income generating activities and lack of time due to a heavy domestic load. These constraints could be overcome through education programmes for the whole family, training programmes specific to women's needs, sound co-operative societies which serve women's needs, motivation programmes, incentives and appreciation.

Men and women, young and old alike, need to be made aware of the benefits of co-operatives so women will fully participate. To increase women's self-confidence, training programmes must be designed to educate committed co-operative leaders giving them the necessary skills to assume management and decision-making roles. Savings and loans co-operative societies are necessary to make women better savers and teaching them the most productive aspects of loans. In order to motivate women to participate more actively in their co-operatives, programmes offering incentives and support must be established.

To be successful, these programmes ought to be able to accommodate individual areas of interest (e.g., special skills training courses for income generating purposes, recognition and rewards for enthusiastic leadership, field trips and exposure programmes) as well as provide follow-up measures.

Women's Involvement  
In Co-operative Development

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	<u>1985</u>	<u>1986</u>
1. KUD Members	420,361	568,760
2. Non-KUD Members	575,498	807,921

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TOTAL	995,859	1,376.681
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The total number of co-operative members in 1986 was 25,526,599 of this number, 5.04 per cent were women.

c. The Integrated Approach to Development

1. Machineries

a. The Associate Ministries for the Role of Women

The designation of the Associate Ministry for the Role of Women, as a consequence of the Guidelines of State Policy which explicitly recognize the significance of the role of women in development, has been important to the integration of women in society. Although the Constitution does not discriminate at all between men and women in rights and duties, many discrepancies still prevail, particularly in equal opportunity situations. The main task of the Associate Ministry for the Role of Women is to co-ordinate the planning, implementation and evaluation of women's programmes within the various technical departments.

b. The Indonesian Women's Congress (KOWANI)

Since its early years, the Indonesian Women's Congress (KOWANI), a federation of women's organizations, has struggled for the advancement of local women to enable them to participate in national efforts on an equal basis with men.

It may well be said that women's organizations have served, more or less, as educational institutions. They serve not only as vehicles for practical education, but also for developing civic and national awareness. They give guidance to a large number of women on attaining certain social, economic or political objectives for their personal benefit, and that of the general public.

Many co-operative trainings, seminars and workshops have been organized by KOWANI at the national, regional and local level. Many women co-operatives were initiated by KOWANI members.

c. The Civil Servants and Military Personnel Wive's League

The Dharma Wanita, with more than three million members, serves the wives of civil servants. The Dharma Pertiwi is a similar association for the wives of police and military personnel. Their working programme includes courses on the Pancasila philosophy, educational propagation, population education and family planning. Workshops, trainings and seminars on co-operatives are offered annually for the members.

d. Family Welfare and Education Movement (PKK)

The PKK is one of the most active movements trying to promote social activities at the village level. Though not technically a women's organization, the PKK membership and leadership is predominantly female. The main function of the PKK is to motivate and mobilize women to participate in women's programmes at all levels from the province to the village. The movement activities are based on the well known "Ten Programmes" of the PKK. Besides family planning, co-operative health and nutrition education programmes are truly important activities. Many co-operatives at the village level have been initiated by the PKK.

e. The Indonesian National Commission on the Status of Women (KNKWI)

The Commission was set up through the United Nations Economic and Social Council (ECOSOC) on July 12, 1963. The National Commission was to be entrusted with the task of studying the position and status of women.

The primary task was to collect data concerning the status and position of women and questions affecting them through surveys, research and other proper means.

2. Approaches to Development

The development of co-operatives should be carried out in stages through an integrated cross sectoral system. There should be different stages in this process, the most important being education, social and cultural stages. In the educational stage, the government and the NGOs have conducted co-operative courses and educational seminars. The government's next phase is to create an optimal environment to initiate and promote co-operatives by facilitating low interest loans which are supervised and insured. The third stage is when co-operatives become really and truly self-help organizations which serve their members according to their needs and play a crucial role in the economic sector for the betterment of the people's welfare.

Regarding women cooperatives and the involvement of women in the development of co-operatives, the first stage of the process is directed to



an integrated cross sectoral approach and is divided into three stages. In the first stage, all government and non-government sectors initiate efforts to develop income generating group activities which in the second and third stages the Department of Co-operatives, as stipulated under Law No. 12/1967 on the basic regulation of cooperatives, takes on its full task and responsibility (see table). Many sectoral programmes offer some starting capital to develop small businesses, small groups are offered between 100,000 to one or two million rupiah to start small business, such as shops, handicraft, home industries, animal husbandry, fisheries and others.

#### SOCIETY

III STAGE AUTONOMY, SELF-HELP			- Environment - Education
II STAGE SOCIALIZED			- Environment - Education - Facility
I STAGE EXTENSION	INITIAL CO-OPERATIVES	III	
	PRE-CO-OPERATIVES	II	
	INCOME GENERATING GROUP ACTIVITIES	I	
	GOVERNMENT		

#### IV. Some Success Stories

Considering the issues mentioned above some data from East Jawa and the Jakarta municipality will be good examples of success stories regarding the integrated cross sectoral approach to develop income generating group activities into sound co-operatives.

It is clear enough that the success stories mentioned are influenced by some factors such as: man, management, material, money and environment. By environment, it is meant the happenings of interrelationships and intercommunications between individuals and groups with the surrounding community. This favourable environment has to be created as a result of the approaches which develop income generating group activities and co-operatives.

The developing system and integrated approaches will accelerate the growth and development of group activities into co-operative societies. A case in Jakarta municipality shows growth and development in the first stages where small income generating group activities became bigger groups, hoping

to integrate within already existing co-operatives in the area or grow and develop to a sound co-operative society.

Traditional ways in developing co-operatives showed a slow membership growth which will influence the growth of the co-operative business.

Experiences of women co-operatives such as Setia Budi in East Java proved that mismanagement could cause distortion in the organization and business activities of the co-operative society, but it could be overcome by reorganizing and applying good management.

Analysis of the figures derived from surveys indicate that the main activities of women is groups are Savings and Loans. This activity is important since it is rather difficult for women to get bank loans. This obstacle inspired the women co-operatives in Indonesia to build a Women's Co-operatives Bank. However, women must meet many requirements before loans are finally approved.

#### V. Conclusion

The integrated and cross-sectoral system to develop income generating group activities in Indonesia through stages, is now still the best way to increase the active participation of women in the Co-operative Development Evaluation. Completion of each is needed to get a picture of the success and failure of development in the field.

One of the obstacles which must be overcome in order to execute the programmes is the lack of skilled and professional personnel for the programmes.

### Part Three

12: México: El movimiento cooperativo en México y la participación de la mujer

por  
Guadalupe Paredes López

#### Introducción

Esta ponencia pretende dar una visión general del desarrollo del cooperativismo en México. Parte de una revisión sintética de la evolución histórica de las doctrinas cooperativas mexicanas, así como las tendencias predominantes que han tenido desde 1927, fecha en que es promulgada la primera Ley General de Sociedades Cooperativas hasta la época actual.

Este análisis, apoyado en investigación documental, es complementado con trabajo de campo realizado en estudios sobre el tema, pero se basa fundamentalmente en las experiencias vividas como participante directa en algunos proyectos, desde la perspectiva de dirigente, administradora, funcionaria, promotora y socia de formas de organización cooperativa.

Los principales puntos de análisis se centran:

- En ubicar los antecedentes del cooperativismo desde el último tercio del siglo XIX hasta la aparición de la primera Ley General de Cooperativas.

- Un breve resumen de la evolución histórica de las cooperativas desde el punto de vista legislativo, ubicándolo dentro del marco económico, político y social en que se desarrollan.

- Se comentan otras formas de cooperación equiparables a las cooperativas, enmarcadas dentro de la Ley Federal de Reforma Agraria y la Ley de Sociedades de Solidaridad Social, aunque legalmente no están consideradas como tales.

- Todo el marco de referencia anterior sirve para ubicar las condiciones en las que se gestó las "Industrias del Pueblo", organización colectiva que a través de un proceso de industrialización rural promovió la participación fundamentalmente femenina.

Finalmente, se concluye en la necesidad de no restringir la participación de la mujer sólo en el marco legal de la cooperativa, sino concebirla en todo el contexto social, que ha generado múltiples y variadas formas de cooperación, permitiendo su incorporación y un cambio cualitativo en su actuación.

## 1. Antecedentes del cooperativismo en México

Sin entrar a reflexionar sobre los antecedentes prehispánicos y europeos, que han formado en el pueblo mexicano formas de cooperación variada, y cuyo conocimiento es necesario para una comprensión mejor de su presencia en épocas actuales, en este trabajo me referiré en la primera parte a la formalización de la doctrina cooperativa, basada en las corrientes europeas del siglo XIX e integradas en nuestro marco jurídico, sin dejar de hacer mención de otras formas de cooperación paralela creadas por la población y legitimadas por el Estado.

La difusión inicial de las ideas cooperativas en México fue realizada por los primeros anarquistas mexicanos, miembros del grupo de estudiantes socialistas, fundado por Plotino Rhodakanaty en 1863-64, quienes forman cooperativas urbanas, organizaciones anarcosindicalistas y colonias agrarias de inspiración Bakuninista.

En este período fue concebida la cooperativa como forma de una organización económica, social y política destinada a reemplazar el sistema capitalista, donde se le veía como instrumento para la realización de fines religiosos, éticos o humanistas que habían sido abandonados.

## 2. El cooperativismo Mexicano

### Legislación Cooperativa

- Las cooperativas nacidas a raíz de estas influencias son incorporadas en 1889 al Código de Comercio Mexicano, el cual reglamentó su organización y funcionamiento con criterio mercantil e integradas por personas de escasos recursos.

- Los legisladores de 1917 consignaron en la Constitución política del país, el reconocimiento -aunque marginal- a las sociedades cooperativas en los artículos 28 y 123.

El primero las ve como asociaciones no monopólicas, y el segundo las considera de utilidad social en la construcción de casas baratas e higiénicas para los trabajadores.

En este período recibe un fuerte impulso el cooperativismo, promovido básicamente por intelectuales y profesionistas que a través del Partido Cooperatista logran acceder a diputaciones, senadurías y gubernaturas, destacándose Felipe Carrillo Puerto como Gobernador del Estado de Yucatán.

- El 10 de febrero de 1927 es promulgada la primera Ley General de Cooperativas inspiradas en las Raiffeisen en Alemania.

Esta Ley refleja algunos principios y formas de tipo cooperativo y autoriza a "desarrollar actividades de crédito, producción, trabajo, seguros, construcción, transporte, ventas y compras en común".<sup>1/</sup>

- El 10 de junio de 1933 entró en vigor una segunda Ley de Cooperativas. Los principios consignados en este estatuto son primero, la adaptación de preceptos establecidos en las legislaciones de otros países, entre ellos igualdad de voto, distribución de rendimientos, carácter no lucrativo, y segundo inclusión de las ideas surgidas en el Primer Congreso Nacional Cooperativo celebrado en Tampico del 1 al 4 de octubre de 1929.<sup>2/</sup>

- El 27 de diciembre de 1938 fue promulgada la tercera Ley General de Cooperativa durante el mandato del General Lázaro Cárdenas. Esta Ley es la primera que fue elaborada en base a conceptos doctrinarios y propósitos de políticas económicas bien definidos.

Establece como punto de partida que el sistema cooperativo debe ser concebido como medio de transformación social, como instrumento de cambio y como mecanismo para acercar a los trabajadores hacia objetivos clasistas que les permita la construcción de un sistema económico renovado.

Reconoce de modo explícito la existencia de la lucha de clases e impone al Estado el deber de contribuir al robustecimiento de las organizaciones proletarias.

Además de las nacionalizaciones, el período cardenista impulsa de manera especial el campo. Su estrategia de desarrollo buscaba afianzarse en una sólida base agraria, apoyada en la organización ejidal.

Repartir los latifundios e implementar la colectivización agraria permitiría establecer complejos agroindustriales en diferentes zonas del país, que propiciaría un desarrollo armónico campo-ciudad y evitaría la concentración industrial en unas pocas ciudades.<sup>3/</sup>

Sin embargo, a partir de 1939 con la Segunda Guerra Mundial, se abandonó el modelo agrario para ser sustituido por el urbano-concentrado-industrial, ligado al capital norteamericano, que en esos momentos requería bienes manufacturados para la economía de guerra en la que estaba inmerso.

<sup>1/</sup> Carlos Solórzano: "Cooperativismo en México", México. STPSINET, 1978 p.p. 59.

<sup>2/</sup> Edilberto Miranda Estrada, comentarista del Seminario sobre cooperativismo, México. PRI-IEPES, 24, 26, 31 de octubre de 1978 p.p. 33; Antonio Salinas Puente: "Derecho Cooperativo", México 1954 p.p. 100-103.

<sup>3/</sup> Sergio Alcántara Ferre, "Industrias colectivas del pueblo", México. El Colegio de México. Cuadernos del CES No.25, p.p. 4-5.

Relegada la industrialización rural y el cooperativismo, a partir de 1960 se empiezan a manifestar signos de insuficiencia en la economía nacional.

La producción de alimentos básicos se rezaga; el convenio de "braceros" (jornaleros agrícolas) establecido con Estados Unidos desde 1942, termina el 31 de diciembre de 1964, cerrando para una gran masa de población campesina un acceso legal al trabajo. Esto va a generar que la corriente migratoria cambie a las ciudades industriales, propiciando un desmesurado crecimiento urbano.<sup>4/</sup>

A partir de 1970-76 con el gobierno del Presidente Luis Echeverría, se pone nuevamente especial interés en el campo y su desarrollo, prueba de ello son una serie de medidas legislativas y administrativas que se implementan, a la vez que son estimuladas una serie de iniciativas regionales y locales de grupos, que buscan por diferentes vías promover su desarrollo.

Es este período se dió un gran impulso al trabajo colectivo y autogestivo. El estado mexicano promovió, estimuló y apoyó de manera amplia la participación cooperativa a través de empresas colectivas en las áreas forestales, agropecuaria, turística, manufacturera, pesquera y de la construcción.

Impulsó significativamente la participación de la mujer, en especial a la campesina, a través de la ejecución en 1972-76 del Programa de Orientación Familiar que generó la más amplia movilización nacional masiva de la mujer, bajo un objetivo concreto.

En los últimos 12 años, el movimiento cooperativo en México ha tenido dos etapas muy bien definidas.

La primera comprende el período 1976-82 en la que la administración del Presidente José López Portillo pretendió hacer del cooperativismo la solución que permitiera reducir las desigualdades sociales y legitimar todas las formas de organización social para el trabajo.

Alejados los funcionarios encargados del sentir, pensar y actuar de los cooperativistas, desde la cúpula de la Administración Pública Federal se acordó "salvar el cooperativismo" aplicando "la técnica" a este fin.

El autoritarismo del Estado está manifiesto en las palabras del Presidente de la República en la reunión del 19 de junio de 1980 cuando dice:

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<sup>4/</sup> Ibidem.



"Ordenar e integrar fuertemente esta esencia de la que debemos estar orgullosos debe ser imperativo que debe cumplir el Estado, porque sólo desde el Estado -estoy convencido- se puede planear. Sólo el Estado tiene recursos, sólo el Estado tiene información, sólo el Estado tiene la competencia para poder hacerlo".<sup>5/</sup>

Para cumplir con este mandato presidencial, se formó el 11 de mayo de 1978 la Comisión Intersecretarial para el Fomento Cooperativo que tendría como objetivo hacer un análisis de la evolución del cooperativismo y a partir de éste, sentar las bases para la integración y una más eficaz participación en la vida social y económica del país.

Para alcanzar este objetivo se consideró necesario:

Revisar y actualizar la legislación cooperativa; definir las áreas prioritarias de su participación; formular programas; mejorar las condiciones económicas a través de la educación, capacitación y adiestramiento para el trabajo; establecer y poner en funcionamiento un adecuado financiamiento.<sup>6/</sup>

Pero todo el esfuerzo legislativo, fiscal, financiero, administrativo, de educación y capacitación, se ha diluido porque no pasó de ser un buen intencionado programa inscrito en una época que se creía haber encontrado la solución a los problemas de México por la vía del petróleo.

La segunda etapa que cubre la presente administración 1982-1988, agobiada por la crisis, la deuda externa, la hiperinflación, explosiones y terremotos, pero sobre todo de una pérdida profunda de credibilidad, ha tomado una serie de medidas que lejos de alentar las formas cooperativas de asociación, se ha dedicado a dismantelar el Sector Estatal de la economía, entregando a la iniciativa privada -que es hoy más altanera y prepotente que nunca- y a las empresas transnacionales, ramas de la economía antes administradas por el Estado.

### 3. Otras formas de cooperación

Sin embargo, a pesar de haber muy poco estímulo de parte del Estado al cooperativismo, éste se encuentra presente en una amplia gama de formas, cada una con matices propios, con una carga histórico-cultural que cada grupo participante le imprime, con un contenido ideológico acorde con los objetivos que persiguen.

<sup>5/</sup> Lic. José López Portillo, "Plan nacional de fomento cooperativo, presentación y aprobación", México, junio 1980, p. 14.

<sup>6/</sup> Pedro Ojeda Paullada, "Plan nacional de fomento cooperativo, presentación y aprobación", México, junio 1980, p.p. 23.

En ellas, encontraremos las cooperativas integradas por indígenas que dentro del ámbito del hogar crean sus artesanías; a las mujeres campesinas organizadas en la Unidad Agrícola Industrial (UAIM), trabajando en actividades agropecuarias de acuacultura, de confección, de compras y ventas en común, distribuidas en todo el país; a las obreras-cooperativistas que con las indemnizaciones logradas por conducto de su sindicato (19 de septiembre), inician la difícil tarea de ser propietarias y administradoras de su fuente de trabajo; a los grupos solidarios formados para la autoconstrucción de sus casas, a las socias de Industrias del Pueblo que tras larga lucha tienen confianza todavía de reactivar su sociedad; de muchos grupos que están en receso esperando una mejor oportunidad, y otros que a pesar de la crisis están en período de gestación de sus sociedades con una gran fe puesta en el futuro.

### Reforma agraria

México fue el primer país de América Latina que inició la Reforma Agraria, resultado de la lucha armada de 1910 y a la vez del debate interno entre los grupos participantes del movimiento, que a través de largas discusiones parlamentarias, lograron hacer triunfar la tradición, costumbres, cultura e idiosincracia nacional creando una forma jurídica de propiedad comunal, que se incorpora al derecho agrario mexicano en sus versiones modernas de ejido y comunidad.<sup>7/</sup>

En el ejido y la comunidad mexicana, las tierras, aguas y bosques pertenecen al núcleo agrario como persona moral, mediante una resolución presidencial. Puede explotar la tierra en forma individual y colectiva, pero las tierras adjudicadas de manera individual, no dejan nunca de ser propiedad del núcleo de población ejidal o comunal.

La semejanza del ejido con una cooperativa se hace más evidente cuando por decisión propia o por decreto del Presidente de la República, adopta la explotación colectiva.

La Ley Federal de Reforma Agraria de 1971 consolida la función socio-económica del ejido y la comunidad, reconociéndolo como unidad de producción que puede y debe comercializar e industrializar su producción, tener acceso preferente al crédito y ser representado bajo principios de autogestión, cooperación y democracia interna.<sup>8/</sup>

<sup>7/</sup> Lourdes Arizpe y Carlota Botey, "Políticas de desarrollo agrario y su impacto sobre la mujer campesina en el caso de México". Ponencia al Congreso de Americanistas. Bogotá, Colombia, 1985, p.p. 1-2.

<sup>8/</sup> Ibidem p. 3.

Esta Ley también contempla una serie de disposiciones a favor de la mujer, entre las que destaca:

El artículo 200 donde establece la igualdad jurídica del hombre y la mujer para ser dotada de tierra.

En los artículos 103, 104 y 105 se establece que cada núcleo agrario deberá constituir una Unidad Agrícola e Industrial para la Mujer (UAIM), donde las mujeres mayores de 16 años no ejidatarias puedan establecer granjas agropecuarias e industrias rurales trabajadas colectivamente. También señala la creación de estancias infantiles, molinos de nixtamal, centros de educación, etc., destinados al servicio y protección de la mujer campesina.

#### Ley de sociedades de solidaridad social

La Ley de Solidaridad Social es la más reciente forma de organización colectiva de trabajadores, aprobada por el Congreso de la Unión el 27 de mayo de 1976.

Sus objetivos son: "generar fuentes de trabajo; conservar y mejorar la ecología; explotar racionalmente los recursos naturales; producir, industrializar y comercializar bienes y servicios necesarios; educar a los socios y a sus familiares en la práctica de la solidaridad social; afirmar los valores nacionales, defender la independencia política, cultural y económica del país y elevar los niveles de vida de los miembros de la comunidad".<sup>9/</sup>

Su patrimonio es colectivo, debe estar integrada por mexicanos, en especial ejidatarios, comuneros y campesinos sin tierra.

#### 4. La participación de la mujer en México

En esta sociedad heterogénea y plural ya descrita, caracterizada por la evolución desigual y dependiente, orientada en los últimos tiempos a la urbanización y favorable a la transnacionalización y acumulación minoritaria se encuentran inmersos el actuar de la mujer urbana, indígena y campesina.

