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THE PANSOL MINI-CONSUMERS' ASSOCIATION

A LESSON OF EXPERIENCE IN MOBILIZING HOMEMAKERS FOR RURAL DEVELOPMENT *

by

Obdulia F. Sison**

Perhaps May 25, 1973 is an ordinary date for most of us. But not for the homemakers of Pansol, Pila, Laguna. For on this day the Pansol Mini-Consumers' Association (PMCA) opened its doors to its first customers. At that time, it had only 43 members; today, it has 121. Moreover, its assets of ₱707.45 in 1973 have now grown to ₱27,382.50. These figures would have little meaning if we did not know how they came about. For it is an inspiring story of a group of homemakers in the Philippines. Mely, Medy, Lorna, Dory and their friends, through their own efforts, accomplished something that other homemakers elsewhere can also be expected to do. But before I go on, let us take a look at the setting of this story.

This is Pansol.

Pansol is one of the 17 barangays in the municipality of Pila, Laguna. It is about 11½ kilometers from the center of the town and about 82 kilometers from Metro Manila. An asphalted road from town traverses Pansol, making it accessible throughout the year. The tricycle is the main transport that serves the community. Moreover, Pansol is only 9 kilometers from Sta. Cruz, the capital of Laguna, and the seat of the provincial government.

Among the facilities found in Pansol are a rural health center, a primary school and a concrete multi-purpose pavement. It is also provided with electricity and irrigation. A rural health center attends to the health needs of the residents.

A primary school serves the educational needs of the barangay. The

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barangay council was instrumental in the construction of the school building and together with common folk, the cement fencing of its grounds.

The multi-purpose pavement was constructed in the school grounds by the community residents. This pavement serves as a playground, recreational area, a basketball court and a place on which farmers dry their palay.

There are five "sari-sari" stores[1] in Pansol. These sell food supplies as well as other items that could meet the emergency needs of the residents.

Pansol has a total population of 998 and 108 houses. Farming is the main occupation of the household heads. However, some are hired as farm laborers or blue-collar workers. A few are businessmen.

Among the farming families, the wives and husbands manage the farm together. By tradition, the wives are the keepers of the family purse and play a major role in the decision-making process in farm operations. The women are generally full-time homemakers. Some are engaged in business. Others are employed as white-collar workers or hired as farm laborers and helpers.

How the Pansol Mini-Consumers' Association Began.

What brought about the organization of the Consumers' Association? Tita, the Home Management Specialist, reminisces and enthusiastically tells us how the idea came about.

"In November 1972 some residents of the barangay realized that many of their aspirations in life could somehow be achieved through cooperative efforts. At a time when prices of prime household commodities were skyrocketing, the people observed that most of their family income was spent for their daily food consumptions.

Unfortunately, the only five "sari-sari" stores in the barangay were raising the prices of goods even much higher than those purchased in the provincial capital. The residents, however, were not in a position to boycott the stores because of pressure of work on the farm and in the house.

There were instances when the women attending the clothing construction classes could not purchase the right color of thread, zippers or buttons that would harmonize with the color of the fabric. This presented a problem because in our training classes, I had been trying to emphasize this lesson. There were also times when the homemakers could not purchase a better class of sugar (not necessarily the refined class) for table use and for infants' milk, because this was not available in the stores.

Some women in the barangay, then being trained on home management, thought that a store managed and operated by a consumers' association could

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[1] A "sari-sari" store is a small general store, usually home-based, family-managed and family-oriented in terms of commodities sold.

solve their problems. So during the training sessions at the barangay center, the women "brainstormed" on the idea and came to a conclusion that it would be beneficial to them to have one in the barangay. Problems regarding funding, organization and management were also discussed. However, concrete plans were not laid out."

When the plans were made, the problem was how to implement them. Envisioned to sell prime commodities, household commodities and school supplies to the barangay residents and those who lived nearby, the store was also thought of as good training grounds for out-of-school young women.

On March 20, 1973, we sent out a letter to 120 barangay households. At the bottom of the letter was a simple survey form which we asked to be filled and returned to us. The basic questions we asked were:

- Would you like a store managed by a consumers' association to be established in Pansol? Please give your reason.
- Would you like to buy a share of ₱5.00 each for your membership in the Association?
- If ever a cooperative store is established, will you patronize it?

Actually, fifteen of us[2] took part in the initiation of the project. We distributed letters to all households and answered simple questions regarding the proposed activity.

We decided that financing of the store would come from shares costing ₱5.00 each to be bought by members. We felt that the majority of the community residents would be able to afford this amount.

We did not guarantee high return for members' shares. However, we emphasized that the success of such a venture would depend on future volume of sales and the number of shares bought by the members to begin with.