Las mujeres, a pesar de compartir condiciones comunes de trabajo, género y clase, manifestadas en la división sexual del trabajo, y que también tienen que confrontar discriminación, sobrecarga de trabajo invisible, violencia y acoso sexual, opresión ideológica, violencia física, etc., tienen la problemática de que cada una de ellas es distinta tanto en modalidades en las que insertan su participación, como en los tipos de acción que realizan y los objetivos que persiguen.

<sup>9/</sup> Diario Oficial de la Federación, 27 de mayo de 1976.

Haciendo un recorrido breve de los últimos años de movilización femenina, podemos situarla a partir de la década de los 30 a los 60, donde lucha por el acceso a los derechos políticos en igualdad con el hombre. En México obtiene el voto en 1953. En los años 70, aparece una nueva forma de participación de la mujer, por una parte auspiciada por el Estado y paralelamente por movimientos feministas, algunos de influencia norteamericana.

Aquí se van a delinear dos modalidades, una en partidos políticos y organizaciones y otra formada por la sociedad civil que en acciones colectivas interfieren o presionan al Estado para lograr una solución concreta.

La participación se suscribe en diferentes acciones, desde la investigación de la problemática de la mujer y la creación de centros para el servicio de la misma, pasando por las actividades políticas en partidos, organizaciones de lucha, centros de educación que han abierto cada día múltiples formas de protesta social, como en actividades de mejoramiento material y demandas sociales concretas, en sindicatos, grupos de autogestión, cooperativas, movimientos urbano-populares o campesinos, así como actividades articuladas en torno de la defensa a la vida y los derechos humanos.

Los factores que más han motivado la participación de la mujer tienen diferentes orígenes, tanto de tipo económico, demográfico, social, político y cultural que sería largo revisar. Constreñirlos a un análisis puramente de la participación de la mujer en el ámbito cooperativista, sin enmarcarlo primero en el desarrollo de este movimiento en México por un lado, y por el otro sin tener un marco donde actúa la mujer, sus modalidades, acciones y factores que la condicionan, no nos permitiría ver que el cooperativismo femenino en México no debe verse únicamente desde la formalidad de la Ley de Fomento Cooperativo, de su tutora legal la Secretaría del Trabajo y Previsión Social y de su organización cúpula, la Confederación Nacional Cooperativa, sino, desprender de toda la actividad social, las diferentes expresiones en las que se manifiestan.

#### Las industrias del pueblo, un caso de industrialización rural con participación de la mujer

En 1965, en torno a la Comisión para el Desarrollo del Sur de Jalisco y bajo el liderazgo carismático y comprometido de José Guadalupe Zuno Arce, se inician los esfuerzos de organización de la población con el fin de promover su propio desarrollo.

Esta experiencia se ubica en la región sur del Estado de Jalisco en una superficie de 20 mil kilómetros cuadrados y con una población en 1970 de 800 mil habitantes, divididos políticamente en 43 municipios. Área geográfica quebrada, con pequeñas superficies planas y grandes rezagos en materia de infraestructura, pese haber jugado la región el papel de apoyo al movimiento campesino triunfante en la revolución de 1910 y la rebelión cristera en la década de los veinte.

De 1965-70, el Vocal Ejecutivo de la comisión, con escaso personal y sin presupuesto para realizar obras, se dió la tarea de recorrer palmo a palmo el terreno, conocer a la gente, su forma de pensar, sus reacciones, aspiraciones y luchas y como uno más de ellos, se integró y organizó la demanda popular.

Esta época pobre en realización de obras, tan solicitadas por los habitantes, fue de una riqueza fundamental porque permitió sentar las bases de confianza, conocimiento y organización necesarias para las siguientes acciones.

Este esfuerzo, difícilmente medible, tuvo la posibilidad de madurar y dar sus frutos en los siguientes seis años, gracias a la política del Gobierno Federal (1970-76) que retomó el desarrollo rural e incrementó la inversión pública en el campo. En este período se estimularon y apoyaron las iniciativas regionales y fue gracias a ello, que los habitantes del sur de Jalisco se dieron a la tarea de responder ellos mismos a sus propias necesidades. Aquí juntos, pueblo y gobierno, en una relación respetuosa, estimulando la capacidad creadora del hombre, se ejecutó la más importante infraestructura y organización regional nunca antes hecha por varios gobiernos juntos. Agua, luz, caminos, escuelas, centros de salud, viviendas, programas agropecuarios, forestales, picícolas, asistencia técnica, de radiocomunicación, etc., se propagaron prodigiosamente hasta los lugares más apartados.

Así en esta zona, en la práctica diaria del trabajo colectivo en torno a cada obra, se iba construyendo la confianza en el hombre, en su capacidad de poder realizar, organizando lo increíble. Aquí la aportación de las comunidades, a pesar de su pobreza económica, fue muy significativa como se puede apreciar en el cuadro número 1. Se aprendió también a ser solidario, a ayudar a otros pueblos cuando lo necesitaban sus obras, y este entusiasmo se desbordó no sólo en la región sino fuera de ella, algunas veces a lugares distantes, ofreciendo a muchos visitantes y compañeros nuestra casa regional, nuestros conocimientos, nuestro cariño y nuestra solidaridad.

Un movimiento de tal magnitud no podía hacerse sin la incorporación total de toda la población, niños, ancianos y mujeres. Personas de todas las edades participaban en las asambleas, en los puestos de promoción y dirección, en la ejecución de las obras, en su vigilancia.

CUADRO 1

<u>Años</u>	<u>Inversión de los Gobiernos Federal, Estatat y Mpal</u>	<u>Aportaciones de las comunidades beneficiadas</u>	<u>Inversión Total</u>
	Miles de Pesos	Miles de Pesos	Miles de Pesos
1965-1970	28,889	8,666	37,455
1971-1976	1,805,071	391,521	2,196,592
1973-1976	31,283	9,385	40,668
Fuera de la Región Sur del Estado de Jalisco			
	1,865,243	409,572	2,274,715

Fuente: José G. Zuno, Industrias del Pueblo, Tesis Profesional Universidad de Guadalajara, Facultad de Economía, Guadalajara, 1977. Mimeo p.36.



En estas circunstancias de confianza y éxito, nació un intento colectivo llamado Industrias del Pueblo que buscó la organización popular campesina para intervenir y participar en actividades industriales, comerciales y financieras.

Esta organización rebasa la organización cooperativa vigente, porque en torno a ella se daban multiplicidad de actividades económicas. Los socios pertenecen a ella por la aportación de su trabajo y su compromiso de destinar parte de sus rendimientos a un fondo de solidaridad social, porque en caso de liquidación su patrimonio no puede repartirse entre los socios sino que se entrega a otra sociedad similar o a la asistencia pública, lo que obliga a preservar y fortalecer la fuente común de trabajo. También puede realizar actividades de comercialización y distribución sin formar otra sociedad.

Esta nueva forma de asociación, buscaba ofrecer otra alternativa al problema del empleo rural, principalmente en la mujer, que habiendo roto los moldes tradicionales de participación se integraba con gran pasión y responsabilidad a nuevas formas de ser mujer.

Las primeras industrias nacieron como factor circunstancial, debido a necesidades específicas de algunas dependencias federales, que para cumplir con sus programas en la región requerían de la fabricación de algunos artículos. Tal es el caso de postes de concreto para el programa de electrificación rural.

Esta coyuntura fue aprovechada para crear el primer taller con trece compañeros y a la vez, a partir de sus ganancias, integrar el fondo de solidaridad que permitió apoyar la creación de nuevas fuentes de trabajo. Contar con un mercado cautivo y no tener que enfrentarse al problema de la comercialización nos hizo ver que el Estado resultaba ser un buen comprador, y ante la simpatía que despertaba nuestro trabajo basado en el cumplimiento y ahorro de recursos a la dependencias, éstas correspondieron fincándonos pedidos. Elaboramos los productos más disímiles como carretillas, picos, balones de futbol y gises. Aserramos madera, fabricamos muebles. Pero este entusiasmo y el gran esfuerzo desplegado en la capacitación de los compañeros, en la construcción de locales, en la compra e instalación de maquinaria, etc., pronto se vio enfrentado a una serie de dificultades: tener que contar con un amplio capital de trabajo, los trámites burocráticos para venta y cobro de los productos, la necesidad de poseer una infraestructura mínima de transportación.

El resultado de esta experiencia inicial nos llevó a replantear en marzo de 1974 el enfoque de esta nueva actividad, apoyados en la crítica pero a la vez presionados por la demanda de trabajo de la población femenina joven. Dirigimos nuestra producción a la fabricación de artículos necesarios para los habitantes locales regionales. Así nacieron y se multiplicaron los talleres de ropa, calzado, tejido, productos alimenticios, materiales de construcción y así también se logró reducir la dependencia en el Gobierno Federal como receptor único de nuestros productos.

Este cambio en la estrategia trajo consigo una etapa de expansión y éxito que permitió proporcionar en su lugar de residencia, trabajo remunerado y permanente a muchas mujeres y también crear un sistema paralelo de ventas populares en "tianguis" (mercado) y "tiendas del pueblo" que en junio de 1976 sumaban 58.

Toda esta tarea estaba apoyada en una gran acción de promoción y capacitación de las nuevas socias. Con este fin se instalaron en Tuxpan, Jalisco, sede de las Industrias, un centro de capacitación con sus dormitorios, comedor, baños y lavaderos, donde recibían el adiestramiento en la actividad que iban a desarrollar. Allí se adentraban en la organización de la sociedad, así como permanecían alrededor de un mes o mes y medio, recibiendo gratuitamente de parte de los socios todos los servicios, además la oportunidad de algunas visitas de contacto con otros grupos en la capital del Estado y en el exterior.

Generada esta experiencia de las necesidades concretas de la población, estimulada por la iniciativa popular y los resultados importantes que mostraba en su labor organizadora, proporcionó las bases para que el Congreso de la Unión, en mayo de 1976, aprobara una Ley que legitimaba su existencia así como la de otros grupos que inspirados en su ejemplo habían decidido promover esta nueva forma de asociación colectiva para el trabajo: La Ley de Sociedades de Solidaridad Social.

Por desgracia, esto aconteció a finales de un sexenio comprometido con el campo, lo que trajo como consecuencia que una recién nacida ley no tuviera la oportunidad de desarrollarse, madurar y probar sus bondades. Comparativamente, si el movimiento cooperativo en México tiene casi un siglo de permanencia, promovido y estimulado en algunas épocas, la Sociedad de Solidaridad Social al nacer quedó huérfana del apoyo institucional que requería para ser vista aunque sea con simpatía.

El cambio se dejó sentir, los pedidos del Gobierno Federal se acabaron poco a poco cuando habíamos aprendido ya los mecanismos burocráticos. Las deudas contraídas para crecer y sostener la marcha de la organización fueron exigidas, bajo pena de embargo en muchos casos, lo que hizo que parte del capital destinado a la compra de materiales y pago de participaciones al trabajo se tuviera que destinar al pago de los mismos. Estas limitaciones generaron las contradicciones propias del sistema donde el sentimiento de solidaridad tantas veces probado empieza a ponerse en duda, ante la necesidad primera de cubrir sus necesidades básicas de supervivencia.

La lucha por sobrevivir dignamente ha sido larga. En el camino se han ido quedando muchos compañeros, de 1,500 socios en 1976, donde 1,300 eran mujeres, ahora solamente están en pie de lucha unas 140 compañeras habiendo solamente 8 hombres. En este proceso hemos tenido el reproche de algunos que no alcanzaron a comprender la profundidad del esfuerzo, el dolor de los que no teniendo otra alternativa han tenido que integrarse al mercado de trabajo capitalista, los que piensan que todavía hay esperanzas de salir adelante y que aprendiendo cada día, la mejor forma de administrar, producir o vender esperan nuevas oportunidades.

Quise dejar al final de mi trabajo el relato de un caso que además de ilustrar el desarrollo, contradicciones y fracasos de la organización colectiva es a la vez mi experiencia más fuerte en organización para el desarrollo.

Lo aquí descrito muestra como ya se dejó sentado, las múltiples formas de expresión cooperativas que existen en México, así como la necesidad de ver la participación de la mujer en un marco más amplio de la sociedad colectiva.

### Part Three

#### 13. Nigeria: Women and the Co-operative Movement in Nigeria

by  
Ife-Gene Onwughalu\*

Co-operatives are based on the need to solve common problems. They involve working together voluntarily on the basis of equality in the promotion of and common economic interests. From this simple definition it can easily be seen that it is not a new idea. The idea of co-operatives is evident in our daily lives because people tend to come together to solve problems that will improve their living conditions. For example, people living within a particular community co-operate to build roads, bridges, markets etc. for their general good.

#### Historical Background of the Co-operative Movement in Nigeria

Towards the end of the First World War some Europeans living in the Lagos colony and in some parts of Western Nigeria organized a sort of consumers' society to cater to their own needs. They must have had experience of consumer co-operation in England. However, the society faded away as the effects of the war (1914-1918) were no longer keenly felt. Not long after, in 1926, the Department of Agriculture started to organize cocoa farmers around Abeokuta and Ibadan in Western Nigeria to sell their cocoa co-operatively.

The formation of cocoa-sale associations soon spread through the Western provinces of the protectorate of Southern Nigeria and Cameroon. These cocoa producers' societies and marketing unions developed under the direct control of the Department of Agriculture.

Encouraged by the development of these farmers' co-operatives and similar achievements in other colonial territories, the Government of Nigeria arranged for a tour of inspection to be carried out by Mr. C.F. Strickland, a well-known co-operative expert, who for three months, from December, 1933 to march 1934, investigated the possibilities of introducing a co-operative system in Nigeria. Mr. Strickland strongly recommended the

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\* The responsibility for the opinions expressed and the designations employed in this paper are solely of the author, and do not imply the expression of any opinion whatsoever on the part of the official representative of Women and the Co-operative Movement in Nigeria.

introduction of co-operatives in Nigeria and his report resulted in the formation of the Commission of Nigeria's Co-operative movement. Mr. Strickland also drafted a proposed Ordinance and Regulations. His report was not only accepted but quickly implemented. A Registrar of co-operative societies was appointed and sent for training overseas.

Mr. E.F.G. Haig, the Registrar designate, studied the Indian co-operative societies law and modified it for use in Nigeria. This shows that the colonial Government recognised the merits of co-operation in the economic and social improvement of the masses in this country and accorded the cooperative movement an important place in its plans for National Development.

The first task of the new Registrar was to re-organize the cocoa farmers' societies and unions which were already marketing the best quality cocoa in the country. The second task was to bring them under the protection of the Law. The co-operative societies Ordinance No. 39 of 1943, was presented in the name of the King of England on December 3, 1936, and Regulations enforced on February 6, 1936.

#### Types of Co-operative Societies in Nigeria

##### 1. - Objectives of the Cocoa Marketing Co-operative Societies:

- (a) To arrange for sale of the members' cocoa to their best advantage.
- (b) To encourage members to produce the highest grades of cocoa and to market them under the best conditions.
- (c) To promote the co-operative spirit among members.
- (d) To provide loans to members.

Briefly, members of the marketing co-operative societies delivered their cocoa to their secretaries at the co-operative societies stores. The secretaries received the consignments and issued receipts to the owners. After receiving sizeable amounts of cocoa, deliveries were made to the co-operative marketing unions in Ibadan, Ijebu, Ife, Abeokuta and Ilesha which sold cocoa in bulk amounts to expatriate firms by bids.

Membership to cocoa co-operative societies is open to cocoa farmers. Control of the societies rested in the committees, subject to by-laws and the general body. General meetings were held monthly and members were encouraged to take personal interest in the affairs of their societies. The committees, in general, left too much to their Secretaries and carried out very little supervision. The Secretaries worked only during the six months of the season. Their salaries ranged between \$15 and \$30 per month. Most societies kept post office savings accounts, and in theory banked all cash in excess of \$2.

## Problems of Cocoa Marketing Co-operative Societies

- (a) Price fluctuation
- (b) Middlemen activities
- (c) Purchasing policy of European firms
- (d) Reduction of premium on best quality cocoa
- (e) Illiteracy and Mass Ignorance
- (f) Nature of the cocoa industry at that time

The running of a produce marketing co-operative society is the same as cocoa marketing co-operative societies. The only current improvement is that season's prices remain fixed and sales are no longer by bid but through the Boards which buy from the licensed Purchasing Agents. In almost all cases their Secretaries must work full-time.

With the introduction of the co-operative societies law, many marketing societies were registered, the first being Gbedun near Ibadan in 1937. The late Chief Akinpelu Obisesan was the torch bearer of co-operativism in Nigeria and he was the first President of Gbedu Co-operative Produce Marketing Society Limited. Four co-operative cocoa marketing unions were registered. A period of expansion followed.

The federated marketing unions formed the Association of Nigeria Co-operative Exporters in 1945. It acted as a financial intermediary between the unions and the bank of British West Africa, which financed the purchase of cocoa.

### 2. Co-operative Thrift and Loan Societies

The Roman Catholic teachers in Abeokuta were the first to start this type of co-operative society in 1940. The members make regular savings during the entire period they remain employed.

Loans in societies are repaid by monthly installments whilst regular savings continue, so that the member's capital steadily accumulates against their retirement and old age. No member withdraws from this society while still in employment. The co-operative thrift and loan societies deposit their savings in the post office savings bank.

### 3. Thrift and Credit Societies

Mr. Strickland, in his report, recommended many types of co-operative societies. One of them was Thrift and Credit. The need for this was easily realized as a forerunner to a co-operative cocoa sale system. The emergence of this society occurred first in the Calabar and Owerri provinces where many people are involved in full time petty trading or engaged in fishing, handicrafts and farming. All these people need credit in one form or another.



#### Esusu (Yoruba) Isusu or Osuso (IGBO) Adashe (HAUSA)

This is a wide-spread indigenous system of thrift and credit. The co-operative Thrift and Credit society resembles the Esus in that it is based on regular contributions from each member. It differs from it because the member contributions are not necessarily uniform (although minimum monthly savings are fixed).

#### 4. Co-operative Consumers' Societies

The shortage of consumer goods during the Second World War gave rise to the formation of a number of consumers' societies in different parts of Nigeria. No sooner had the war ended than those societies began to crumble, for reasons to be given presently.

In the eastern provinces, consumers' societies took the form of village shops. By March 31, 1948, there were ten in existence. These societies found it difficult to buy from established importers at competitive prices or at the same level as their competitors who, in many cases, were also agents for the purchase of produce which the importers were in the business of exporting.

In the northern provinces the number of consumers' co-operatives rose to thirteen with membership varying from 20 to 2300. They fell into two categories: those catering to the town dwellers and those catering to the villagers. The former types were usually people from Southern Nigeria who ordered their accustomed foodstuffs from the South, while the latter, similar to the village shops of Eastern Nigeria, had the same operational system and difficulties. The most successful was the Gorkida co-operative consumers' society, established in August, 1942 with a membership of 200 cooperators.

In the western provinces, the experiment of produce marketing unions undertaking trade in consumer goods was not successful. Apart from the fact that many of the goods were slow moving, the unions were not in a good position to undertake business.

In Lagos, a co-operative provision shop sprang up, but for reasons similar to those given earlier including storage facilities, a poor buying policy, and a poor accounting system the society failed.

The interest in consumer co-operation quickened when the Nigerian Co-operative Supply Association Limited started importing consumer commodities in August 1947. When the news got around that they could be obtained by credit with no terms specified as to payment, some of these professed co-operative intentions were really only concerned with immediate success.

The demand for consumers' societies was attributable, to a large extent, to the fact that certain goods were in short supply. This was a narrow foundation on which to build. As the supply position ceased and the original motivation weakened, the foundation crumbled.

Monopoly in both wholesale and retail trade by big expatriate firms which were importers as well as manufacturers, wholesalers and retailers was not good for effective co-operativism.

Most of the women prospective members were not encouraged to see themselves as having a purpose beyond the immediate roles of wives, mothers and petty traders.

#### Co-operative Craftmen's Societies

Craftsmen in different parts of Southern Nigeria were organized and formed into co-operative societies. They were the Awka carvers and blacksmiths, Benin woodworker and show makers, Ikot-Ekpene raffia workers, Oyo leather-workers, Oyo calabash carvers and Oyo weavers. Most of them prospered under government supervision and guidance.

#### Co-operative Education

The training of Government Co-operative Inspectors and the employees of the co-operative movement all began in 1943 at the Co-operative Staff Training School at the Moor Plantation, in Ibadan.

#### The Nigerian Co-operative Laws and Development

The unfortunate thing about our co-operative laws derives from the fact that they did not develop from our traditions, needs, values and circumstances and also, they were designed for a colonial territory where the members exercise little control over their own societies. The law was made first, and the co-operatives later but, unlike in Europe, we had to comply. Thus, the transplanted Nigerian co-operative laws were a theoretical concept not based on Nigeria's conditions. The authors were interested in increasing the export of raw materials to England. They also tried to guard against the peasants getting into chronic indebtedness to money-lenders. The laws have serious defects, among them:

- (a) They conferred too much power of initiative and control on the Registrar compared to laws in advanced countries.
- (b) Since the members cannot take any initiative, they are not open to any hazards of business enterprise and can hardly claim any practical experience in business organization and administration.
- (c) The needs of the co-operators were not taken into account and they were not consulted before the laws were drafted.
- (d) The laws were designed to control the co-operative movement rather than to develop it and they tended to perpetuate the dependence of cooperatives on the Government.

It is sad to note that, in spite of the rapid political, economic and social changes in Nigeria since 1935, the co-operative legal position in 1979

remained essentially as it was in 1935. It might be noted that our present co-operative laws and usages are not in the true spirit of co-operativism. They are contrary to successful practices in the more advanced countries. The law, as it stands, does not seek to regulate a self-supporting movement but to inaugurate it and then assign it to government officials so that they may control the movement. Thus, the Registrar and his men hold discretionary powers to register the society, its by-laws and amendments and to make such alterations as he may deem advisable. This is not progressive at all. I am particularly happy to be present at this interregional meeting because I believe I will take back to Nigeria some very progressive guidelines that will help us strengthen the participation of women in the co-operative movement on a long-term basis.

#### Co-operative Approach to Development-Focusing on Nigerian Women's Involvement:

The writer has traced the co-operative movement in Nigeria from its inception. However, it must be admitted that in the early stages, the menfolk controlled the agro-economics, the land, the trees, the capital and therefore played the leading role. To compound the inequality stance, the policy makers and developmental planners are mostly men and they still have poor conception of what women's roles should be. Because of the economic-socio-political and cultural definition of the place of women in the development process and their socialization into accepting such societal definition of their role, most women in the rural areas of Nigeria, have come to cultivate a personality of dependency. The implication of this has been that when it comes to the crucial component of the development process, namely, full participation on equal terms in decision-making, women have tended to be relegated into the background.

#### The Progressive Change

After so many years of unrecognised contributions, the Mexico Plan of Action of 1975 for the Women's Decade and the Lagos Plan of Action of 1981 - the African blueprint for development ushered a new era of hope, awareness and recognition enabling women to gain access to equal economic opportunities. The government policymakers and the non-governmental organizations became active participants in the planning and integration of "women in development" through income generating activities. Lots of women went into weaving, handicrafts, etc., on a non-co-operative basis, initially, like the Akwete (women cloth weavers) on exhibit. Then, in 1982, Ms Bisi Ogunleye successfully organized the rural women on Ondo State from all the seventeen local government areas into modern and productive co-operative societies under the Country Women's Association of Nigeria (COWAN). Thus, COWAN became the apex organization for the recognition and advancement of rural women in agricultural co-operatives.

The history of the women's co-operative movement in Nigeria would not be complete without mentioning Ms Bisi Ogunleye as the dynamic "mother of rural women's agricultural cooperatives". As the national co-ordinator of COWAN,

she involved women from other states into spreading the principles of agricultural co-operativism among rural women.

In 1984, the writer organized the rural women from Nnewi and Idemili, local government areas of Anambra State into co-operative societies. They initially went into gardening, palm-oil processing and thrift savings. In 1986, the writer diversified. She taught these co-operators other skills and they went into the weaving of baskets (on exhibit).

The Ezinne Nnewi Women co-operative society, based on co-operative entrepreneurship set out to recognize and improve the skills of these women, especially in crafts. The intent of Ezinne Nnewi Women, on co-operative existence, is to show that co-operatively, the women could achieve what would not have been possible on an individual basis. They are now exporting their quality hand-woven baskets to the U.S.A. and other overseas countries through the Rural Development Organization Inc. (RDO), a voluntary organization based in the U.S.A. It acts as a market link for products 'Made in Nigeria' by women.

The RDO is the first voluntary export promotion organization interested in Nigerian women's crafts.

- (a) RDO is currently training some unemployed teachers' co-operators in bookkeeping and in the financial management of the societies.
- (b) Training trainers from various communities on leadership.
- (c) Running adult education classes for co-operators.

The RDO believes that Adult Education is an important factor that can set in motion the socio-psychological forces that can empower rural women, in order to bring about a change in their world outlook, raise their level of political consciousness and provide them with the economic skills to be self-reliant which, together, will empower them to have sound mental predisposition to control their lives.

A workshop on women in Rural Development took place from September 13 to 16, 1987, at the International Conference Centre in Abuja, the new federal capital of Nigeria, under the auspices of the Directorate of Foods, Roads and Rural Infrastructure (DFRRI). The theme was "Better life for Rural Women". Ms Maryam Babangida, the wife of our Head of State, declared the workshop open. Since then she has been actively involved in rural women's activities. By the end of 1987, Mrs. Maryam Babangida and her team of advisers evolved a formidable net-work of solid co-ordination to plan, monitor and implement women's activities all over the country through each state's governor's wife, each local government chairman's wife down to the wives of the village chiefs and women leaders and on to the grassroots urging women to form co-operative societies.

This was the first successful workshop organized by an arm of the Federal Government focusing on the plight of the rural women and how best to

integrate them into development. The outcome of this Abuja workshop is the participation of more women in co-operativism. A lot is happening now through the efforts of Mrs. Maryam Babangida.

The success of women's integration to development would not be complete without mentioning the Head of the Women's Unit, Ms Victoria Okobi of the Federal Ministry of Social Development, Youth and Sports with her dedicated team for their untiring service to the women of Nigeria.

The present Administration is all out to develop the rural areas, and our women are now marching along with the men this time around through the participation of our women in the co-operative movement. This year, 1988, has started well with the women's mobilization and enlightenment campaign to form co-operatives as a sure way of attracting government's patronage in their income-generating projects. The intention of the Federal Government is encouraging the establishment of more co-operative societies in the informal sector is to help mobilize their resources, develop their activities, and increase their expertise and above all, to provide employment for the unemployed. To implement this, the Federal Government has provided the sum of five hundred thousand Naira (N500,000.00) per local government area to be issued as soft loans to viable registered co-operative societies.

To achieve this effort of the Federal Government in co-operativism, each State co-operative division of the Ministry of Commerce and Industry has been conducting seminars in local languages for the members of the informal sector, in each local government area of the Federation to enlighten the communities on the characteristics, advantages and management of co-operative businesses.

We in Nigeria are happy to have been invited to this Interregional Consultative Meeting. We hope that this forum will give us the opportunity to learn from other countries' years of experiences in international involvement of women in the co-operative movement; also organizational and managerial aspects - focusing on women's participation in co-operatives, and women's co-operative approach to development - experiences in economic and social policies.

As you can see from this paper, the modern aspect of women's co-operativism is quite new in our country. But the country as a whole, has a long standing involvement in male-oriented and dominated cooperatives. We are here with high hopes.

### Part Three

14. Perú: Reunión interregional de consulta sobre la mujer en las cooperativas; Implicación para el desarrollo: Aspectos de organización y administración

República del Perú, Senado

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## Aspectos de organización y administración\*

### I. Introducción

El presente documento, que se formula en el marco de la "Reunión Interregional de Consulta sobre la Mujer en las Cooperativas: Implicación para el Desarrollo", no pretende agotar el tema sobre el importante papel de la mujer en la organización y administración de las cooperativas, en el contexto de la realidad peruana. Cuando más, aspiramos a estimular el debate y el intercambio de experiencias, en la perspectiva de arribar a una visión más integral y sistematizada sobre dicho papel de la mujer en las cooperativas.

Estamos seguros que de la "Reunión Interregional de Consulta" saldrán los mejores enfoques y aportes para la mejor comprensión y promoción de la participación de la mujer en las organizaciones cooperativas.

### II. Marco de referencia

#### 1. Desarrollo - Subdesarrollo

Es evidente que las cooperativas, como cualquier organización, no se dan y se explican en abstracto, sino a partir de realidades históricas, económicas, políticas y sociales estructuralmente determinadas y condicionadas. En este sentido, las organizaciones cooperativas y la participación de la mujer en dichas organizaciones, en los países del Tercer Mundo, como es el caso del Perú, tienen que ubicarse y explicarse en el contexto del desarrollo - subdesarrollo. Es decir, en el marco de la dominación-dependencia. Los científicos sociales latinoamericanos han contribuido, probablemente más que los de cualquier parte del mundo, a adelantar una explicación causal de la relación desarrollo-subdesarrollo, y de sus consecuencias o expresiones económicas, políticas y sociales para los países del Tercer Mundo.

#### 2. Cooperativismo y Desarrollo

El cooperativismo encierra una concepción coherente del hombre, la economía y la sociedad. En cuanto al hombre se refiere, está considerado como un ser libre, igualitario y solidario; de la economía concebida al servicio de las necesidades humanas, sin fines de lucro y democráticamente autogestionada y, de la sociedad concebida como justa, solidaria y democrática, podemos admitir que constituye un verdadero instrumento de

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\* Tema desarrollado en atención a la "Agenda Provisional" del Evento.

cambio social y de desarrollo: desarrollo entendido como crecimiento económico mas cambios estructurales orientados a eliminar el desequilibrio social y elevar el bienestar de la sociedad en su conjunto.

Por consiguiente, la participación de la mujer en las organizaciones cooperativas, en nuestra opinión debería entenderse en su importante papel de agente de cambio social y de consolidación y desarrollo de las organizaciones cooperativas.

### III. Situación de la mujer

Diversos estudios e investigaciones verifican que en las sociedades machistas, autoritarias y represivas como la nuestra, en las que las clases dominantes imponen las reglas del juego y el poder del hombre va mas allá de lo biológico y sexual, la relación entre el hombre y la mujer se dá básicamente en un plano de desigualdad e injusticia; relación en la cual el varón tiene las puertas abiertas para ingresar al ancho mundo de la técnica, el arte, la ciencia y la política; en tanto que la mujer se encuentra marginada de desarrollar toda su potencialidad cumpliendo primordialmente el papel de amante, esposa o madre.

Teniendo presente los avances en materia de igualdad formal de derechos entre el hombre y la mujer, y la creación de las condiciones para el incremento de la participación de la mujer en la vida económica, política y social; una de las más importantes fuerzas para el cambio de la actual situación de la mujer está dado por el feminismo global, movimiento que ofrece a las mujeres la posibilidad de buscar enfoques y aproximaciones a los problemas, más allá de las fronteras nacionales.

En el caso del Perú, sin desconocer las contradicciones propias del subdesarrollo y sus consecuencias respecto de la situación de la mujer, formalmente existe la igualdad entre el hombre y la mujer. Asimismo, se asiste a un permanente aumento de la participación de la mujer en la vida del país. Así podemos señalar, entre otros, los siguientes hechos:

- En el año 1956 se concedió el derecho del voto a la mujer.
- La Constitución Política del Estado de 1979 reconoce la igualdad de hombres y mujeres ante la Ley (Art. 2, Inc. 2).
- En materia de trabajo la Constitución (Art. 43, Segundo Párrafo) establece que "El Trabajador, varón o mujer, tiene derecho de igual remuneración por igual trabajo prestado en idénticas condiciones al mismo empleador". Más aún, la legislación laboral establece situaciones de privilegio en favor de la mujer en diversos aspectos como son la jornada laboral, jubilación, beneficios, despedida, etc.
- El nuevo Código Civil (1984) también contiene importantes innovaciones en favor de la mujer, tales como los relacionados con la sociedad conyugal, contratación, patria potestad, sucesión, etc.

- En los últimos años, la participación de la mujer en la vida del país se ha incrementado significativamente. Es así que hoy numerosas mujeres se desempeñan como parlamentarias (diputadas y senadoras), ministros de estado, magistradas, empresarias, dirigentes de diversas organizaciones, autoridades universitarias, profesionales e investigadoras destacadas, docentes, etc.

- Existen varias instituciones que tienen como finalidad el estudio de la situación de la mujer. Asimismo, existe un fuerte movimiento feminista.

Es pertinente puntualizar que dicha participación se da básicamente a nivel de la clase media y alta, siendo que la mujer en el mundo rural y a nivel de las clases populares, no obstante la igualdad formal proclamada por la Constitución y las Leyes, sigue aún en una situación de marginación y discriminación respecto del hombre.

#### IV. Participación de la mujer en las cooperativas

##### 1. Cooperativismo peruano

En el Perú, el cooperativismo moderno se traduce en la actualidad en más de tres mil (3,000) organizaciones primarias, cinco (5) Federaciones Nacionales, varias Centrales y una Confederación Nacional. La población afiliada a las cooperativas pasa de 2,500,000 personas.

Las tres mil cooperativas primarias se clasifican en dos grandes modalidades: Cooperativas de Trabajadores y Cooperativas de Usuarios y en diecinueve (19) tipos según su actividad económica (crédito, consumo, vivienda, agrarias, industrial, pesquera, etc.).

##### 2. Marco legal

La legislación cooperativa vigente no establece ninguna diferencia ni distinción entre el hombre y la mujer respecto de su afiliación y participación en el movimiento cooperativo. Legalmente, pues, el hombre y la mujer tienen las mismas posibilidades, derechos y obligaciones frente a las organizaciones cooperativas.

##### 3. Participación en la organización

No se dispone de datos estadísticos precisos y confiables respecto de la participación cuantitativa de la mujer en el movimiento cooperativo peruano. Es así que no se puede precisar qué porcentaje de los 2,500,000 cooperativistas lo constituyen mujeres. Sin embargo, se estima que la afiliación de la mujer en las cooperativas es bastante significativa, sobre todo en las cooperativas conformadas exclusivamente por mujeres, pudiendo mencionarse los casos de las cooperativas integradas por secretarías ("SECRECOOP"), profesoras ("ANES"), etc.

La participación cuantitativa de la mujer en las organizaciones cooperativas, aunque significativa como hemos dicho, no se refleja en su participación en el gobierno. En las más de tres mil (3,000) cooperativas primarias, las mujeres llegan a la presidencia de los consejos y comités sólo en casos excepcionales. Hasta ahora, nunca ha accedido una mujer a los máximos cargos de las Federaciones Nacionales, ni de las Centrales, menos de la Confederación Nacional. Un aspecto que merece destacarse es el hecho de que en los Comités de Educación de las Cooperativas casi siempre se cuenta con la participación de mujeres, aunque tal participación no implique, por lo general, el ejercicio de la Presidencia.

#### 4. Participación en la administración

En principio, la participación de la mujer en el aspecto administrativo de las cooperativas está condicionado a la realidad del mercado de trabajo, el mismo que se caracteriza por ser discriminatorio en perjuicio de la mujer, no obstante la igualdad establecida por la Constitución Política del Estado y las Leyes.

En consecuencia, se puede decir que la participación de la mujer en la administración de las cooperativas se circunscribe básicamente a puestos o cargos secretariales y auxiliares, sin acceder a los cargos ejecutivos y gerenciales, salvo casos excepcionales.

La Universidad Nacional Federico Villarreal cuenta con una Facultad de Cooperativismo que forma profesionales para la administración de las cooperativas. El hecho de que cerca del 85 por ciento del alumnado esté conformado por varones dice mucho del acceso de la mujer a la administración de las co-operativas.

#### 5. Limitaciones

El desequilibrio social en la relación hombre-mujer, el papel básico que la sociedad le asigna a la mujer, la educación-capacitación, el trabajo y otros aspectos estructuralmente determinados, constituyen serias limitaciones para una más amplia y efectiva participación de la mujer en el Movimiento Cooperativo Peruano.

Cabe mencionar que en 1978 se realizó en Lima el seminario "Rol de la Mujer en los Movimientos Cooperativos de Sudamérica", promovido por la Organización de Cooperativas de América (CA) a través de su Comisión Continental de la Mujer. Entre las varias conclusiones del referido evento se pueden mencionar las siguientes:\*

\* Véase: Federación Nacional de Cooperativas de Ahorro y Crédito FENACREP, Boletín Informativo Nov. 1978, Lima-Perú, Pág. 15.

- La necesidad de la "Realización de una investigación profunda sobre la participación de la mujer en el Movimiento Cooperativo".
- "La creación de Comisiones Nacionales encargadas de promover la participación de la mujer en el Movimiento Cooperativo".
- "Que la OCA exhorte a todos los Consejos Consultivos Nacionales a designar una Comisión de Mujeres Cooperativistas".

En cuanto al Perú, no se tiene conocimiento sobre la ejecución de tales conclusiones.

#### 6. Potencial

Si consideramos que la población nacional del Perú se distribuye casi proporcionalmente entre ambos sexos, que se trata de una población en gran porcentaje joven, y que la mujer, no obstante diversas limitaciones, viene incursionando cada vez más en la vida económica, política y social, podemos afirmar que existe un enorme potencial respecto de la participación de la mujer en el Movimiento Cooperativo Peruano, potencial que puede traducirse en importantes realizaciones, condición de desarrollar adecuadas acciones de estímulo, promoción y organización.

#### V. Conclusiones

En atención a los puntos precedentes y en via de conclusiones, podemos expresar las siguientes consideraciones generales:

1. La ubicación y papel de la mujer en los países subdesarrollados del Tercer Mundo, entre los que se inscribe el Perú, debe ser enfocado, interpretado y aplicado, necesariamente, a partir y como parte de la problemática del subdesarrollo y sus consecuencias económicas, políticas y sociales.
2. El cooperativismo en los países del Tercer Mundo, a condición de ser doctrinariamente auténtico y económicamente eficaz, está llamado a cumplir un importante papel como instrumento de cambio social, desarrollo y democracia económica.
3. En los países subdesarrollados, no obstante la igualdad legal entre ambos sexos, la mujer todavía afronta marginación, discriminación e injusticia respecto a sus relaciones con el hombre y su ubicación y papel en la sociedad.
4. La participación de la mujer en la organización, gobierno y administración de las co-operativas en los países subdesarrollados afronta serias limitaciones de orden estructural que frenan el desenvolvimiento de su capacidad, creatividad y potencial.

### Part Three

15. Roumanie: Les femmes de la Roumanie socialiste dans la coopération artisanale

par  
Ana Nicolae Unglizeann

Chères amies,

Permettez-moi de transmettre de la part de la délégation roumaine de chaleureuses salutations à tous les participants au Séminaire international "La Femme dans la coopération", en exprimant en même temps nos remerciements les plus distingués à nos hôtes pour la chaleureuse hospitalité dont nous jouissons ici, dans la Bulgarie amie. Notre délégation apprécie cette manifestation organisée par l'Institut international de recherche et de formation des Nations Unies pour la promotion de la femme comme un événement destiné à donner vie aux stratégies établies à Nairobi en 1985 à la fin de la Décennie des femmes, stratégies dont notre pays a été le coauteur aussi, événement destiné à continuer les efforts pour l'affirmation plénière de la femme dans la vie politique, économique et sociale, une partie intégrante de la lutte générale de l'humanité pour le progrès et la civilisation, pour la paix et la coopération internationale.

Dans la Roumanie socialiste, la femme a un statut qui assure son accès égal au travail et à la direction, dans la vie de notre société. La prémisse fondamentale de l'égalité plénière de la femme, de ses manifestations sans restrictions dans la vie sociale a été représentée par la liquidation des relations fondées sur l'exploitation et l'oppression, des inégalités et des discriminations de toute manière, par l'instauration de nouveaux rapports entre tous les membres de la société. L'affirmation et l'augmentation du rôle des femmes dans la société ont acquis dans la Roumanie socialiste une ampleur particulière pendant les 23 dernières années, sur la base des préoccupations permanentes issues de la conception programmatique du président Nicolae Ceausescu, Secrétaire général du parti et de l'application avec fermeté dans la vie du pays.

A la dernière Conférence nationale des femmes qui s'est tenue il y a 3 ans, le président Nicolae Ceausescu faisait l'appréciation suivante dans le discours qu'il a prononcé à cette occasion: "L'une des réalisations fondamentales de notre régime socialiste est la garantie de la parfaite égalité en droits pour tous les citoyens de notre patrie et, dans ce cadre, la garantie de la parfaite égalité en droits de la femme, l'augmentation du rôle et de la position des femmes dans toute la vie économique et sociale du pays, leur promotion et affirmation dans tous les secteurs d'activité".

En abordant le problème du statut de la femme dans la société roumaine, nous partons de l'idée fondamentale que ce statut dépend du niveau de développement économique et social, que les aspirations de progrès des masses



larges de femmes sont intégrées dans le cadre des efforts pour le développement multilatéral de la société dans son ensemble, pour la promotion dans la société des relations d'équité. En même temps, l'expérience de la Roumanie démontre que l'amélioration de la condition de la femme, sa participation active dans la vie entière de la société ne découlent pas automatiquement du développement économique-social, des programmes et des efforts spéciaux constants et des actions soutenues étant nécessaires à cet effet. Ainsi, des programmes concrets ont été abordés concernant l'inclusion de la femme dans tous les secteurs économiques, politiques et sociaux de la société, en créant toutes les conditions d'instruction et d'exercice des professions désirées. On a élaboré le cadre pour la promotion des femmes dans des fonctions de direction selon leur participation à la production matérielle et spirituelle, leur capacité et instruction.

Comme résultat des mesures d'ordre économique, politique, juridique et administratif, les femmes jouissent aujourd'hui dans la République Socialiste de Roumanie des plus larges possibilités d'affirmation dans la vie de la société, en apportant aussi une importante contribution au développement général du pays. Le processus général de développement de l'économie roumaine a déterminé une large participation des femmes, de sorte qu'elles représentent presque 45 pour cent de la population employée, et en industrie, elles représentent 42 pour cent du personnel ouvrier, par rapport à seulement 26,5 pour cent en 1965.

Nous pouvons remarquer avec satisfaction la présence des femmes en électronique, en automatisation, dans une proportion de plus de 50 pour cent, en chimie de presque 40 pour cent, dans la construction de machines de presque 30 pour cent. Si on prend en considération le fait qu'avant la libération du pays seulement 2 pour cent du total des femmes étaient des intellectuelles, on peut bien se rendre compte du saut accompli dans les conditions du socialisme à cet égard: aujourd'hui la proportion des femmes parmi les chercheurs scientifiques est de 44 pour cent, parmi les médecins de 40 pour cent, dans l'enseignement, la culture et l'art de plus de 65 pour cent du total du personnel employé dans ces secteurs.