In about a month's time we heard from approximately half of the 120 residents to whom we sent letters. A few objected to joining the proposed association because they owned some kind of a store. Others said that 'no association organized in Pansol ever succeeded.' However, this reason for not joining, became a great chalienge to us.

We were happy to know that those who were willing to become members took the proposal as a sign of hope for the barangay as a whole. Without much

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[2]The core group that initiated the activity was primarily composed of homemakers and a few menfolk who were relatives and who showed interest in the activity. This core group was composed of Mely Matienzo, Medy Matienzo, Lorna Consebido, Emer Consebido, Cory Matienzo, Aming Marfori, Paring Laquindanum, Baby Linda Balatibat, Yolanda Balatibat and Puring Urias. The menfolk were Felix Matienzo, Rading Lanto, Deck Garay, Boy Garay and Mauro Balatibat.

knowledge on how the store would be operated, they strongly felt that the store would cater to their food and other consumer needs at much lower prices than those in other stores in the barangay. Most of them wrote back that they felt that the store would be for their own good and would greatly help them.

The first concern of the Association was the operation and management of the store. Because they did not have a building of their own, they borrowed the health center building – a very modest structure, situated on a coconut lot.

The Association is Organized.

On January 23 1973, at 2:00 o'clock in the afternoon, the Pansol Mini-Consumers' Association was formally organized. The officers were elected by the members and the by-laws and articles of incorporation were ratified.

The Association is governed by a board of directors. The following served as members of the Board of Directors from 1973-1976: Reynaldo Cobres, President; Anacleto Balatibat, Vice-President; Aming Marfori, Secretary-Treasurer; Clemento Matienzo and Catalina Matienzo, Members of the Board; Medy Matienzo, Manager; Lorna Consebido, Assistant Manager. Dory Matienzo took over as Assistant Manager after two years. From 1977 to the present, practically the same officers have been serving in the same capacity except for Amanda de Rama, Secretary; Neneng Mole, Treasurer; and Nelly Marfori, as additional members of the Board.

Originally, there were five members of the Board. Effective January, 1978, the members decided to add two more members due to the increased membership in the Association.

There were also three committees:

(1) The Education and Training Committee, which was responsible for the continuous education and training programs on cooperatives, home management and family living for all the members and nonmembers. This was headed by the Vice-President.

(2) The Finance and Development Committee, which was responsible for the economic growth of the Association and the store in particular. The Store Manager headed this Committee; and

(3) The Audit and Inventory Committee which took care of the monthly auditing of the books and the inventory of the goods and prepared the monthly financial statement. The Auditor headed this committee.

The Board of Directors managed and exercised control over the affairs of the Association. The members of the Board elected from among themselves the President, Vice-President, Secretary and Treasurer. They did not receive any compensation but the expenses they incurred in the performance of their

work for the Association, were reimbursed.

The Manager took care of the daily activities of the Association. She was assisted by the Assistant Manager. Both stayed in the store practically the whole day.

Members of the Association.

Membership is open to all residents of Pansol and nearby communities. A member should be at least 15 years old and should have bought at least one share of ₱5.00. A prospective member accomplishes an application form.

From 43 members in 1973, there are now 121 members. Since the start, females had always outnumbered the males. Presently, more than two thirds of the members are females. Perhaps this is so because the Pansol Mini-Consumers' Association was an offshoot of the homemaking class in the barangay. However, the membership is not limited to homemakers but is open to all members of the family inasmuch as the focus is on family living education. Almost three-fourths of the members are married.

As to the level of their educational attainment, 21 members have had a college education; all others, an elementary or a high school education.

Some of the members are involved in local government affairs. One of the initial members of the association is the barangay Captain. Althouth not members of the Association, some barangay council members attend meetings and other activities inasmuch as the members of their families are involved.

Leadership in the Association.

The President and Vice-President are males. They are rice farmers. They spare some time working for the association without any monetary compensation. They are barangay council members, married and over 40 years old.

The Secretary and Treasurer are women, married and active in other barangay functions. The Secretary, for instance, participates actively in school organizations. These women are relatively younger than the other women board members.

The Management staff, on the other hand, have no families of their own. They are young and energetic. They are also involved in barangay activities, being members of the barangay nutrition team.

It will be noted that the Board is composed of men and women. And the President, who has been serving for two terms now, is a man! When I asked the women members of the Board why this was so, they unanimously agreed

when one of them answered: "In the family the man is the recognized head. When we have problems in our families, we refer these to our husband, don't we?"

Whenever social activities are held, the members themselves, with minimal help from the Home Management Specialist, discuss, analyze, implement and evaluate their plans. The members of the working committees for the activity, define every responsibility and then this is discussed thoroughly among themselves.

Objectives and Activities of the Association.

The Association was organized primarily for the purpose of putting up a cooperative store to be managed by the members themselves.

As the members recounted, "We all agreed that the store would serve as a channel for training on home management and cooperatives. There were many things we felt we could learn – money management, record keeping, time and activity management, family health and community nutrition and population education. We also wanted to learn about projects that could help increase our income; leadership training, as well as the proper use of labor resources in the family."

Specifically the members identified five functions of the store:

1. To serve as a channel for education and training not only for the members of the Association but for nonmembers as well;
2. To serve as a direct and purposeful training ground for the women to apply what they learned in all aspects of home management;
3. To encourage cooperation not only among trainees but in the community as a whole;
4. To serve as a channel for teaching wise money management; and
5. To serve as a channel of communication for the barangay.

Being the first of its kind in Pila, the members thought that the store could very well serve training and demonstration purposes.

Although the main and first project of the Association is the management and operation of the store, the members also undertake other activities. These also involve nonmembers. Some of the activities that had been undertaken by the Association since its organization include:

1. Group and individual background vegetable gardens, in line with the nutrition program of the Philippines.

2. Planting "Ipil-ipil"[3] seedlings in the backyard and along the barangay road.

3. Cooking and food preservation, especially during certain seasons of the year when particular food items are in abundance.

4. Clothing construction.

5. Handicrafts.

6. Social development and leadership training projects.

7. Barangay-wide seminar or formal training on consumers' cooperatives.

8. Workshops among the officers of the Association regarding management of the store.

9. Donation for the construction of a comfort room and writing desks for the school in the barangay.

The objectives of all these activities are concerned with the enhancement of the quality of life of the families living in the community and the nearby places. All the activities are planned to generate in the participants, cooperative attitudes and practices in tackling community problems.

Financial Resources.

As mentioned in the beginning, the Pansol Mini-Consumers Association store started its operation with ₱707.55. The initial paid-up capital gathered from the shares of the 43 members was P390.

Tita, who had worked with the homemakers from the time the idea was born to the establishment of the store recalls:

'The group really wanted to push trhough the project, but ₱390.00 was too little to begin with. So the Social Laboratory* staff gave P350 as "seed money" (lent without interest), making the total capital ₱740.00. With ₱30.00, the Association purchased initial store equipment such as bottles and other items needed for its daily operation. These equipment included candy and biscuit jars, a weighing scale, funnels for oil vinegar and other items. However, the money they had was so little that members of the Association packed some of the things they had in their homes and lent them to the store."

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[3]Sometimes called "Sta. Elena". Scientific name - *Leuceana leucocephala* (Lam.) de Wit.) It is a leguminous tree, the leaves of which have been found to be a good source of animal feed and fertilizer; the woody portion, a good source of firewood.

* The University of the Philippines at Los Baños – Southeast Asian Regional Center for Graduate Study and Research in Agriculture (UPLB-SEARCA) Pila Central Social Laboratory.

Total sales have increased since its first year of operation. So have the assets of the Association, (Tables 1 and 2). The store now holds more commodity items than the other stores in the barangay. It sells kerosene, cooking oil, toiletries, school supplies, food items – from dried fish to canned goods and others.

Table 1. Summary of sales, operating cost and net profit of the Pansol Mini-Consumers' Association store from 1973-1977

Year	Sales		Operating Cost[6]		Net Profit	
	Total	Daily Average	Total	Daily Average	Total	Daily Average
1973[1]	₱ 14,640.10	₱ 76.65	₱ 314.25	₱ 4.62[3]	₱ 2,315.70	₱ 12.12
1974	49,607.55	135.17	2,220.65	6.05	7,347.75	20.02
1975	58,868.50	159.10	3,132.57	8.47	8,471.23	22.89
1976	79,376.70	216,88	5,930.40	17.70[4]	8,176.60	23.65
1977	113,442.50	310.80	9,534.60	26.12[5]	13,868.95	37.00
Total	₱ 315.935.35	₱ 190.44	₱ 21,132.47	₱ 14.04	₱ 40,180.23	₱ 24.22
Yearly Average[2]	₱ 69,510.60		₱ 5,124.60		₱ 8,840.30	

1 The store started operating on May 25, 1973.

2 The yearly average was computed on the basis of 365 days/year thus, daily average was multiplied by 365 days.

3 Daily average for operating cost was computed on the basis of 68 days, there was no operating cost from May 25, 1973 to September 25, 1973.

4 Daily average for operating cost was computed on the basis of 335 days. The store incurred losses amounting to ₱482.35 in January 1976.