Un rôle des plus importants pour assurer ces résultats est joué par l'accès libre à toutes les formes d'enseignement, d'instruction et de perfectionnement de l'instruction professionnelle. Les femmes représentent à présent la moitié du personnel aux études moyennes et presque 40 pour cent de celui aux études supérieures.

En même temps que la participation active des femmes dans tous les secteurs économiques et sociaux, on a constamment envisagé leur promotion adéquate dans la vie politique du pays. A présent, les femmes représentent approximativement 40 pour cent des députés des conseils populaires, organismes locaux du pouvoir d'Etat et un tiers du total des députés dans la Grande Assemblée Nationale, organisme suprême du pouvoir d'Etat. Le perfectionnement de la démocratie ouvrière-révolutionnaire assure en Roumanie la participation ample et effective des travailleurs, qu'ils soient femmes ou hommes, à la direction des entreprises, institutions et unités agricoles.

Conformément aux prévisions légales, la Présidente de la Commission des femmes est l'un des vice-présidents du Conseil des travailleurs, organisme collectif de direction de l'unité. A présent, plus de 16.000 femmes font partie des conseils des travailleurs, dont plus de 2.500 agissent en tant que directeurs des entreprises d'importance nationale; 22.000 femmes font partie des conseils de direction des coopératives agricoles de production. En comparant ces données au poids des femmes dans le cadre du personnel ouvrier, on constate la tendance que la présence des femmes dans les organismes de direction corresponde à celui qu'elle détiennent dans la production matérielle et spirituelle.

Des centaines de femmes occupent des postes de maires dans des villes et des communes. Dans le gouvernement du pays nous avons des femmes qui détiennent la fonction de premier vice-premier ministre, 26 femmes sont des ministres et des ministres adjoints, trois femmes occupent la position d'ambassadeur. Les femmes sont de plus en plus présentes dans la direction des organisations collectives. Dans le Conseil national du front de la démocratie et de l'unité socialiste, organisme politique largement démocratique, comprenant des organisations collectives et professionnelles et les unions de création, du total de 537 membres, 214 sont des femmes.

Pour toutes les femmes de Roumanie, un heureux exemple est offert par l'activité et la vie de la camarade Elena Ceausescu, académicien, docteur, ingénieur, premier vice-premier ministre, président du Conseil national pour la science et l'enseignement, homme de science hautement apprécié, qui, dans la direction du parti et de l'Etat, apporte une contribution particulière au progrès technique-scientifique du pays, au développement de la culture et de l'enseignement.

Chères amies,

J'ai largement présenté le statut des femmes dans la Roumanie socialiste pour que vous puissiez comprendre en fait la condition réelle de la femme dans la coopération artisanale qui illustre à sa manière la condition entière de la femme en Roumanie. Les femmes représentent plus de 64 pour cent des presque un demi-million de travailleurs dans ce domaine; pour certaines activités leur poids augmente beaucoup et dans certains cas il arrive jusqu'à 100 pour cent. La gamme de métiers qu'elles pratiquent est extrêmement riche, plus de 450 activités, en commençant par celles du domaine de l'art populaire et des métiers artistiques d'une noble et ancienne tradition en Roumanie - dans ce domaine les femmes représentant plus de 95 pour cent -, et continuant par celles du domaine de prêt-à-porter, du tricotage et de la broderie, pour aboutir au secteur des activités non-industrielles, comme celle de cosméticien, coiffeur, photographe, dactylo, traducteur ou travailleur pour des travaux administratifs-domestiques, où elles représentent environ 80-90 pour cent.

Je dois insister sur la mise en valeur du riche trésor folklorique et des anciennes traditions des métiers artistiques dans toutes les zones ethnographiques du pays, surtout dans le domaine des coutures, des

prêts-à-porter artisanaux, des articles tricotés, des tapis noués et tissés, des articles tressés, car tous ces articles, exécutés par des femmes, sont exportés dans plus de 50 pays du monde et leur production représente 34 pour cent des exportations de la coopération artisanale.

Je voudrais souligner, justement parce qu'il s'agit de la promotion de la participation des femmes au travail, une forme spécifique dans la coopération artisanale, le travail à domicile comme forme particulièrement avantageuse tant du point de vue économique que social, car les femmes ont la possibilité de travailler et, en même temps, faire leur ménage et élever leur enfants. Plus de 70.000 femmes bénéficient de cette possibilité de mise en valeur de leur potentiel, en apportant une importante contribution économique dans le cadre de la coopération.

Dans la première partie de mon allocution, j'ai insisté sur la constance révolutionnaire avec laquelle le Secrétaire général du parti, le camarade Nicolae Ceausescu, milite pour assurer la parfaite égalité des femmes, pour leur affirmation dans les activités de travail et de direction. Comme je l'ai démontré pour le secteur industriel ainsi que pour divers domaines du pouvoir politique et d'Etat, je voudrais montrer que le phénomène de la promotion des femmes a acquis des proportions importantes dans le cadre de la coopération aussi. Dans les conseils de section, forme de direction des coopératives, les femmes représentent plus de 64 pour cent, dans les conseils de direction des coopératives leur poids est de 54 pour cent, dans les comités exécutifs de 51 pour cent, et dans les comités exécutifs des unions de 48 pour cent. Nous mentionnons que 12 des 42 présidents d'unions départementales et de branche sont des femmes, et 30 des 59 vice-présidents sont des femmes aussi. Et pour vous faire comprendre l'ampleur du phénomène de promotion des femmes dans la coopération aussi, je peux continuer cette énumération: 129 femmes sont présidents de coopératives et 195 en sont des vice-présidents. Dans le conseil de direction de l'Union centrale des coopératives artisanales (UCECOM), le poids des femmes est de 43 pour cent, dans le Comité exécutif de 48 pour cent, et dans le Bureau du Comité exécutif de 45 pour cent. Et peut-être le fait le plus significatif est que le président même de ce forum central de direction est une femme, tandis que 3 femmes en sont vice-présidents.

Il faut montrer que dans la coopération artisanale aussi la stimulation de la participation des femmes au travail et à la direction est seulement possible en leur assurant une profonde instruction politique et professionnelle. Pour les métiers les plus divers, les femmes sont instruites dans les écoles professionnelles de l'UCECOM, dans des lycées des conseils populaires et des ministères et même dans leur emploi. De presque 10.000-12.000 artisans qualifiés grâce aux formes mentionnées, presque 60 pour cent sont des femmes. Dans certaines activités, conformément à la liste de métiers, on a établi que l'instruction du personnel féminin doit atteindre une proportion de 100 pour cent. Il s'agit des professions de coiffeur, barbier, cosméticien, photographe, tisserand, tricoteur, chapelier, matelassier, brodeur, dans l'exercice desquelles les femmes peuvent contribuer le mieux. Pour d'autres métiers on a aussi établi que plus de 90

pour cent de ceux qui reçoivent l'instruction doivent être toujours des femmes. Il s'agit de tailleurs, confectionneurs de vêtements en cuir ou en matériaux remplaçant le cuir, maroquineurs, opticiens, horlogers, nettoyeurs chimiques, teinturiers de textiles, etc. En même temps, dans les écoles pour maîtres, on envisage que 80 pour cent des personnes incluses dans cette forme d'enseignement soient des femmes.

Pour répondre dans une mesure toujours plus grande aux exigences qui incombent à la coopération artisanale dans le domaine de prestations de services pour la population et de petite série, des cadres sont instruits dans l'enseignement technique-professionnel et aux cours de qualification dans l'emploi dans plus de 150 métiers et on peut dire qu'il n'y a presque pas de domaine où les femmes ne participent pas.

Chères amies,

Comme suite au développement de l'activité de production et de prestations de services, de l'augmentation de toute l'activité économique, de l'augmentation des accumulations, le niveau de vie des coopérateurs, leurs conditions de vie et de travail se sont améliorés chaque année. Pendant le dernier quinquennat, 130.000 coopérateurs ont passé leur congé ou ont été envoyés en traitement dans des stations balnéo-climatiques. Tous les membres coopérateurs, femmes y compris, bénéficient d'assistance médicale gratuite.

On a aussi accordé une attention plus grande au besoin d'assurer le nombre adéquat de places dans les crèches et les jardins d'enfants pour les enfants des coopératrices. Nous avons nos propres jardins d'enfants, mais ce problème est radicalement résolu en Roumanie, car il y a des crèches et des jardins d'enfants dans les quartiers, dans les villes tout comme dans les villages. Il faut aussi mentionner que des indemnités ont été accordées pour incapacité temporaire de travail tout comme pour des congés de maternité de plus d'un million et demi de lei pendant le dernier quinquennat, et pour pensions et aides sociales de presque 4,5 million de lei. On a accordé une attention plus grande à la solution des problèmes de protection du travail, le nombre des coopérateurs a augmenté qui travaillent dans des ateliers nouveaux, dotés de technique moderne, dans des conditions protégées contre les dangers d'accidents et de maladies. C'est seulement pour la réalisation des programmes de protection du travail que les coopératives ont dépensé dans un quinquennat plus de 340 millions de lei.

Pendant la période actuelle on déploie des efforts tant dans la direction de l'intensification que du perfectionnement de l'activité politique-éducative, culturelle-artistique et du sport de masse, pour la formation du nouvel homme, pour faire toujours monter le niveau de conscience des coopérateurs artisans, en combattant avec décision les conceptions et les manifestations rétrogrades, pour promouvoir la formation et le développement de la conscience économique d'un homme ayant un haut niveau de connaissance, délivré de conceptions mystiques de toute nature.



Chères amies,

En même temps que les efforts déployés pour l'accomplissement des objectifs économiques et sociaux, le Conseil UCECOM a constamment milité sur la base des principes politiques qui se trouvent à la base de la politique extérieure du parti et de notre Etat pour le développement des échanges économiques et de la coopération internationale, pour amplifier la collaboration sur de multiples plans avec des organisations semblables d'autres pays. La collaboration a été élargie avec des organisations coopératistes des pays socialistes et d'autres pays du monde, on a fait des échanges de délégations dans les problèmes de l'activité économique et sociale; des participations à diverses actions à caractère international dans les domaines de la mode, de la coiffure, de la cosmétique, de l'art photographique; des échanges d'ensembles artistiques, de groupes de coopérateurs pour repos et traitement; des participations à des compétitions sportives qui ont eu comme résultat l'enrichissement de notre expérience et le perfectionnement de notre activité.

Sur le plan international, nous militons avec décision pour l'accomplissement de la politique extérieure active et constructive de notre parti et Etat. Caractérisée par le réalisme et un profond esprit constructif, la politique extérieure, promue avec constance par notre parti et Etat dont le brillant promoteur est le camarade Nicolae Ceausescu, Secrétaire général du parti, Président de la République, est fondée sur l'affirmation ferme et inébranlable des principes du respect de l'indépendance et de la souveraineté nationale, de la parfaite égalité en droits, de la non-ingérence dans les affaires intérieures, de l'avantage réciproque, du renoncement à l'utilisation de la force et à la menace avec la force, du droit inaliénable de tout peuple de décider tout seul sa destinée, de la collaboration et de la compréhension avec tous les pays du monde, de la garantie de la paix sur notre planète.

En affirmant à cette occasion aussi notre totale adhésion à la politique intérieure et extérieure de notre parti et Etat, reconnaissants des orientations et de l'appui dont nous jouissons de la part de notre parti et Etat, de notre bien estimé dirigeant, le camarade Nicolae Ceausescu, ainsi que de la camarade Elena Ceausescu, les travailleurs de la coopération artisanale parmi lesquels les femmes représentent une force si importante, sont fermement décidés à n'épargner aucun effort, à agir avec dévouement et passion révolutionnaire, à utiliser toute leur capacité et leur force de travail pour l'accomplissement exemplaire des tâches qui leur reviennent pendant ce quinquennat et dans par la suite en augmentant leur contribution au fleurissement futur de la Roumanie socialiste.

Nous faisons cela avec la ferme conviction que le plus noble but des femmes du monde entier est constitué par la défense de la paix, le brillant avenir des enfants, des familles et de tout le monde.

En vous remerciant de votre attention, je désire exprimer encore une fois notre satisfaction pour la possibilité d'avoir cette rencontre, en souhaitant de tout coeur un grand succès aux travaux du séminaire et l'accomplissement de ses décisions.

### Part Three

#### 16. Sénégal: L'expérience des groupements de promotion féminine au Sénégal

par  
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##### I. Historique du mouvement coopératif au Sénégal

Le mouvement coopératif est devenu de fait une composante de la vie nationale sénégalaise à partir de 1960, et constitue le mode d'organisation permettant de préserver les valeurs communautaires anciennes et de promouvoir un développement moderne susceptible de prendre place solidement dans les courants d'évolution du monde actuel.

Dans une première phase, la coopération a été lancée essentiellement dans le milieu rural avec pour objectif d'assainir les circuits de production



et de commercialisation de l'arachide, de démanteler l'économie de traite, de mettre fin à l'endettement usuraire des paysans.

C'est ainsi qu'à partir de 1965 toute la production arachidière était commercialisée par le mouvement coopératif regroupant seulement 9 pour cent de la population. Il devint un important instrument de l'Etat dans l'organisation de la production agricole du monde rural.

Dans le secteur urbain, l'action de la coopération sera d'abord orientée vers la distribution des biens de consommation. Le besoin en ravitaillement ressenti par les populations urbaines donnera naissance à des coopératives de consommation dans les régions de Dakar et de Thies. Par la suite, l'organisation coopérative sera enrichie de groupements artisanaux, d'ouvriers et d'entreprises de transport urbain. L'habitat viendra compléter le quadrillage de ce secteur.

Cela explique pourquoi, vers la fin de 1979, le mouvement coopératif sénégalais ne regroupera pas moins de 40 pour cent de la population, soit près de 2.300.000 adhérents avec 1.400.000 bénéficiaires des différents services coopératifs.

#### Rôle des femmes dans le mouvement coopératif

Le rôle des femmes dans le mouvement coopératif n'a jamais été dynamique, jusqu'à une récente période. De rares tentatives d'organisation des femmes en coopératives ont été opérées, mais les structures mises en place n'ont pas permis d'atteindre les objectifs sociaux, économiques et culturels qui leur étaient assignés pour n'avoir pas cerné dès le départ les réelles motivations des bénéficiaires de ces outils modernes de travail:

- l'absence de programmes adaptés aux problèmes féminins,
- le manque de formation technique des femmes,
- l'absence de formation en gestion,
- le manque de suivi régulier des actions entamées,

n'ont pas permis de pérenniser l'action coopérative en milieu féminin. Il en a résulté une démobilisation et un désintéressement vis-à-vis du mouvement coopératif.

Mais parallèlement à ce mouvement, d'autres types d'organisations populaires ont tenté de regrouper les femmes, et c'est de cette expérience dont il sera question dans l'exposé qui va suivre.

## II. L'Experience des Groupements de Promotion Feminine

### Historique

Au lendemain de son accession à la souveraineté nationale, le Sénégal s'est confronté à d'innombrables problèmes à l'instar de tous les pays qui avaient vécu le fait de la colonisation.

Ces problèmes avaient pour noms :

- Taux élevé de mortalité maternelle et infantile.
- Couverture sanitaire déficiente.
- Malnutrition.
- Absence d'hygiène et d'assainissement.
- Analphabétisme.

Conscient d'une telle situation, le Gouvernement d'alors a mis en oeuvre toute une politique, tout un système pour venir à bout de ces problèmes.

Et c'est dans ce cadre que s'inscrit l'action de l'animation rurale qui a démarré en 1959, et qui consistait en l'information, la sensibilisation, la formation et l'organisation des populations, afin qu'elles puissent prendre en charge la solution des problèmes qui se posaient et, partant, leur propre développement.

L'animation rurale s'adressait à toutes les couches de la population, mais un volet particulier a été réservé aux femmes eu égard aux discriminations dont elles étaient l'objet au sein de la société, et des rôles importants qu'elles étaient appelées à jouer au sein de la société en général et de la famille en particulier - pour opérer les changements nécessaires.

Ainsi, des thèmes tels que l'hygiène, la santé, l'économie familiale, etc. étaient développés auprès des femmes par des animatrices rurales recrutées dans le "tas".

Par la suite, à l'issue d'une évaluation critique de l'animation féminine, l'encadrement a appréhendé la dimension collective de la prise en charge du développement par les femmes.

C'est ainsi que l'animation des individus céda place à l'encadrement des groupes constitués existants tels que les associations à caractère religieux ou social.

Cette stratégie permettait dans une certaine mesure de se baser sur les réalités du milieu pour introduire un changement à tous les niveaux, changement qui ne pouvait être effectif qu'avec l'aptitude des femmes à résoudre les problèmes identifiés plus haut et leur capacité d'intégration au processus de développement du pays.

Ainsi, à partir de 1975, émergèrent les premiers groupements de promotion féminine, qui en plus de leur vocation socio-culturelle, intégraient une dimension économique. Les programmes d'encadrement furent améliorés et renforcés et les encadreurs recyclés.

#### Qu'est-ce qu'un groupement de promotion féminine

Le groupement est défini comme étant une structure populaire ou association de femmes non salariées vivant dans une même zone ou un même

village, ayant les mêmes intérêts, qui ont librement décidé de se regrouper, de mettre en commun leurs moyens, leurs idées, leurs expériences et de développer leurs activités afin de les rendre génératrices de revenus pour assurer la satisfaction de leurs besoins et, partant, leur promotion, leur participation au développement de leur milieu, de leur pays.

En définitive, le groupement de promotion féminine constitue un moyen de promotion, de libération, d'émancipation et d'intégration de la femme dans le processus de développement économique et social du pays et de sa participation à l'édification de la nation.

#### Cadre Juridique

Ils sont tous régis par des textes qui permettent non seulement leur viabilité, mais aussi leur reconnaissance. Ainsi, des statuts et un règlement intérieur organisent le fonctionnement de la structure.

Chaque groupement est créé à l'issue d'une assemblée générale constitutive sanctionnée par un procès-verbal et en présence de l'encadrement.

Il est dirigé par un bureau composé de neuf membres, en général:

- 1 Présidente
- 1 Vice-Présidente
- 1 Secrétaire générale
- 1 Adjointe
- 1 Trésorière générale
- 1 Adjointe
- 3 Commissaires aux comptes

#### Evolution des statistiques sur les groupements de promotion féminine (GPG)

Jusqu'en:

1981-----633 GPF  
1983-----901 GPF  
1986-----1390 GPF  
1987 (Octobre)-----2641 GPF, regroupant 246.361 femmes.

Ils sont ainsi répartis sur le territoire national:

REGION	N/BRE DE GPF	N/BRE D'ADH	OBSERVATIONS
DAKAR	57	3.742	A ce chiffre
DIOURBEL	289	24.669	(2641) il faut
FATICK	183	13.319	ajouter 659
KAOLACK	251	43.925	autres groupements
KOLDA	442	30.000	qui attendent leur
LOUGA	348	29.183	reconnaissance

SAINT-LOUIS	216	19.440
TAMBACOUNDA	195	8.159
THIES	287	50.225
ZIGUINCHOR	373	23.699

#### Activités des groupements de promotion féminine

Avant les orientations opérées à partir de 1975, les actions réalisées par les groupements avaient surtout un caractère social ou culturel. Les rares champs collectifs, tontines ou autres actions productives réalisés généraient des revenus destinés à financer les secteurs précités (champs religieux, baptêmes, funérailles, mariages, etc.) sans soucis d'épargne capable d'être réinvestie dans les secteurs productifs.

Actuellement, chaque groupement a comme base une activité économique autour de laquelle d'autres secteurs sont venus se greffer. Le changement des mentalités aidant, nous assistons aujourd'hui à une véritable révolution parce que les femmes ont défini en priorité des programmes liés aux préoccupations nationales qui interpellent notre pays.

La lutte pour l'autosuffisance alimentaire par l'exploitation des champs collectifs de riz, de mil ou d'arachide, la prise en charge des intrants agricoles étant assurée entièrement par les femmes, ainsi que les travaux culturaux, les femmes deviennent petit à petit de véritables producteurs. L'activité maraîchère est très répandue dans les régions où les disponibilités en ressources hydrauliques existent encore (Ziguinchor, Kolda, Saint-Louis, Thies, Dakar).

Les périmètres maraîchers de ces groupements participent de façon très significative à l'approvisionnement des marchés locaux et nationaux en fruits et légumes et à l'autosuffisance alimentaire des villages qui voient leur état nutritionnel s'améliorer. Le maraîchage est une source de revenus très importante pour les femmes.

Dans le domaine de l'élevage, l'embouche bovine, ovine et l'aviculture constituent au même titre que le secteur agricole, un autre créneau qui participe à l'autosuffisance alimentaire et à l'amélioration des revenus collectifs et individuels des femmes. D'ailleurs sur le plan purement traditionnel, le petit élevage a toujours été un secteur de prédilection pour les femmes.

La nouvelle politique agricole. Dans le but de créer les conditions de la relance du développement de l'économie rurale, une nouvelle politique agricole a été définie ayant pour objectifs:

- la responsabilisation du paysan et de la paysanne;
- l'approvisionnement en facteurs de production dont l'accès est grandement facilité au producteur qui en assurera désormais la gestion et la conservation.

- l'autosuffisance alimentaire par le développement de la filière céréalière grâce à la relance de la production par tous les moyens incitatifs possibles, à l'organisation de la commercialisation des céréales, à la transformation de celles-ci et à leur distribution. Cette stratégie devrait permettre de disposer de produits semi-finis, à la portée de chaque consommateur, dans n'importe quel marché, ce qui réduirait les charges de transformations traditionnelles assumées par les femmes.

L'achèvement des barrages en cours de réalisation, qui sont la conjugaison d'efforts de pays de la sous-région, permettra d'atteindre certainement l'objectif d'autosuffisance alimentaire.

Dans tous les cas l'accès des femmes aux périmètres irrigués a déjà fait l'objet de prévisions formelles et certaines fédérations de groupements de la vallée du fleuve Sénégal disposent déjà de procès-verbaux de délibération de conseils ruraux leur attribuant des centaines d'hectares de terre.

La lutte contre la désertification. En matière de lutte contre la désertification, les femmes ont joué un rôle déterminant dans la création et l'entretien de bois de village, la construction de foyers améliorés permettant parfois des économies de bois et de charbon de l'ordre de 40 pour cent. Sur la demande des femmes à l'occasion de la Quinzaine de la femme de 1987, le prix du gaz butane de cuisine a été diminué de 40 pour cent pour encourager son utilisation, en substitution au bois et au charbon de bois.

La Pêche. Dans le domaine de la pêche, l'activité des femmes concerne 33 pour cent des mises à terre de la pêche artisanale et fait appel à plusieurs techniques et types de transformation (salage, fumage, fermentation du poisson). Souvent aussi, quand les pêcheurs reviennent de mer et que la capture est débarquée, ce sont les femmes qui assurent la vente des produits frais.

La collecte des huîtres et des moules est une activité typiquement féminine dans la région de Ziguinchor (Sud du Sénégal). Les femmes disposent de pirogues motorisées et font appel à la main d'oeuvre masculine pour monter en haute mer et revenir avec la capture.

Les femmes qui transforment le poisson sont organisées dans 17 coopératives ou groupements avec 3.431 adhérentes et un capital de 3.431.000 Fr. CFA déjà libéré.

L'artisanat. Dans le domaine de l'artisanat, les femmes sont bien organisées, elles pratiquent en association ou individuellement. Les domaines de prédilection sont: la couture, la broderie traditionnelle et moderne, la teinture, la coiffure, la poterie, la vannerie, la fabrication de bijoux, de poupées, la reliure d'imprimerie, la tannerie, la parfumerie traditionnelle, etc. Les femmes artisanes sont inscrites à la Chambre des métiers et disposent de cartes professionnelles. Elles participent aux foires internationales et nationales et organisent souvent des expositions-ventes à l'occasion des quinzaines nationales de la femme.

Le petit commerce. En milieu rural comme en milieu urbain, les femmes excellent dans les activités commerciales. Elles sont plus nombreuses que les hommes sur les marchés et s'organisent bien pour leur approvisionnement et leur accès au crédit qui se réalise entre elles sur la base de tontines journalières rotatives.

L'extraction de l'huile de palme. Elle constitue dans certaines régions une spéculation importante pour les groupements qui s'y adonnent. Toutefois, il faut considérer que sur le plan technologique les recherches continuent pour la mise à la disposition des femmes d'outils performants capables d'améliorer les techniques d'exploitation et d'augmenter la productivité.

Actions sociales et sanitaires. Sur le plan sanitaire l'absence de structures de santé et de personnel qualifié avait souvent fait défaut dans certaines zones jusqu'à un passé récent. C'est en 1972, avec l'avènement de la réforme administrative qui décentralise les budgets des communautés rurales jusqu'au niveau le plus bas en permettant aux contribuables ruraux de programmer leurs ressources selon leurs besoins ressentis, que la situation sanitaire s'est beaucoup améliorée. En effet, les budgets étant surtout destinés à l'investissement, les communautés ont programmé en priorité la construction de maternités rurales (487), de pharmacies villageoises (1.265), avec l'appui de l'UNICEF, qui dans le cadre du Programme "Enfance - Jeunesse - Femme" a financé l'équipement de toutes les maternités rurales et la fourniture du premier stock de médicament pour les pharmacies villageoises. L'UNICEF a en outre financé la formation dans les centres de santé de matrones villageoises (6 mois) qui devaient par la suite prendre en charge le fonctionnement des maternités rurales au point de vue soins à la mère et à l'enfant. Toutes les matrones sont équipées de boîtes contenant les instruments utiles à leurs interventions.

Ces différentes structures sont gérées par un comité de gestion qui fixe un prix pour la pharmacie villageoise (entre 25 et 100 Fr. CFA) et pour la maternité rurale (500 à 1.000 Fr. CFA). Les recettes générées permettent de satisfaire les besoins en produits d'entretien, de renouveler le stock de médicaments, de désintéresser les matrones ou le gérant de la pharmacie villageoise et de prévoir une réserve pour l'amortissement du matériel. D'autres types de rémunérations existent telles que les travaux sur le champ de la matrone ou du gérant de la pharmacie villageoise. Il faut aussi signaler que beaucoup de maternités ont été construites par les femmes elles-mêmes sur la base de leurs revenus collectifs générés par une activité économique.

Des causeries sur la nutrition, la puériculture, la santé maternelle et infantile incluant la planification familiale font partie intégrante des programmes de tous les groupements.

L'allègement des travaux domestiques. La multiplicité des tâches domestiques et les contraintes liées à leur exécution constituent la plus grande préoccupation des femmes sénégalaises. C'est dans le but de libérer leurs membres de ces contraintes que les groupements considèrent ce volet



comme le préalable à toute action de production ou de formation en leur direction.

La mise en place d'unités pour la transformation des aliments ou de technologies appropriées pour l'exécution de certaines tâches domestiques permet de libérer la femme et de lui offrir une épargne-temps et énergie à consacrer à des actions productives, économiques et sociales.

Cette politique s'est concrétisée par le déploiement d'importants outillages constitués de:

- 1 028 moulins à mil
- 128 décortiqueurs à riz
- 76 décortiqueurs à mil
- 49 concasseurs à noix de palme
- 120 presses à huile de palme
- 15 moulins électriques
- 100 égrenoirs à maïs
- 2 700 claies de séchage et divers autres instruments.

Entre 1982 et 1988, les ressources générées par l'exploitation de ces équipements a permis aux groupements de capitaliser quelques 170 millions de Fr. CFA devant servir à renouveler les équipements mis en place, et assurera à long terme l'indépendance des femmes vis-à-vis de l'administration, parce qu'ayant compris le sens de la prise en charge par elles-mêmes de leur propre devenir. Le déploiement de tous ces équipements est jumelé à un vaste programme de formation en gestion et en mécanique et par la mise en place d'un système approprié de maintenance et de service après-vente.

A ce titre, il convient de citer en référence, le Projet "Groupements précoopératifs féminins en milieu rural", financé par le Programme des Nations Unies pour le développement (PNUD), le Fonds d'équipement des Nations Unies (FENU) et le Bureau international du travail (BIT).

Gestion des activités. Le groupement, aidé par l'encadrement, doit gérer toutes ses activités en même temps que ses ressources matérielles et financières. L'aspect gestion est très important dans nos programmes, car ce n'est que lorsqu'elle est bien assurée que les femmes prennent conscience de leur capacité à assumer la pérennité de leurs actions et comprennent le sens du dépérissement de l'encadrement.

Programmes de formation en direction des membres des groupements de promotion féminine et évaluation. La formation est une action commune à tous les groupements. En effet, pour chaque action programmée, les femmes définissent les connaissances à acquérir en vue de la réussite de celle-ci et planifient avec l'aide de l'encadrement un programme progressif de formation. Les thèmes définis sont développés par ceux qui dispensent la formation (cadres féminins, techniciens requis, auxiliaires compétentes choisies par les membres du groupement).

La formation se réalise au niveau du village, de la communauté rurale, dans un centre approprié ou auprès d'un autre groupement expérimenté selon les différents cas et possibilités.

Les cibles sont généralement composées de tous les membres des groupements ou à défaut des responsables sélectionnées pour leur motivation, leur réceptivité, leur disponibilité et leur ouverture. Elles sont formées en qualité d'auxiliaires et leur mission primordiale consiste à démultiplier la formation reçue au niveau des autres membres, sous la supervision de l'encadrement.

L'organisation du travail permet l'implication de tous les membres du groupement et favorise leur responsabilisation et l'instauration d'un système de travail rotatif.

L'évaluation est programmée de façon permanente tout au long de l'action-formation. Elle est réalisée conjointement par les femmes elles-mêmes, l'encadrement et parfois avec d'autres partenaires impliqués.

La structuration des groupements de promotion féminine en Fédération nationale. Devant l'importance numérique des groupements de promotion féminine, l'encadrement a pensé à les organiser en Fédération nationale pour réaliser les objectifs suivants:

- créer une structure de communication, de concertation capable de susciter une participation plus effective et plus efficace des femmes au processus de développement national;
- mettre en place un vaste réseau de groupements de promotion féminine autonomes et viables qui joue un rôle dans le développement de l'économie nationale et le désengagement graduel de l'état;
- renforcer le statut socio-économique des femmes par l'intermédiaire des groupements de promotion féminine;
- donner un cadre juridique performant aux groupements de promotion féminine;
- lutter contre l'isolement géographique des groupements et la faiblesse de leur impact économique par rapport aux partenaires commerciaux;
- mettre en commun les moyens économiques, financiers et humains des groupements pour leur permettre de se doter, grâce à la mobilisation de leurs ressources et grâce au crédit, d'équipements et de projets nécessaires à leur promotion;
- entreprendre les activités et fournir des services en amont et en aval de la production et autres activités susceptibles d'accéder à des économies d'échelle et à la valorisation des produits, ce que les groupements isolés ne sont pas en mesure d'effectuer;

- fournir des services de gestion centralisée, d'assistance comptable et de conseils en matière de gestion et de fonctionnement;
- familiariser les groupements aux concepts et négociations avec les interlocuteurs commerciaux (commerçants, transporteurs, organismes de crédit, etc.);
- former les leaders aux techniques d'organisation et de gestion;
- familiariser les groupements aux contacts avec les services techniques du gouvernement, les autorités administratives et politiques concernées.

L'Assemblée générale constitutive de la Fédération nationale des groupements de promotion féminine a été tenue le 21 Octobre 1987, sous la présidence effective du Chef de l'Etat, et a permis de mettre en place les organes de direction à savoir:

- un bureau de 40 membres;
- un comité exécutif de 150 membres;
- un comité de surveillance de 5 membres.

Par ailleurs, la Fédération nationale comprend les structures suivantes:

- 10 Fédérations régionales de GPF
- 30 Unions départementales de GPF
- 90 Unions d'arrondissement de GPF
- 317 Unions locales (communautés rurales) de GPF
- 2641 GPF (villages)

Chaque structure aux différents niveaux, dispose de statuts et de règlement intérieur de même que la Fédération nationale.

#### L'encadrement des groupements de promotion féminine

Selon le décret No. 84 - 1517 portant sur l'organisation du Ministère du développement social, la Division de la programmation et actions de la Direction de la condition féminine a pour mission de susciter et de favoriser la création de groupements de promotion féminine et d'en assurer l'encadrement technique. En effet, le GPF n'est que le résultat d'un encadrement mis en place depuis l'accession du pays à la souveraineté nationale. Initialement assuré par les animatrices recrutées dans le "tas", l'encadrement des GPF est maintenant du ressort:

- des monitrices d'économie familiale rurales sorties du CNFMEFR ou elles ont reçu une solide formation de 2 ans. Elles sont basées au niveau des arrondissements et font des descentes régulières au niveau des villages.

- des maîtresses d'économie familiale rurale sorties de l'ENETF à l'issue d'une formation qui dure 4 ans. Elles sont basées au niveau des départements ou régions et supervisent directement le travail des monitrices.

Somme toute, ces agents féminins coordonnent leurs efforts pour aider les GPF à atteindre les objectifs fixés. Aussi, elles font appel à d'autres catégories d'agents (agents techniques d'agriculture, d'élevage, de pêche, cadres de l'animation, etc.) dont les compétences sont requises pour la bonne marche des groupements de promotion féminine.

Au niveau central se trouve une équipe de conception et de supervision qui descend sur le terrain pour évaluer les actions qui sont entreprises par les agents d'encadrement à la base et les groupements de promotion féminine.

Ce qu'il faut noter c'est qu'aujourd'hui l'encadrement a dépassé le stade d'organisation des femmes en GPF et s'est orienté résolument vers des tâches plus pratiques touchant surtout des domaines économiques, à savoir:

- aider les femmes à développer leurs activités dans le cadre de projets;
- dispenser une formation en gestion;
- aider les femmes à rechercher des financements, à disposer d'équipements, etc.;
- fournir des conseils en matière de gestion;
- contrôler et surveiller;
- aider les GPF à travailler au sein de leur Fédération.

Par ailleurs, malgré ses nombreux acquis, l'encadrement est confronté à d'innombrables problèmes liés au manque de moyens, à son insuffisance et à la réalisation de son dépérissement surtout dans le contexte actuel de désengagement de l'Etat.

#### V. Perspectives

En définitive, c'est:

- envisager l'avenir des GPF dans le cadre de la Fédération;
- rendre opérationnels les objectifs de la Fédération par la conception et l'exécution d'un programme global et détaillé;
- pallier à l'insuffisance de l'encadrement et préparer son dépérissement par la formation d'auxiliaires au sein des groupements de promotion féminine;

- poursuivre les contacts avec les ONG susceptibles d'appuyer les activités de la Fédération;
- concevoir et mettre en oeuvre un nouveau système d'encadrement en direction des GPF fédérés;
- faire de la Fédération des GPF un partenaire social au service du développement national;
- constituer un fonds de crédit et de garantie, établi par la Fédération;
- aider la Fédération à adhérer à l'Alliance coopérative internationale.

## VI. Conclusion

L'expérience des groupements de promotion féminine au Sénégal est importante à plus d'un titre, pour avoir su créer les conditions de son maintien et de sa progression pour arriver à son stade actuel.

Grace à leur dynamisme et à leur expansion géographique, les groupements de promotion féminine sont devenus un partenaire privilégié du Gouvernement et un défenseur efficace des intérêts de ses membres. L'expérience nous enseigne que la participation des populations à la prise en charge de leurs destinées est un des moyens qui peuvent faire espérer qu'un jour nous pourrions voguer sûrement vers le développement.

L'idéal démocratique et égalitaire, l'adhésion libre, la ristourne aux membres en fonction du volume de leurs transactions avec leur coopérative, le réinvestissement, le développement de l'éducation, la coopération entre les coopératives qui constituent les principes du mouvement coopératif dans le monde entier, ne sont-ce pas ces mêmes principes qui régissent les groupements de promotion féminine?

Au delà de l'appellation, le groupe de travailleurs de la petite ville anglaise de Rochdale, qui est à la base du mouvement coopératif, serait fier des femmes sénégalaises qui ont tôt compris le fondement de leur lutte "L'UNION FAIT LA FORCE".

### Part Three

17. U.S.S.R.: The Development of Co-operation in the Soviet Union during Perestroika

by  
Natalia Prudtzkova

I would like to begin my report by stressing the importance of this international conference and highly praising the fruitful initiative of the Committee for Industrial and Handicrafts Co-operatives of the International Co-operative Alliance.

The important feature of the modern world is the growing interdependence of all nations, which makes it more or less integrated. Today, hardly anyone would negate the priority of general human values. Such a view of the current stage in international development is the basis of the new political thinking and activities of the Soviet Union on the world scene. Hence, our great interest in making the international exchange of experience more active, and in pooling the efforts on mass movements (including co-operatives) for settling global problems of development, and first of all averting a nuclear war and creating a nuclear-weapon free, non-violent world.

Much is being said about co-operation. The idea was born nearly two centuries ago, and has attracted millions of people since. Co-operatives were established as democratic organizations of mutual assistance created to improve the life of working people, and protect their economic rights from encroachment by exploiters.

Co-operatives in this country have a long history. The first co-operatives appeared before the October Socialist Revolution. In the first months after it, Lenin clearly formulated the policy of the Communist Party and the Soviet Government towards co-operatives. Its essence is explicitly expressed in his speech at a meeting of delegates from the Moscow Central Workers' Co-operative on November 26, 1918: "The co-operative movement is a huge cultural legacy that we must treasure and make use of".

In April 1918, Lenin signed a decree on "Consumer Cooperatives" which guaranteed the preservation of co-operatives created in the past and their use in the interests of the working people. Much can be said about the development of the co-operative movement in the Soviet Union at different stages of socialism. There were periods of unrestrained growth and periods of stagnation, limitation of co-operative activities and loss of democratic features of co-operatives.

But as I see it, the conference is interested in the position of co-operatives today, under perestroika. Let me say a few words about perestroika. Actually, it is a revolutionary, creative process designed to speed the progress of Soviet Socialist society, find new forms of social



organization, and open the way to the greatest creative force of free labour, by free men in a free country.

The ongoing perestroika is creating new forms of social organizations which will display the essence of socialism and its social and economic benefits to the best advantage. Perestroika is a radical turn in the economy, policy and culture towards man, his interests and needs, towards reviewing our ideas about socialist society and its ability to serve people and make their work and life better.

A new moral and political climate is developing in Soviet society. Cultural life is becoming richer. Everything is being done in the country to enable people to exert a decisive influence on the formation and activities of government and mass organizations, the life of worker collectives in conditions of glasnost: truth, criticism and higher demand.

The Soviet Union has passed through a significant stage of evaluating the past, the present and the future. Social awareness is being freed of dogmas, prejudice, illusions and utopias which have hampered the economic and cultural progress of the country for decades.

We have entered a new, no less important, stage of realizing perestroika, translating it from ideas and plans into reality. Work is proceeding along two main avenues: broad democratization of society and radical economic reforms.

Democratization has a special place in perestroika. The essence of perestroika, as Mikhail Gorbachev said, lies in the unity of socialism and democracy. The tasks of democracy are regarded most broadly. They are connected with the fundamental changes in management and hence production relations. We want to combine the interests of individuals, collectives and society more fully than before, to strengthen in the people a feeling of being masters of their land and to consistently implement the main principle of social justice under socialism, which is "to each according to his contribution".

This policy finds its roots in the October Revolution and Lenin. The theory and practice of perestroika are based on the analysis of conditions in Soviet society and proceed from the need to overcome everything that is alien to socialism. The goal is to return to the ideals and values proclaimed by the October Revolution and to revive Lenin's concept of socialism. One of the key links in this concept was Marx's idea about the fundamental, general human importance of co-operation in social progress. Marx wrote that "co-operation is a general form lying at the basis of all social systems".

Specifying this theoretical provision in conditions of socialism, Lenin noted the coincidence of co-operation in conditions of a worker's and peasant's government with the socialist system. In his article "On Co-operation", Lenin wrote that "given social ownership of the means of production, given the class victory of the proletariat over the bourgeoisie, the system of civilized co-operators is the system of socialism".

Lenin did not limit the role and significance of co-operatives to a specified stage of socialism. The use of co-operative forms of management is an objective necessity at all stages of socialism. These theoretical provisions of fundamental importance formed the basis of the idea expressed at the 27th Party Congress which stated that co-operation should be regarded "as an important form of socialist self-government and an effective means for the development of the national economy".

Co-operation is one of the best developed and viable forms of democracy that has proved its worth under socialism. Co-operative forms of labour organizations give vent to informal democracy, which finds expression in the voluntary formation of co-operatives. Their independent management does not call for outside participation in running their affairs. And lastly, democracy in co-operatives is best shown in the close interdependence of the interests of individuals and the collective.

It would not be an exaggeration to say that co-operation is today an important focus of public opinion in the Soviet Union. The very word came to be regarded as a synonym for perestroika. The press, radio and television give broad coverage to the problems of co-operation.

Why this interest? The answer is simple: the very nature of co-operation as a social and economic organization based on initiative and independence of the broad masses of the people, self-government, cost-accounting and self-financing, is in line with the current reforms for an all-round development of democracy, more independence for enterprises, social enterprise, greater role of worker collectives, and democratization of management styles.

The current interest in co-operation is due to a better understanding of social life in general and growing sympathies for more loosely organized forms of collective work in particular.

Though co-operative forms of work have an element of unpredictability and can complicate the co-ordination of interests of groups of people and society, they have one indisputable advantage. It is that they offer more independence and create optimal conditions for showing one's skills, initiative and economic independence. At the same time, co-operative forms of remuneration are closely linked to performance.

Speaking about new views on the role of co-operation and its development in the Soviet Union, I would like to point to three major elements.

1. A new attitude to co-operation is reflected in decisions and legal acts of the highest government bodies in the country. The politburo has discussed and approved guidelines for the development of cooperation. A new law on co-operation is being drafted and will soon be offered for national consideration. The Government adopted several resolutions designed to promote the development of new forms of co-operatives in industry and the services sector. Not long ago draft rules for collective farms were

published. Collective farms are still the main form of agricultural co-operatives. The draft will be discussed at the National Congress of Farmers.

Centrosoyuz has drafted new provisional rules for consumer societies (co-operatives). After discussion in all consumer co-operatives, they will be tabled for approval of the 12th Congress of Soviet Consumer Co-operatives at the beginning of next year.

These and other legal acts determine the economic, organizational and legal norms for co-operatives and create political and social conditions for the revival and development of Lenin's ideas of co-operation as applied to the current stage of socialism in the Soviet Union.

Our aims are to reveal the great possibilities of co-operation, promote its role in speeding the social and economic development of the country and its democratization and create conditions for involving more people in co-operation.

The new laws will promote the use of co-operative forms for meeting the growing demand of the population for goods and services. It will seal the principles of the development of co-operative democracy and determine relations between the state and co-operatives. Actually, we have opened the way to co-operatives, their initiative, self-government and their triple choice of economic management.

The new normative acts guarantee the right of people to voluntarily join or leave a co-operative to take part in running all its affairs: the independence of collective management in taking decisions pertinent to its tasks and social justice and equality through the right to work for a wage according to the quantity and quality of one's contribution and to social security.

All-round development of co-operation is regarded as a major factor for making production more dynamic, increasing social wealth and saturating the market with quality goods and services on the basis on the interaction between government and co-operative forms of ownership (which are equal).

The Law on State Enterprise (Association), which came into force on January 1 this year, states that along with government enterprises, co-operatives are the main link in the economic system, and work there is honourable, has high prestige and is promoted by the State.

The effective economic activity of co-operatives, the high labour productivity and efficient remuneration system, as well as the compatibility of the goods and services they provide are called upon to stimulate the development of economic competition between co-operatives as well as between co-operatives and state enterprises. Proceeding from the major importance of co-operatives to economic and social progress of society, national use of material and labour resources and further democratization of society, the

government supports the co-operative movement, promotes its development and guarantees strict observance of the rights and interests of co-operatives and their members.

2. Legal work to revive and promote the co-operative movement is complemented by broadening the spheres of activity for existing co-operatives speeding their economic progress and encouraging new forms of co-operation. There are different forms of co-operatives in the Soviet Union - production co-operatives (collective farms) and fishing, consumer, building, garage, orchard and other co-operatives.

It should be noted that these co-operatives (which we will call traditional) occupy an important place in the national economy. Collective farms (of which there are more than 26,000) produce more than one-third of the Soviet agricultural output.

The most numerous are consumer co-operatives having more than 60 million members and involving about 3.5 million workers. Consumer cooperatives are active in trade: the purchase of agricultural produce and raw materials from private plots, collective farms and state enterprises; processing and other activities. The system has more than 500,000 trade, procurement, production and other enterprises.

Its role in the national economy can be judged by the following figures. Its share in the total sale of goods is: 73 per cent of bread and bread products, 69 per cent of tinned products, 55 per cent of sausages and about 40 per cent of non-alcoholic drinks. Industrial co-operative enterprises produce 35 per cent of bread and bread products.

The line for radical change of Soviet society and greater democracy opens the way for further development of consumer co-operatives. The ongoing changes in the social and economic situation are conducive to higher rates of co-operative development. Over the past two years, consumer co-operatives increased the procurement of agricultural produce from the people by more than 20 per cent, the production of foods by 18% and the sale of produce to catering establishments by 14 per cent.

Yet we are aware that the great possibilities inherent in the democratic nature of co-operation remain largely dormant. We have not yet overcome the trend towards limiting the independence of co-operatives and their unions and imposing on them state normative acts.

Like all other spheres of social life, co-operatives are restructuring their activity on the basis of more democracy and better use of economic reserves and personnel. One of the priority tasks for co-operatives is to increase the purchase, processing and sale of agricultural produce. To fulfill this task, we will create in the near future a network of procurement and processing enterprises in the countryside. This is important if we want to procure and process more agricultural produce and in this way develop feed-back by selling our output (as well as other goods and services to the farmers).

Co-operatives are looking for new ways to organize trade and catering establishments in the countryside. Farmers should be able to buy everything without having to travel to big cities. So, we will greatly expand the network of small co-operative shops, cafes, and bakeries in far-away villages. We are building co-operative supermarkets and specialized shops and creating trade centres in regional towns and major villages.

Like state enterprises, co-operatives are looking for more efficient economic levels and testing them in practice. All our co-operatives and unions will have to develop a better system of incentives so that each member will know what he and his collective will get as a result of his initiative and productive work.

Now, about new co-operatives in the services. Recent data shows that there are more than 15,000 such co-operatives in the Soviet Union, although only a year passed after the USSR Council of Ministers approved provisional rules for them. They engage mainly in the production of consumer goods, public catering, the services, and buy old unwanted articles from the people for reprocessing. But co-operatives can be established in all spheres of production and social and cultural life, in agriculture, industry, construction transport, trade, the catering system and the services.

Co-operatives can engage in any economic activity (including outside its territory) which does not contradict its charter tasks and legislation.

Many of the recently established co-operatives show enviable economic enterprise, high productivity and the culture of production. They are a graphic realization of the principle of personal interest in the end result.

Yet many co-operatives are still too shy, probably because they lack experience. It has been suggested that we should expand legal provisions for and protection of the co-operatives, in particular in spheres of price formation and remuneration. These issues are being actively discussed in the press, on radio and television. Many proposals are advanced by cooperatives. We think that the legal and economic foundations of cooperative activity will be finalized in the Law on Co-operation.

In conditions of perestroika, we are broadening our views of individual enterprises which do not contradict the principles of socialism and can be an important way of meeting the basic demands of the people, and an additional source of income and procurement of private property.

The Law on Individual Enterprise, adopted in the framework of radical economic reforms, expanded possibilities for applying one's initiative, talent and creative quest. At the same time, the Law encourages the unification of private operators into co-operatives. First, this means that individual enterprises are a major reserve of labour force for cooperatives (as a logical pre-co-operative form of work). Second, this means that the process of uniting into cooperatives is to some extent inevitable, since the majority of individual enterprises depend not on unique professional skills



(as handicrafts) but on such activities that will be more efficient in co-operatives.

3. In conditions of perestroika much attention is being paid to the democratization of economic management, that is, democracy in production. This policy was sealed in the Law on the State Enterprise (Association).

From now on the activity of state enterprises will be based on the principles of self-government, independent planning, cost-accounting and self-financing. Worker collectives now have the right to take any decisions that do not contradict law, to elect managers, and own and use property, that is act as true masters. There is a distinct connection between these principles and co-operative ideas.

The difference between a state enterprise and a co-operative is in the organization of workers. At state enterprises, they are members of a worker's collective. In co-operatives, they are united by specific co-operative membership. State enterprises are established by the State, while co-operatives are established by individuals backed materially by the State.

State enterprises are established when meeting social needs is impossible without State participation and centralized planning and funding. Whatever the very nature of work, working and production conditions need to be maximally independent economically. It is pertinent to establish co-operatives and use their social and economic nature to the full.

I would like to stress that the Law on the State Enterprise, the Law on Individual Enterprise, and the draft Law on Co-operation are all links in the same process of democratization, which is the core of perestroika.

New democratic methods call for radical changes in the work of co-operatives. This idea can be exemplified. In conditions of glasnost and all-round promotion of democracy, there is a need to impart qualitatively new democratic elements into co-operation. The work of all co-operative bodies is democratized through active participation of all its members in decision-making and in discussing outstanding problems of economic and social activities of the co-operative in question. The system of relations between elected bodies and hired personnel will change, with the hired personnel becoming accountable to elected bodies. Aside from traditional elected bodies of management and control there will be elections of managers of all levels. Managers of shops canteens and other leaders of co-operatives will be elected.

One of the problems is how to make co-operative members interested in the work of their cooperative, revive their interest in co-operative values, promote voluntary activity and self-government.



Interest in the work of co-operatives could be promoted by material incentives. The democratic nature of co-operatives offers possibilities for better use of personnel in order to more fully meet the demand of the people in foodstuffs, goods and services. Co-operation is the simplest and most understandable form of management, where personal interest (the motive force in the system of interests) is combined with collective and social interests.

Co-operative forms are attractive for millions because their task is not just to derive profit but to meet the needs of its members. But in order to normally operate in modern conditions, co-operatives must be economically profitable, based on cost-accounting and self-financing. This calls for managerial enterprise and initiative of all co-operative members and their interest in the end result.

Co-operatives have broad opportunities for guaranteeing their members all social services - work, employment, education, the use of libraries, cultural centres, child-care facilities, health centres (including polyclinics, hospitals, health resorts and holiday hotels) and sports facilities. The role of differentiated services is growing, in particular for women, young people, people with impaired economic ability, and senior citizens.

Today, members of co-operatives cannot stand aside from social problems and the struggle of nations for peace, security and social progress. The best proof of this is the discussion at the congresses of the International Co-operative Alliance and the meetings of its Central Committee of such politically and socially important issues as "Co-operation in the Year 2000", "Global Problems and Co-operation", and "Co-operatives and Food Provision". The broad public interest in these problems (which is exemplified by this conference) shows that members of co-operatives are not going to limit their participation in the co-operative movement only to the basic needs.

The participants in this conference surely know that the Soviet Government has adopted guidelines for the restructuring of Soviet foreign economic relations. They were widely discussed in the Soviet and foreign press. More than 20 ministries and departments (including Centrosoyuz) have been vested with broad economic rights. Enterprises that produce many goods and services for export can engage in direct export-import relations (including with capitalist and developing nations), and establish a self-financed foreign trade organization for the purpose. Enterprises that do not enjoy this right can use foreign trade establishment of ministries and departments.

The restructuring of the Soviet Union's foreign economic relations will create conditions for greatly expanding our trade, developing direct links between Soviet co-operators with co-operative organizations in foreign countries, and establishing joint ventures. Centrosoyuz has established an organization of the new type on the basis of the Soyuzcoopyneshtorg foreign trade association. It will bear the same name Soyuzcoopyneshtorg but have more rights. I mean the transition from traditional export-import relations

to new forms, including joint ventures. Of course, we will choose partners carefully, giving priority to progressive co-operative organizations and those foreign companies which use favourable economic relations with the Soviet Union for strengthening peace and friendship among nations.

In conclusion, I would like to say that we in the Soviet Union are reviving different forms of co-operation. This work has only started but we see clearly that the co-operative movement, with its economic and social potential which can yield great economic effect and promote initiative, is one of the major ways to progress in Soviet society.

At this important stage in social development, Soviet co-operators will actively promote perestroika, qualitative renovation of life in the Soviet Union and national prosperity. These are the aims of Centrosoyuz, on behalf of which I address this representative Conference.

Thank you.

### Part Three

#### 18. U.S.S.R.: Women's Participation in Co-operation: Problems and Perspectives

by

Natalia Zakharova

The twentieth century is characterized, along with other prominent phenomena, by the radical changes in the status of women as defined by the more complete acceptance of their equality with men. This change has been based on the fact that economic growth and social progress are inseparably linked with enhancing the role of women in modern society.

Women comprise half of the potential capabilities of mankind. But the achievement of real equality between men and women is one of the most difficult and contradictory of today's social problems. Women's issues are tied to all other social processes. They are influenced by intensive technological development, urbanization, the involvement of women in professional labour, the breaking of the traditional modes of life, the stereotypes of behaviour and so on.

The world community has now come to the conclusion that women's issues are not of a local or national character but are of global significance and must be tackled at the global level. By a decision of United Nations Educational, Scientific and Cultural Organisation (UNESCO), the "Status of Women" has been listed among the pressing global issues.

In our country, socialism offered new perspectives for women. The Great Socialist Revolution of October abolished all legal limitations for women that had existed in Tsarist Russia. The first decree of Soviet power proclaimed equal civil, social and political rights for women; creating the conditions for social and spiritual emancipation. We were the most progressive country in the world in decisions concerning women's issues. The deep social-economic transformations favour the growth of female labour activity in all spheres. We have reached the highest level of women's employment in social production. Now about 90 per cent of working women are involved in the national economy.

Women are included almost in all of the 290 professional groups that embrace practically all kinds of professional activities in the national economy. Women occupy more and more stable positions in the industrial sectors of production, where they constitute two-thirds of the total number of national employees.

Industry became the main sphere of female labour. The distribution of women among the branches of industry depends upon a whole range of factors. The historically determined system of labour division considerably influenced the processes of distribution of female labour. The system takes into

account the biological and social roles of men. That is why many women are concentrated in the traditional female occupations. But life goes on. We witness the process breaking down the traditional stereotypes as more and more women enter branches such as machine engineering, chemistry, electronics, etc.

The correlation between male and female labour is undergoing permanent changes. Many occupations which usually were considered to be predominantly "male" are being selected by women, and in the sphere of pure female occupations the number of men is growing.

The structure of women's employment is changing under the influence of the rapid development of the non-industrial sphere. Two-thirds of all employees are women. We can even speak about whole sectors which have been feminized. In 1987, women made up 83 per cent of the employees in the health care, physical culture and social security sectors out of the total number of wage and salary earners, 95 per cent in education and 94 per cent in culture.

More and more women are taking active part in science. Women constitute 40 per cent of the total number of scientific workers. More than 500,000 women are managers at national enterprises or establishments. Approximately one million women are at the head of departments, workshops, laboratories, etc.

In general, analyzing the position of women in employment, we can characterize the existing tendencies as positive. In reality, all female human resources that might be involved in the national economy are exhausted. So the further effective application of female labour potential supposes the qualitative improvement of their occupational structure within the industries and regions.

The level of education plays an important role while defining the qualitative characteristics of female labour potential. Education is one sphere in the U.S.S.R. where complete equality has been achieved. Men and women have equal starting opportunities for social growth and development.

The level of education will determine the type of employment women will be involved. In 1987, women accounted for 60 per cent of the specialists with higher or specialized secondary education. The changes in the proportion of women engaged in physical and intellectual labour also confirm the qualitative improvement of the female labour force. The advancement in the educational level considerably expands the boundaries of their employment.

The higher the level of education, the more involved women will be in the national economy. Along with their professional labour activity, women enjoy their economic independence and desire to implement themselves not only within the family but in the outside world as well. We are sure that this process cannot be stopped. So the ideas about how to decrease or release women's employment, taking into account the "double burden" are doomed to failure.

But although women have equal starting opportunities, the professional woman's career lags behind the professional activity of men. Women, who have approximately an equal level of education with their male counterparts, lack professional training. This is a reality for both blue and white collar workers, and it is the reason for many negative consequences. The lack of special professional training puts women in the lower levels of social production, right from the very beginning of their professional activity.

Nothing good can be said about the improvement of training opportunities. Under the present conditions, two-thirds of working women do not improve their qualification after marriage. They continue to work on the basis of their previously acquired knowledge.

Consider these issues from the economic viewpoint, from the viewpoint of the branches where mainly women are employed. These are health care, education, culture, etc. The possibility of improving the professional level of women determines the skills of the labour force, its quality, and consequently, the quality of the produced services.

The peculiarities of the women's professional career determine mainly the difference in the rates of wage/salary growth among men and women. During the first ten years of marriage it is revealed most widely among married women. Then after 10-15 years of marriage wages and salaries begin to increase. But unfortunately, the growth is connected mainly with the changes in occupation, place of work or branch of industry. From the light industry, women go on to heavy industry. Thus, their engagement in hazardous jobs is increasing. We can explain such behaviour at least by two reasons: 1) desire to achieve some level of material provision before retirement, i.e. to receive higher pension; 2) the desire to compensate their professional inactivity of the past. There are also personal motives for entering strenuous, dangerous jobs on account of their own health -family conflicts, sometimes due to alcoholism.

We also notice that when men leave such jobs, they are better qualified and therefore look for more prestigious jobs. Their places are taken by less qualified women. These women try to increase their earnings by taking these new jobs.

According to the results of sociological surveys, only one-fourth of women are able to rest from nervous and physical strain. While analysing the health indicators of women and men, we came to the conclusion that though the men live longer, the quality of life for women is lower. The strenuous and hazardous working conditions as well as the double burden -at work and at home- are some of the reasons why this occurs.

The principle of socialism -equal pay for equal work- has been implemented in our country in relation to women long ago. But considering the labour remuneration in general, it turns out to be that average wage/salary of women is lower than the wages received by men. This difference can be expressed by a three to two margin. The differences in



earnings determined by the sphere of labour application make up only 15 per cent. The rest is the result of unequal opportunities in the professional careers of men and women.

According to our survey, approximately half the women have not been promoted during their professional activity, while 80 per cent of the men have. In general, women's employment has a pyramidal structure where the higher the level, the less women are present. On the top levels of management, the share of women is steadily declining. The difference in the professional promotion of women is determined, along with the objective reasons (which we mention earlier), by the existence of the traditional stereotypes concerning the role of women and men in society. It is common to think that there is no need for women to look for promotions or work on their careers. We have not taken into account that the changes in the structure of public needs cause the changes in the needs of woman herself. The professional labour is the important component of our consciousness. The job is comprehended by women as the centre, where she can reveal her talent, intelligence, etc. It is necessary to change the range of social values according to which the upbringing of women is oriented to the household and family, and not towards a professional career.

By trying to return the women to the home, justifying such an idea by the desire to free women from their double burden, we simply try to conceal the poor development of our social infrastructure -insufficient development of public services, the quality of pre-school establishments, etc.

Universal human ideals are incompatible with any form of inequality either in social or family life. According to the Marxist concept, social equality between man and woman lies through the latter's participation in social production, in the development of the public service sector, and by pursuing an active policy in both directions.

Our country is now experiencing a radical restructuring. The aim is to advance our society to new frontiers and strengthen socialism. It has two key directions: democratization of all aspects of social life and radical economic reforms. Restructuring affects more and more spheres of life and the interests of all social groups of the population, including women. The main component of the radical economic reform is the development of Lenin's idea about co-operation. A new law "on co-operation" has been adopted recently. The goal of this law is to reveal the potential capabilities of the co-operation, to show its role in the social economic development of the country, enforce the democratization process and create the conditions to bring the people much closer. The successful outcome of these goals depends largely upon the involvement of women into co-operation, since they constitute 50 per cent of the country's work force. According to the law, cooperatives can be organized in agriculture, industry, construction, trade, public catering and in other different spheres of life. There should be two types of co-operatives: productive and consumer societies.



The main purpose is to satisfy the needs of the population in goods and services, and to increase the people's welfare. As far as the issue of women and co-operation is concerned, we can underline three main aspects: first, the expansion of consumer supply will inevitably improve the position of women. It allows women to participate more efficiently in the professional sectors.

The all-round development of the public service sector is aimed at reduction of the double-burden of working women. It is planned to develop the various forms of public upbringing for children and now we have already witnessed that more and more co-operative pre-school establishments are appearing. These are groups with an extended day, a day-time group, evening groups, etc. The development of construction co-operatives and, thus, the growth of housing construction will also be good for women, since she still mainly performs two social functions, that of housewife and worker.

Second, the participation of women in co-operatives will allow women to combine their professional careers and family responsibilities in a more efficient manner thanks to the flexible working hours. In the co-operatives it is easier to establish the incomplete working day/week, etc.

But here we face the backside of the medal. According to the law, women and men have equal rights. All privileges for pregnant women or women with children are guaranteed. But under the conditions of self-accounting and self-financing there is a selective attitude when it comes to the labour force. And there is a danger that the comprehension of women as second-hand workers will remain or even strengthen. I will not repeat here the objective reasons for justifying the existence of such comprehension : the lower training standards for women, the double burden, interruption of work because of child birth, etc. as well as the existing traditional stereotypes of the main role of women - as mother and wife. So there is a real danger that women will constitute the marginal groups of the labour force and might be excluded from the upward professional process. How do we guarantee that women's rights, as stated in our laws, are complemented in reality? How do we provide real social security? By the way, the older workers, the disabled and youth. We think it is possible to seek the solution by combining the two principles: administrative influence, i.e., it is necessary to define the quotas of marginal labour force in co-operatives. But it will not work if co-operatives are not given privileges. These privileges must come in the form of economic mechanisms. Maybe it is reasonable to establish some normative compensation from the received benefits. So this problem is very urgent and it still awaits decision and adoption.

If society is oriented on the creation of equal social conditions between women and men, the economic conditions under which such factors as sex, having children and taking care of the family should not be negative factors as is very often the case today. Only then can the legal rights of women be implemented in reality.

The third aspect is closely connected with the second one. Will women organize their own co-operative? Will they be able to overcome the difficulties? For example, a reduction in the number of ministers is planned in our country. There are many women white collar workers. The initial step is to phase them into other jobs, keeping their previous average salary. But what will come in the future? It is our task to help them find themselves in the co-operative.

Unfortunately, we do not have any figures concerning the rate of women's participation in the co-operative movement. So it is difficult to reveal all the possible problems. But the general tendencies we might and can foresee (and we shall be glad to know the experience of other countries in this sphere), will help us prevent the negative consequences of this through general positive activity.

The main direction towards actual equality of men and women lies in the creation of equal social conditions, providing individual attention to the personality of men and women in all spheres of life. Only through these means can prevent the losses of valuable economic and human resources, and even more - to secure the family.

### Part Three

#### 19. Vietnam: Vietnamese Women in the Co-operative Movement

by  
Nguyen Ich Chuong

##### I. Introduction

Development is about people and concerns all people. In the developing countries most people live in the rural areas. About 50 percent are women who are imbued with strong and legitimate hopes and aspirations, yet face many difficulties and constraints in the development process.

Experience of human beings in the process of conquering nature and mastering their society indicates that unity and co-operation in the community are the decisive factors for achievement and success.

For many decades, in the countries throughout the different regions of the developing world, co-operatives have been recognized as vital institutions for socio-economic development of the disadvantaged groups of society, especially the rural community. Rural women are reckoned among the groups.

The movement of co-operativization in Viet Nam has undergone sustained growth through almost three decades. A great and valuable contribution to this movement has been made by the Vietnamese women who make up more than 50 percent of the cooperative members in this country.

It is necessary to review and share experiences in all aspects of success, and failure or shortcoming of the co-operative movement between the countries and regions. Among other things, the role and involvement of women in this movement must be identified and reviewed for formulating guidelines and checklists for action.

##### II. Movement Evolution

Viet Nam, a developing country, has taken the path to socialism. Since its August 1945 Revolution, there have been many important events and changes in the country, especially in the rural areas:

- The Agrarian Reform Decree was issued on December 19, 1953. Land Rent Reduction and Agrarian Reform were carried out.
- Amendments to the Agrarian Reform Policy were made on March 26, 1955.

The Agrarian Reform completed by 1957 brought about deep changes in rural North Viet Nam:

- a) 818,132 hectares and 100,000 draught animals of the colonialists and landlords were confiscated, and requisitioned-by-purchase distributed to 2,217,256 farmer households consisting of 8,449,242 landless, near-landless, poor and middle-income farmers with no difference between men and women.
- b) Before and after the Agrarian Reform the land - person ratio of the poor farmer averaged between 212 square metres and 1,390 square metres. The "Land to the Tillers" slogan became reality. Male and female farmers at all levels became the landowners. Those who wanted to be real farmers had the right to obtain land for their livelihood.
- c) Along with Agrarian Reform, democratic reforms were also carried out. These brought about the abolition of the landlord class and exploitation of man by man, the right of access not only to land but also to other resources, more employment opportunities and a better attitude of equality between men and women.
- d) The role and position of women both in public and within the family were heightened and recognized. Discrimination against women was further criticized.
- e) The literacy rate and cultural level of rural women increased as a result of many intensive training programme campaigns.
- f) More women, especially among the poor, were elected to the rural leadership and became presidents/deputy presidents or members of local authorities and mass organizations.
- g) People's power and the system of governmental and non-governmental organizations were strengthened and consolidated. Oppression, both moral and physical, in rural areas against working people, and women in particular, was basically eliminated.

In short, the Agrarian Reform and democratic reforms turned women from being the ruled to becoming the masters.

The movement towards co-operativization followed Agrarian Reform by starting up very primitive forms of economic activity in units called mutual aid teams, with the aim of exchanging labour and other resources between farmers and overcoming difficulties and constraints in order to increase their income. Then a number of these teams formed small size and low management level co-operatives. The high tide of the setting up of agricultural co-operatives in the country was from 1958 to 1961. The movement was then further developed and strengthened by simultaneously carrying out three revolutions: a revolution in production, revolution in science and technology, and revolution in ideology and culture. Science and technology were the key aspects of the revolution. As a result, while the different campaigns for management improvement, institutional reorganization and production restructuring were taking place, co-operative regulations were also issued as instruments for their implementation.

After the liberation of South Viet Nam (1975) and the reunification of the country (1976), the farmers in the south carried out great agricultural reforms, which included land readjustment and redistribution among farmers. Later, they set up production collectives and co-operatives. This movement was basically completed by 1985-1986.

Along with the process of establishing agricultural co-operatives, fisheries and agroforestry co-operatives were set up, and non-farm co-operatives for producing mechanical goods, clothes, woven materials, bamboo and wooden goods, bicycles, glass, rubber, paper, china-ware, etc. were also established.

### III. Co-operative Approach to Development

After the agrarian reform and other social and democratic reforms (1955-1958), rural North Viet Nam tackled the following changes:

- Accomplishment of the slogan "Land to the Tillers". The farmers became the landowners and real masters of their communities. Power really belonged to the people.
- Exploitation and oppression of the farmers, especially the poor, were basically eliminated. No exploiters/oppressors or landlords joined the authorities at any level. Poor farmers participated at the local leadership.
- Rural productivity and production increased moderately (mainly due to the liberation of productive forces).
- With more incentive policies, farmers at all levels worked with zeal and were happy to reorganize and develop their rural areas.
- More equality between the people, men and women, husbands and wives, was observed.

#### Limitations and Constraints

- 90 per cent of the population lived in rural areas with a high growth rate (over 3 per cent). Consequently, the land-man ration, already the lowest in the region (1,300 square metres per person), declined further.
- Underdeveloped industry could not utilize much of the surplus labour force in the rural population.
- The infrastructure and technical foundation for agricultural and rural development improved slowly.
- There was a limitation of investment funds for reconstruction and development as a consequence of the war of resistance.

- Productivity increased but was still low. Every year natural calamities (typhoons, cyclones, heavy rains, floods, droughts, pests and diseases) proved that the small farmer could not survive on his own.
- In a few places there was a tendency towards economic polarization (rich and poor) in the private small landowner sector.
- It was observed that in rural Viet Nam there was a strong tradition of mutual assistance among the people, especially during difficult times such as natural disasters, epidemics or war.

Against this background, and in order to bring into full play the success of the agrarian reform, the Vietnamese farmers opted for the path of agricultural co-operativization for development, on the basis of the three following fundamental principles:

- Voluntarism,
- Mutual interest and
- Democratic management.

Farmers, without differentiation of sex, joined together to establish different forms of collective economic business units. They concentrated mainly on mutual aid teams, work exchange teams, production solidarity teams, production collectives and co-operatives.

On the basis of this collective system, the potentials of the labour force, land and other resources, traditional occupations, initiatives, creativeness ... were easily mobilized and pooled for development. The co-operative system facilitated the introduction of new technology.

#### IV. The Role, Aspirations, Needs and Political Commitment of Women

During the colonial period, the women's role in public was not recognized and was rejected by the family.

Since the 1945 declaration of independence and up to now, the country's Constitution and a number of resolutions, instructions and policies introduced by the Government have stipulated and ensured the role, functions and rights of women. Here are some achievements:

- Men and women have equal rights at the political, economic, cultural, social and in family levels. The State and society are responsible for raising the political, cultural, scientific, technical and professional standards of women and constantly promoting their role in society.
- The female labour force should be rationally reallocated and employed, and adequately trained, fostered and protected. In the reallocation of the social work force, the State is to take into consideration women's physical and physiological characteristics and their reproductive and maternal functions. Priority must be given to female recruitment in all



occupations suitable for female labour. Women will be exempted from all heavy jobs and occupations detrimental to their health. Men and women receive equal pay for equal work. Women are entitled to pre-and post-natal leave, with full pay if they are salary-earners or maternity allowances if they are cooperative members.

- The State protects marriage and the family. Marriage is based on the principles of voluntary consent, progressive outlook, monogamy and equality between husband and wife.

- Adult education courses must be provided for women so that they can meet the requirements for higher education enrollment.

- At the leadership level, one third of the seats of the elected People's Council should be given to women. Women must be appointed to the People's Committee at all levels. Qualified women should be promoted to key posts such as president, vice president and standing member.

Through many stages of the development process, women who make up more than half of the population have struggled to obtain their legitimate aspirations and basic needs as follows:

- Peace and national independence
- Equality
- No discrimination in any aspect
- Access to resources
- Available jobs
- Social activity participation
- No exploitation of man by man
- Prosperity

Basic needs: Food  
Clothes  
Housing/shelter  
Literacy  
Minimum sanitary conditions

In order to obtain the above mentioned aspirations and basic needs, Vietnamese women, and in particular the rural women, have in fact actively and persistently participated in the struggles for restoration of peace and national independence, implementation of social and democratic reforms, movement of co-operation, family planning and others. Through their participation, the role and functions of women both in public and in the family have been recognized and highlighted.

## V. Women's Involvement in Co-operativization

### 1. Structure and functions of:

Production solidarity teams (mutual aid team/work exchange teams):

A primitive form, popular in the late 1950's and early 1960's;  
An average of 25-30 households, 60-80 labourers;  
State land ownership regime but separate household land allocation by the agrarian reform;  
Helping each other in lending/borrowing capital/material inputs, labour, production means;  
Production performance is conducted by the individual farmer.

Production collectives:

A collective economic business unit with a low level of management;  
An average of 46 hectares of land, 50 households, 250 inhabitants including 125 labourers;  
Sharing some main production means, capital material inputs, credit/loans;  
Joint investment for irrigation-drainage systems and other infrastructure development;  
Collective's main activities are under the direction of the director and deputy director;  
Having collective funds.

Co-operatives:

Viet Nam has agriculture, agro-forestry, fishery, marketing, credit, consumer goods, and non-farm co-operatives which in turn produce mechanical goods, clothes, woven materials, bamboo and wooden goods, bicycles, glass, rubber, paper, china-ware, etc.).

Most of the co-operatives are multi-purpose. Others, such as the crop-livestock-fishery-handicraft integrated co-operatives are called, in short, agricultural co-operatives. On the national average, one multi-purpose cooperative has:

150 hectares of arable land, 350 households, 1,500 inhabitants including 550 labourers; (highest average of some co-operatives: 400 hectares of arable land, 1,500 households, 7,000 inhabitants including 2,600 labourers);

7-15 production brigades (crop, livestock or fishery production) and specialized brigades (water management, seed production, handicraft, construction, transportation, etc.). Head/deputy head and accountant of brigade help supervise,

monitor and record the co-operative on the basis of the contract between the co-op member household or individual co-op member and the co-operative.

An elected managerial board of five to seven members headed by a manager. The board conducts the co-op's operation based on the organization's plans and the product quota contract agreed upon by the co-op members.

There are in the country over 16,000 multipurpose farming co-operatives and 39,000 production collectives. Around 93.19 per cent of the rural households participate in co-operatives. They own 80.84 per cent arable land, not including thousands of non-farm co-operatives located in cities, towns or district township.

The farm co-operatives belong to the leadership and management of the Ministry of Agriculture and Food Industry; the non-farm co-operatives belong to the Central Co-operative Union.

2. Women's participation:

a) What benefits can women get from the cooperative?

If women join the co-operative, they can:

- Share in access to land and other resources for their livelihood;
- Have more opportunities in getting jobs suitable for women;
- Attend the social, economic and professional training programmes so that they can improve their capabilities in all aspects;
- Participate in income-generating activities;
- Make full use of material and technical foundation and welfare facilities such as maternity clinics, crèches, kindergartens, shops arranged by the co-op for their work, study and rest;
- Have more income, enjoy an equal status with men and lead a better life.

b) What conditions should women have for their effective participation in the coop?

- First and foremost, women should have the right of access to land and other resources stipulated by the constitution, laws or relevant regulations. These rights are protected and ensured by the people's power (the power by the people, of the people and for the people is the best).
- Women should also have appropriate and effective organizational and managerial systems to ensure their rights in practice.

- The physical and physiological characteristics, the reproductive and maternal functions of women should be properly considered by the community and organizational system.

- Continuous training programmes for women, especially young women, to improve their political, cultural, scientific, technical, professional and aesthetic standards are also very important.

c) Activities in co-operatives suitable for women:

There are a lot of activities in the co-operatives suitable for women:

Seed production, seeding, transplanting, fertilizer application, pests and disease surveillance and control, irrigation and drainage, weeding, harvesting, animal feed and post-harvest processes, animal and fish rearing ... The labour force of women makes up 57 per cent of the total agricultural labour force.

Women labour force distribution by region (in Viet Nam):

Red River delta:	68% of total farming labour force
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Hilly area of the north	64.4% - do -
Mountains of the north	54.2% - do -
Central coastal areas	54.0% - do -
Mekong River delta	53.0% - do -

In the non-farm co-operative: Handicrafts (art articles, lacquer work, bamboo/wooden goods, carpets, garments, embroideries, mechanical parts, bicycles, furniture, food processing, rubber paper). These activities occupy more than 60 per cent of the total.

3. Institutional arrangements:

The experiences drawn from Vietnamese women's involvement in the co-operative movement for development have proven that women always need attention and support of the Party, Government, mass organizations, associations and research institutions. From the central to grassroots levels they must receive not only the guidelines, resolutions, instructives, laws, regulations on issues but also the personnel resources to implement the issues. Mass organizations like the Women's Union and Youth Union always play an active role to help women.

The training, broadcasting, information and documentation programmes supported by the institutional systems for women are very important.

4. Factors to be improved for women's more effective participation:

Some factors have inhibited the efficiency of women's participation

in the co-operative movement. Appropriate measures must be taken to improve the limitations:

- More attention to diversification of farm and non-farm activities for more employment opportunities for women in co-operatives.
- Promotion of appropriate technologies for an increase in women's productivity and a reduction of physical effort.
- More programmes and measures to alleviate burdensome family duties.
- Intensification of management and professional training programmes for women; the introduction of technically-oriented education programmes for girls as part of their primary and secondary school education.
- Strong commitment to timely changing of social and economic policies in favour of women.
- Strengthening the coordination and collaboration between Party-Governmental-Non Governmental Organizations/systems dealing with women's advancement.
- Improvement and extension of communications media down to the grassroots level; and data collection and analysis and information dissemination and documentation, to serve women.
- Promotion of regular international cooperation in exchange of experiences of women in the cooperative movement for development.
- Removing the burden of large families through family planning.

### Part Three

## 20. Yugoslavia: The Co-operative Approach to Development: Regional Experiences in Economic and Social Policies

by

Mara Rupena-Osolnik

### I. Introduction

My paper deals with the co-operative approach to development as well as with regional and national experiences in economic and social policies.

My presentation is based primarily on the Yugoslav experience (by its socio-economic system and its aspirations, Yugoslavia does not belong to the European socialist countries or to the market economy countries). In order to make my statements more understandable, I wish to first explain the development of co-operatives in Yugoslavia, the problems we are presently encountering and the nature of the possible solutions.

### II. Characteristics of Co-operatives in Yugoslavia

In Yugoslavia, the co-operative concept and movement have a long tradition. This is illustrated by the fact that the Co-operative Association of Serbia participated in the initial meeting of the International Co-operative Alliance (ICA) held in London in 1895, where only seven co-operative representatives from the whole world took part.

The development, types and operation of co-operatives in Yugoslavia before the Second World War are comparable to those in other countries. In some parts of Yugoslavia, women were usually not the owners of the land and consequently did not have decision making power nor the right to vote. Often they were also illiterate (Table 1). For these reasons, women rarely managed their farms or independently decided to join the co-operative. However, they strongly influenced the operation of the consumer, health and housing co-operatives.

During the Second World War (1941 - 1945), a massive liberation movement took place on Yugoslav territory in which a large number of women participated. They were pursuing the goal of full equality. By fully participating in all war tasks and activities, women assumed the responsibility not only for their families, but for the destiny of their region and country.

In the first post-war years, the most radical changes occurred precisely in the rural areas. Enormous efforts were necessary to rebuild the destroyed and burnt villages and in this context, an important role was played by the so called "renovation co-operatives". An agrarian reform was carried out and property was distributed among rural labourers and peasants owners of small



lots. This was followed by a period of collectivization, where the main objective was the establishment of large socialist farms and working co-operatives. Unfortunately, these were more often the result of political pressure rather than the free will of the farmers. During those years, the entire socio-economic development of the country was directed from above and the state administration played an important role. But in spite of all this, local initiative was not dead. In many places women became and remained the initiators and organizers of the struggle to revive the villages and work the land. In agricultural working cooperatives (AC), women could for the first time see that the value of their work was respected and even remunerated. In this way, women's work was liberated from the patriarchal economy and became equal to men's work.

When socialist self-management was introduced, it penetrated into all spheres of social development. The focus of decision-making was transferred from state organs to the working people and their organizations, according to the place of work and residence.

Self-management gave an impetus to the development of co-operatives, in the sense of their greater autonomy from the administrative intervention of the State and its organs. It stimulated the development of democratic relations within the AC and promoted their greater autonomy in decision-making processes concerning organization and work. In the past, a large number of agricultural co-operatives had been established as a result of political pressures and consequently, they were not considered to belong to the people. That is why in this period, the majority of AC co-operatives was dissolved and only 15 per cent of the land was left in public ownership. But at the same time, the so-called agrarian maximum was established, i.e., 10 hectares of arable land per farmer family, which at the time, was considered to be the amount of land which could be tended by the farmer and his family without having to hire extra labour. With the development of agriculture it became necessary for the owners of the land to establish different forms of co-operation with industry and large agricultural organizations, and in 1970, the systems of co-operatives was revived.

The process of intensive industrialization and urbanization in the country brought about rapid changes in the population structure (Table 2). Changes which in some countries occurred over the span of a century, took place in Yugoslavia in a very short time. The share of the agricultural population fell considerably. Only old persons remained in the villages while the younger ones moved to towns. For this reason, the need for ACs became more urgent thus leading to their revival. In Yugoslavia today, the necessity of abolishing state intervention in the economy and the importance of the market as the yardstick of economic efficiency are becoming increasingly emphasized. There have been considerable changes in the attitude towards small private enterprises and small and medium enterprises in general, almost always undesired in the past, which has opened new possibilities for the development of co-operatives.

The current development programme in Yugoslavia takes into account the experiences of the market economy, without renouncing to the achievements of

socialist self-management. New forms of co-operation between private entrepreneurs and public interests are being formed. The new constitutional amendments which are the subject of public discussion at the moment, foresee important changes in the concepts of state, co-operative and private ownership. These discussions are being held in the spirit of searching for new ways and solutions which should take into account the demands of the social, cultural and technological progress occurring on the eve of the 21st century.

Yugoslavia's search for its own social and economic model impacts on the development of the co-operatives, which has a lot in common with the efforts being undertaken by developing countries. Another important goal is solving the problems of development within one particular country in which some areas are more developed than others.

### III. Co-operatives as Factor of Development

The Yugoslav experience shows that co-operatives can be an important factor of development. Their role is particularly felt in the following areas:

- 1) Co-operatives promote business and the economic efficiency of their members, which is present, in the field of agricultural production as well as in the other activities of a farming family and in particular of women.

- 2) Co-operatives constitute a self-help factor within the urban and rural population, which is illustrated in particular by the types of activities such as housing, consumer, agricultural, trade, handicraft and others.

- 3) The co-operative idea becomes important also for the development of local self-government and people's participation. The activities of the co-operatives are closely connected with the satisfaction of a whole series of common needs by means of self-contribution for building schools, child care centers, kindergartens, road infrastructure, telephone and water supply networks, medical centers, etc. The initiator and organizer of these activities is the local community, aided by the unselfish labour and financial contributions of the citizens themselves, with the financial and moral assistance of the co-operatives.

- 4) AC promotes different forms of voluntary co-operation between its members and industry, in particular within the processing industry. This helps the farmer to purchase the appropriate equipment, fertilizers, pesticides and certain products at prices previously agreed upon

- 5) Co-operatives also play an important role in improving of the standard of living of their members by assuring a higher income and various other benefits.

It is obvious that under the complex conditions of the present social and economic life, the operation of the co-operatives depends to a large extent on the overall social and economic policies, on the activities of the local and community authorities and on the State institutions.

#### IV. Women in Co-operatives

Women play an important role in co-operatives, although precise data on this subject is not available. It is estimated that between one-fourth and one-half of the total membership is comprised by women. Their share is higher in cases where their husbands are employed elsewhere, within the country or abroad. There is a large number of the so-called mixed farms. The agents of agricultural production in the above cases are women, who either co-operate with AC on a fixed-term contract basis or are full members. Co-operatives encourage women to independently participate in various forms of activities: agricultural production, livestock production, handicrafts, farm tourism, work at home, etc. In the framework of agricultural AC, special women's committees are created which organize different courses, ranging from those dedicated to training in agricultural production to general educational programmes, professional excursions, exhibitions of member's products as well as cultural events (Table 3). The work of these committees represents an integral part of the co-operative's programmes, which guarantees the necessary financial means for their execution. This kind of activity contributes to women's self-confidence and to the affirmation and recognition of their capabilities. This way, their work ceases to be anonymous and becomes a socially recognized contribution, not only within the framework of the co-operative, but also in their local community.

#### V. Social and Economic Factors Promoting and/or Hindering the Integration of Women into Co-operatives and Development Efforts

It is the co-operative union, which includes a special extension service, that plays the most important role in the efforts for rapid integration of women into co-operatives. Slovenia has the best developed extension service, but there is a need for this kind of service in other parts of the country. For this reason, a co-operative school will shortly reopen in Slovenia.

All AC financial transactions go through the "Savings and Loan Service", which is an autonomous body within the CO-OP Union. According to the available data, about 80 per cent of all employees in this service are women who work at all levels of organization.

#### VI. Adapting Co-operatives to New Demands of Development

Yugoslavia is fully aware of the need for continuous search for new ways and forms of development. This need is brought about by economic and social problems, as well as by the development of science and technology which is discovering new possibilities for more productive and easier work.

In particular, new technical equipment can facilitate the tasks of women working on the farm who at the same time perform their household and other duties. The time and energy saved can be used for various supplementary activities as well as for their personal development and public activities.

A common characteristic of overall economic and social development is the tendency towards democratization and the decentralization of decision-making in all spheres of life, not only in the economy. Even the most developed countries feel the need for small production units and various other forms of organization of individual work which enable direct co-operation among people and joint decision-making. All these processes indicate the directions of the co-operative movement. This movement faces new challenges as well, calling for radical changes in the economic structure and organization and way of work and life in general.

Co-operatives promote the role of the market and the production of goods. The success of their operation and management is measured not only by their business results, but also by the social security and a higher quality of life of their members.

The co-operative movement must play an adequate role in the protection of the environment. Ecological awareness must be present above all in the management of forests and land, and in particular in the use of chemicals in agriculture. To attain this goal, the co-operative should try not only to facilitate the work, but also satisfy some of their member's needs such as housing, child care, care for the elderly and the sick, cultural needs and use of leisure time. Leisure time, which some people, and especially women, have never known, should in the future be made available for relaxation and the realization of personal interests, assuring in this way more personal satisfaction.

#### VII. Importance of Reducing the Gaps in the Levels of Development and Forms of Assistance to Underdeveloped Regions

In Yugoslavia, special attention is paid to the assistance of underdeveloped republics and provinces, as well as to less developed regions within individual republics. The Constitution and the Law regulate the obligations of working people to contribute to the Fund for the Underdeveloped. The results of these efforts are not always in proportion with the invested resources. The best results were achieved in those cases where there was a direct relation and co-operation between enterprises from the developed and those from the underdeveloped parts of the country on the basis of mutual interest. The problem of developing underdeveloped regions are solved in the framework of individual republics and provinces, as well as communes. Even in Slovenia, which is one of the most developed regions of Yugoslavia, there are still some areas which have fallen behind the average level of development for the republics. Special regulations on co-ordinated development assures the benefits to which all those economic organizations and other economic agents which deploy their activities in such regions are entitled to.

Socio-political organizations also participate in these development efforts. For example, each summer the Youth Organization organizes special work activities with the participation of youth from all parts of Yugoslavia (Table 4). Their programme follows the needs and development plans of individual regions and includes, in particular, the construction of roads, water supply systems, telephone infrastructure, etc. Special Red Cross groups<sup>1/</sup> help in arranging homes and settlements and in the care and hygiene of children. Since 1975, there have been more than 300 active "brigadeers" and more than 2,700 children have gone through special village kindergartens organized by these groups during the summer. In guiding these activities as well as in others, a special role is played by co-operatives, in particular the rural ACs. The development of local communities is promoted considerably by the personal contribution taxes which are decided upon by secret ballots.

Experience has shown that in order to promote the rapid development of underdeveloped regions it is extremely important to unite several factors in such a way as to arrive at a common, complex mid-term and long-term programme. The majority of these measures are such that they need to be implemented during a longer period of time in order to gradually overcome the consequences of underdevelopment.

To illustrate this experience, I wish to present one such project of integral development which is being carried out in co-operation with the United Nations Food and Agricultural Organization (FAO) in the Commune of Trebnje, one of the 66 communes of Slovenia. It is an experimental project in Yugoslavia, as well as in other developing countries. The co-ordinator and the main executing agent of the project is the AC of Trebnje.

#### VIII. Project of Complex Development of Underdeveloped Regions: The Case of the Commune of Trebnje

With a population of 16,000 inhabitants and an area of 31,800 hectares, the Trebnje Commune was among the smallest communes and one of the 12 least-developed communes in the Socialist Republic of Slovenia in 1980. At that time the GNP per capita was only 66.4 per cent of the average GNP in Slovenia; the ratio between the economically active and total population was not more than 61.0 per cent of the Slovene average; 61.1 per cent of pre-school children were enrolled in nurseries and kindergartens; the

<sup>1/</sup> In Yugoslavia, the Red Cross is a large organization with more than five million members, which carries out many development programmes at the local level.



national share of the university students accounted for 74 per cent of the Slovene average and the ratio of one physician to 1,000 persons was only 71.2 per cent of the Slovene average.

The responsibility for the Project has been assumed by a special committee, appointed by the Communal Assembly of Trebnje, comprising representatives from the co-operative, the biotechnical faculty and the commune itself.

The AC of Trebnje has nine co-operative units and each of these is related to the corresponding local community as the basic self-management unit of people organized according to their place of residence. The communes and the local communities have the constitutional right to adopt, by means of referenda, decisions (decrees) about the personal contribution tax.

This has been the case in many instances where people have decided to allocate more than one per cent of their gross salary for a period of two or more years. Funds raised in this manner were used for improvements in the working and living conditions in a commune or local community. In Trebnje, for example, people voted for several personal contribution taxes. During eight years, 2 per cent of their salaries was deducted to finance the construction of roads, kindergartens, water supply networks, telephone networks, etc. Some personal contribution taxes were organized at the level of the local community. In one of them - Sela Sumberk - the telephone network was thus expanded from eight telephone numbers to forty.

This example should be stressed to illustrate the great interest of the farmers, and especially women, in the progress of their own village and their personal contribution to its development and the decision-making process in this regard.

Other organizations, associations and schools, teachers and students organized in groups, as well as all professional services in Trebnje actively participate in the Project. The basic objective of the Project is to improve living and working conditions of the people in the commune so that they, especially the young, will stay there.

The greatest value of the Project is to awaken the people's interests, to mobilize them and to connect different interests. Another important aspect is using the experiences of other countries, which were brought into our country by experts from FAO. Other communes in the Dolenjska region are very interested in our experiences. Currently, discussions about adapting these experiences for AP Kosovo, which is one of Yugoslavia's less-developed regions, are taking place.

Many other institutions (Co-op Union, Agricultural Institute, DOM Enterprise for the Promotion of Handicrafts, Medex, which promotes and improve bookkeeping and others) take part in the Project. It goes without saying that water supply, road building and PTT organizations also participated in the project.



## IX. Directions for Further Action - Proposals and Recommendations

A greater integration of women in the co-operative movement is a necessity which is reflected not only in the individual national co-operative organizations, but is also in the focus of attention in ICA, as well as in all agencies and organizations of the system of the United Nations dealing with development problems. Also, today's meeting confirms the importance attributed to this task and proves that the Nairobi Forward-Looking Strategies are being implemented in the field of co-operatives.

From various discussions on development problems I wish to single out only some ideas concerning the co-operative movement:

1) Development, which has often been expressed in terms of rapid and massive industrialization, is not what developing countries need. Much more attention should be paid to the development of agricultural and rural areas, to the mobilization of human resources and the exploitation of appropriate technologies to meet the needs of developing countries. This change in the development approach to the concept of integral development is fundamental to the co-operatives, since they can considerably contribute to the mobilization of all resources for the implementation of the national development programmes, in particular in the field of food production and employment generation and in the rural areas, new economic activities.

2) Development requires radical changes and innovation not only in technology, but also in organization and the way of thinking. Co-operatives can act as an important factor of development, especially in underdeveloped regions where it is most difficult to overcome the traditional ways of thinking and prejudice, particularly those concerning the role of women and their equal integration into the co-operative movement and through it, in public life. The co-operatives promote literacy campaigns, professional training, and the acquisition of experience in methods of democratic decision-making. Besides, the co-operation of women brings many benefits and contributes to better economic position of the rural wife and her family.

3) The successful development of co-operatives urgently requires support from the governments in assuring conditions for the establishment and operation of co-operatives. At the same time, it is clear that in the field of regulating internal relations and business management, the co-operatives should be as independent from the State as possible.

4) It is necessary to preserve and develop decision-making democracy and voluntarism as the most important achievements of our co-operative movement. These values are characteristic of co-operativism and have gained even more prestige under the new conditions.

5) The discussions held within the framework of FAO, which includes a section called "Women and Farmer's Family in the Development of Rural Areas" underlined in particular the role and importance of integral rural development, which also is the subject of the FAO project in Trebnje. Such

an integral approach tries to harmonize the interventions of the State and the initiatives of co-operatives and other non-governmental institutions.

Besides these general statements about the role of co-operatives in the development strategy, I wish to add some ideas about problems encountered by women:

1) It is necessary to use all the opportunities for the integration of women into co-operatives, on the basis of their personal motivation and in agreement with the needs of economic and social policies. Each country defines the specific forms and methods for attracting the largest possible number of women to join the co-operatives, taking into account the concrete conditions, cultural traditions, religious and other beliefs and habits. The importance of this task is illustrated by the fact that it is especially emphasized in the preparations for the forthcoming Congress of ICA.

2) Successful removal of obstacles to rapid integration of women into co-operatives requires solutions of problems concerning the status of women at the national level; i.e. women should be allowed to act as owners of the land, signatories of contracts, contractors of loans, as well as equal members of all co-operative management bodies with decision-making powers. The struggle against prejudice with regard to women is not fought only in the co-operative, but also in the family (where the patriarchal relations are most often still alive). In many cases, the above mentioned rights have already been recognized and provided for in national laws. However, they are rather slow to come to life in practice. This is the case in our country.

3) It is necessary to assure that women play an active role not only in the co-operative, but also in the local and regional governments. Many questions which are of vital importance for women can be solved only with the assistance of wider community - local, communal, regional and national.

4) Training of women for a more active role in co-operatives requires knowledge and experience. Therefore, special attention should be paid to all forms of education and training, acquisition and dissemination of information, etc. (Table 3).

5) More analytical and research activities should be carried out on the subject of the development of co-operatives and the role of women. A uniform methodology of compiling basic statistical data should be made available.

6) There is no doubt that at the national level, State regulation plays an extremely important role as it can have an important impact on the improvement of the existing conditions in which co-operatives operate. For the farmer, member of a co-operative, the answer to questions concerning his security, health, rights to heritage and old age protection is of particular importance, while the female member of a co-operative needs medical help during childbirth, maternity leave, and the right to freely decide about the number of her children (family planning).

7) Co-operation among women from different countries, exchange of experience, information, literature, as well as mutual understanding are necessary. Opportunities for such co-operation are above all within the ICA, as well as within some United Nations agencies like FAO, ILO, UNESCO (which used to be very active in this regard) and COPAC (International Committee for Promotion of Aid to Cooperatives.). The latter organizes symposia and research activities and offers assistance for the preparation of small co-operative projects in individual countries, assuring also the funds from various donors. In the framework of its activities, COPAC pays special attention to female members of the co-operatives. It has been supporting the preparation of several studies on the position of women and their role in co-operatives.

Within ICA there is a special committee of women co-operators, which continues the activities of the former guild of women co-operators. Last October, the Executive Committee of ICA submitted special recommendations containing very concrete proposals and guidelines for the work of women in co-operatives.

Last but not least, special appreciation should be expressed to INSTRAW (United Nations International Research and Training Institute for the Advancement of Women) for having included into its activities the subject to which this important meeting is devoted.

Let me express my best wishes for the success of its work. Thank you.

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TABLE 1  
Structure of Population in Yugoslavia in Different Periods

	Total Population (thousands)	Share of Illiter. (%)	Share of Women in Illiter. Pop. (%)	Agricultural Population (%)	Share of Women in Agric. Pop. (%)
1921	12.545	50,5	61,5	.....	.....
1931	14.534	44,6	64,7	.....	.....
1948	15.842	25,4	71,3	67,2	52,8
1953	16.991	25,4	73,6	60,9	53,1
1961	18.594	21,0	74,8	49,6	54,0
1971	20.523	15,1	75,7	38,2	52,7
1981	22.425	9,5	78,8	19,9	55,0

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Source: Census Data

TABLE 2

Socioeconomic characteristics of Yugoslav Republic

TABLE 2.1

Area and population characteristics

	Area (Km)	Total Pop. 1981 (Thous.)	Agricultural Population (Thous.)	(%)	Share Women in Agricul. Pop. (%)	Share Illiterate in Tot. Pop. (%)	Rate Natural Increase (1986) (%)	Unemployment Rate (1986) (%)
Bosnia and Hercegovina	51.129	4.124	683	16.6	55.6	14.5	9.5	24.0
Montenegro	13.812	584	76	13.0	51.7	9.4	9.8	24.2
Croatia	56.538	4.601	668	14.5	56.2	5.6	2.0	7.8
Macedonia	25.713	1.909	392	20.5	54.3	10.9	11.8	27.2
Slovenia	20.251	1.892	173	9.1	56.9	0.8	3.4	1.6
Serbia Proper	55.968	5.694	1.514	26.9	56.5	11.1	2.7	17.8
Kosovo	10.887	1.584	380	24.0	49.0	17.6	24.5	56.1
Vojvodina	21.506	2.035	391	19.2	52.0	5.8	0.3	15.5
SFRY	255.804	22.425	4.277	19.1	55.0	9.8	6.4	16.2

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Source: Statistical Calendar of Yugoslavia, 1987

TABLE 2.2

Age Structure of Agricultural Population in 1981 (census) in %

Age	Bosnia & Hercegovina	Montenegro	Croatia	Macedonia	Slovenia	Serbia Proper	Kosovo	Vojvodina	SFRJ
Under 15	20,4	24,3	12,3	24,1	16,2	12,6	41,7	13,3	17,9
15-19	12,6	12,7	6,9	10,9	6,9	6,2	12,4	6,6	8,5
20-49	35,1	31,5	32,1	36,4	31,9	35,3	27,9	34,4	34,0
50-59	16,0	13,3	21,2	13,1	21,6	21,3	8,1	20,6	18,3
60-64	4,5	4,5	6,5	4,5	6,2	5,7	3,0	6,0	5,3
over 65	11,3	13,4	20,9	10,9	17,1	18,7			
unknown	0,1	0,3	0,3	0,1	0,1	0,2	0,3	0,2	0,2

Source: Statistical Calendar of Yugoslavia, 1987

TABLE 2.3

Social and Basic Features of Agriculture

	Level of Nat. Prod. in 1985 SFRY=100	Share of Agric. in Nat. Prod.		Average Growth of Agric. Product. 1966-1985	Arable Land 1986 (in thous. of ha.)	Share of Arable Land Owned by Indiv. Households (%)	Share of Realization of Agric. Product. by Indiv. Households (%)
Bosnia and Hercegovina	68,7	17,9	12,3	2,5	1.595	92,9	60,2
Montenegro	78,0	17,2	11,7	2,8	186	94,0	44,3
Croatia	125,3	17,1	12,1	2,4	2.049	79,1	43,6
Macedonia	64,2	24,3	15,4	2,5	666	70,7	48,0
Slovenia	202,8	10,7	6,7	2,5	647	89,2	49,0
Serbia Proper	99,2	31,7	20,1	2,0	2,677	93,5	50,7
Kosovo	27,8	-	-	2,3	407	88,2	51,4
Vojvodina	117,8	35,1	25,2	2,5	1.626	59,0	41,0
SFRY	100,0	20,2	13,4	2,4	9.854	82,6	49,0

Source: Statistical Calendar of Yugoslavia

TABLE 3

Organization Work of Co-operative Union of Slovenia

TABLE 3.1

Organization and Activities of Women Groups in 1987 in Slovenia

Number	1981	1982	1983	1984	1985	1986	1987
Women groups	237	284	272	243	192	195	208
Lectures	309	189	297	207	213	202	266
-Women particip.	8.903	5.502	9.061	8.147	6.985	6.949	7.204
Lectures for groups with specific interest	-	84	78	126	65	81	36
-Women particip.	-	2.488	2.918	2.898	1.492	2.741	979
Courses	17	56	30	64	57	84	90
-Women particip.	269	2.441	500	2.884	1.080	1.634	1.567
Excursions	95	191	127	134	168	130	150
-Women particip.	5.715	9.137	1.531	7.753	8.873	7.832	8.494

Source: Co-operative Union of Slovenia

TABLE 3.2

Education of Co-operants in Slovenia, 1987

	Number
Lectures (general aspect)	954
Participants	25.275
Lectures on specific items	404
Participants	7.399
Courses	30
Participants	630
Study tours	226
Participants	11.049

Source: Co-operative Union of Slovenia



TABLE 4

Programme of Youth Brigades in Suha Krajina Realized in the Period 1975-1987TABLE 4.1 Whole Program

	Units	Investment Value (Din)	Share of the Value made by Brigades(%)
Water supply	105.279 m	487,710.590	52
Roads	62.512 m	22,293.000	79
Agromeliorations	889,5 ha	319,178.526	40
Electrification	4.500 m	600.000	78
PTT net	30.500 m	93,864.182	19
TOGETHER		923,646.298	45

TABLE 4.2 Programme of Youth Brigades in Trebnje

	Units	Investment Value (din)	Share of the Value made by Brigades (%)
Water supply	37.310 m	162,563.990	46
Roads	4.500 m	850.000	118
Agromeliorations	108 ha	27,006.719	85
TOGETHER		190,420.709	52

### Part Three

#### 21. Yugoslavia: Rural Women - Their Organization and Activities in Co-operatives- Union of Slovenia

by  
Milena Kulovec

The Co-operative Union of Slovenia has placed special importance in its programme and objectives on work with women due to their contribution in farming production.

The burden of farming becomes greater every year for rural women as the male labour force leaves agriculture and goes on to industry. On the farm, the family is closely linked to the production process. Thus, the extension service encounters the social and economic problems of the family. By modernizing farming production the physical efforts of farmers are decreasing but more skill and organizing capabilities are required.

The extension service is well organized in Slovenia. It trains farmers how to produce more, better, and cheaper and is meant for everybody, young and old, women and men. Due to the nature of work and tradition, women participated only occasionally. A farming and housekeeping extension service, especially for rural women, was set up. Due to the work with animals, children, the elderly and other tasks, the farmer and his wife can rarely leave the house at the same time. Traditionally, the woman stays at home, thus her education and social or political activities are hampered and equality, guaranteed by the Constitution and laws, unimplemented.

Research has shown that more than 50 per cent of farms are really managed by women and that two thirds of their time is used for farming. Secondly, they are housewives and mothers as are other employed women. However, it should be stressed that rural housekeeping differs from the urban household. One of the reasons is due to the different circumstances and the other is the fact that both economic and housekeeping activities are merged. It is obvious that without good housekeeping in the farm production is a failure. Women are organized in activity groups in villages or bigger areas within agricultural co-operatives.\*

Special attention is paid to professional training in the field of agriculture and housekeeping activities. During the first years of farming and housekeeping extension service, the objectives were the following:

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\* A private farmer is free to become member of a co-operative.

- committee to every agricultural co-operative
- activity group in each district and
- at least one lecture for each activity group.

Our aim is to have an educated and aware rural woman, as education and professional training are two important activities contributing to the modernization of the village.

Study tours have proved to be a good involvement method. Well-prepared tour programmes have attracted rural women and thus the initial contact was established. After the first year, it was clear that this was a good method. The activities of rural women have grown from year to year. Despite the fact that the educational level of the farmers is low (according to statistical data only 5 per cent of the farmers have professional education), and for the women even lower, the opinion has prevailed that professional skills are necessary for good farming and that general education helps as well. Training programmes concerning only farming and housekeeping have been extended to the field of health and child care and all the other domains in which a rural woman is interested - such as farming, motherhood, self-management. As the rural woman gets more educated it is easier for her to accept public functions in the cooperative and local community.

Table 1

Activities of Rural Women (1981-1987)

	1981	1982	1983	1984	1985	1986	1987
Activity groups	237	284	272	243	192	195	208
Lectures	309	189	207	213	202	202	266
Participants	8.903	5.502	9.061	8.147	6.985	6.949	7.204
Lectures and							
Interest groups	-	84	78	126	65	81	36
Participants	-	2.488	2.918	2.898	1.492	2.741	979
Courses	17	56	30	64	57	84	90
Participants	269	2.441	500	2.884	1.080	1.634	1.567
Tours	95	191	127	134	168	130	150
Participants	5.715	9.137	1.531	7.753	8.873	7.832	8.494

The activity group programmes have not remained merely educational. As the rural women socialized, new initiatives were given for the work of activity groups. Today, these programmes are varied covering training, socio-political activities, culture (some activity groups have a choir, or perform plays), the preservation of our cultural heritage by organizing exhibitions, presentation of traditional peasant work and customs. Some activity groups organize regular medical check-ups and holidays for rural women in spas or fitness training.

However, difficulties do arise. The greatest problem is to overcome old-fashioned thinking in co-operatives themselves. Many co-operatives do not appreciate programmes for rural women. Counselling for women is done by extension officers beside their regular job. There are some exceptions, however, and certain co-operatives have extension officers that counsel women in rural tourism. Problems are also due to scarcity of financial resources, which cuts our programmes, and how to attract external consultants.

In spite of the difficulties, it can be said that 15 years of endeavouring has brought about progress in farming production as well as in farm housekeeping and implementation of the rights of the rural woman deriving from her participation in farming production. Social care for the rural family is expressed by providing equal material and educational conditions.

An important gain in equality of rural mothers along with employed mothers is paid maternity leave. In order to acquire this right, the Committee for Rural Women at the Co-operative Union of Slovenia has been especially active. In 1982, a special self-management agreement was concluded, signed by 71 per cent of the agricultural co-operatives. The rural women of these co-operatives have the right to be paid maternity leave under the same conditions as their counterparts in industry.

There are not many women active in self-management bodies, in delegational systems and in social life in general as might be expected due to their great share of work.

It would be wrong to ascribe this situation to too much work or to the impact of tradition since politics and public affairs are exclusively a male domain. The reasons are quite complicated and can be overcome only by planned actions. Thus, organized training of rural women, encouragement of women organizing in co-operatives where they could develop their own forms of self-management and decision-making, and development of rural regions in order to overcome differences between towns and villages are needed.

In spite of the fact that the rural woman is becoming an important factor of agricultural development, her share will be far greater if the right conditions for her work are ensured - regulations, relevant organizational forms - which are also a basis to change the old way of thinking and to overcome the traditional understanding of the role of rural women.