5 The store incurred losses amounting to ₱82.60 in September 1977.

6 Sixty-nine percent (₱14,544.22) of the operating cost was incurred for payment of services rendered by management personnel and 31 percent (₱6,588.25) for other operating expenses like electricity, construction, etc.

Table 2. Statement of assets of the Pansol Mini-Consumers' Association from 1973-1978.

	1973	1975	1978
Merchandise inventory	707.45	2,163.00	8,286.35
Building	–	–	6,350.00
Equipment and Furniture			
Refrigerator	–	2,360.00	2,360.00
Adding Machine	–	–	700.00
Sewing Machine	–	–	900.00
Cabinets	–	1,000.00	1,000.00
Weighing Scale	–	87.00	87.00
Others	–	–	35.00
Others	–	–	200.00
Total	707.45	5,610.00	19,918.35*

* As of July 2 1981 ₱27 382.50

Supporting Services.

The daily activities of the Pansol Mini-Consumers' Association store are under the direct supervision and guidance of the Home Management Specialist of the UPLB-SEARCA Pila Central Social Laboratory Program. The Program provides technical assistance to the Association.

Other government agencies like the Bureau of Community Development of the Ministry of Local Government and Community Development (MLGCD-BCD), Bureau of Agricultural Extension (BAEx), Bureau of Animal Industry (BAI), Ministry of Social Services and Development (MSSD), Ministry of Education and Culture (MEC) are tapped by the supervising technician to channel additional technical assistance to the Association.

The Rural Bank of Los Baños also helped the Association in the construction of its building, through a loan of ₱5,000, amortized for a 3-year period, payable monthly.

Whenever occasions arose where money was needed, resources were pooled in, depending on the members' capacity to share.

Problems Encountered by the Association and How These Were Solved.

At this point, Tita, tireless Home Management Specialist, shares with us her ideas:

"The sad experiences we had in the past on the failures of some cooperatives were a great challenge to the organizers of the Pansol Mini-Consumers' Association. Because this was the first association of its kind ever organized in the Social Laboratory area (at the barangay level), education played a vital role.

I really think that our people should understand why some cooperatives failed in the past. They must be helped to understand the system which our government is so anxious to introduce as a way of life for us, that is, self-reliance. We should be able to solve our problems through our own efforts. Thus, we, as educators who can enlighten the people on the nature of cooperation, must have a thorough knowledge of the cooperative system.

There must be accompanying efforts to teach new things or introduce new programs through the Association. Moreover, the program must be developed gradually. Sincerity and honesty are fundamental elements that must go with working with people. For example, from the very beginning of the campaign, there was really no assurance on how much interest on investment and rebates a member would get at the end of the year. Honesty in dealing with people is very important. We see to it that at the end of the fiscal year we really had in the store what the inventory reports indicated. Moreover, we found it very important to keep open the lines of communication with the members through frequent meetings, informal discussions and forums. The financial status of the Association is known to everybody. In this way the members and even non-members become aware of what is going on in the Association.

Another problem we encountered was finding a place for our store. However, this proved to be not much of a problem because the barangay Captain and five barangay Council Members were members of the Association. Upon the request of the members themselves, the Association was allowed to use the Barangay Center. Inasmuch as it was not being used at that time. Besides, the members emphasized that the store would cater to all the community residents' needs and not just to a particular group."

Tita continues and narrate how the members accepted the "chit system" of the store.

"The record forms of the Association started from very simple ones which the management staff and officers easily understood and were able to fill up. When the members were encouraged to keep their receipts of purchases (chits), several members were heard complaining that they were not used to such a practice and that the chits would just get lost. But it was emphasized that since keeping records is part of their training, the chits they keep would be the basis

for their patronage refund or rebate. Right now, even children do not leave the store, unless they have their chits."

Recalling another problematic situation, Tita said:

"When the first anniversary ball was held, it was much participated in. People from the community and even those from other municipalities came. People became interested in the Association. Others looked at the Association constructively, while others looked at it indifferently. There was a strong demand for the Association to conduct a barangay-wide seminar so that more people would know more about the Association. The members realized that conducting such an educational activity was likewise a social goal.

So we created committees and the Barangay Council was tapped to invite all the residents. It was easy to get the participation of the Barangay Council, because they too were members of the Association. Besides, the residents were made to understand that the affair was being held by the barangay. One hundred four residents of Pansol attended. Mr. Emilio Reolada, the Barrio Captain, talked on the objectives of the seminar. However, it was the Home Management Specialist who tackled the seminar topic. The Barangay Captain noted that the activity had the biggest participation since he became the Barangay Captain in 1967.

A significant result of the seminar, was the establishment of a branch of the Pansol Mini-Consumers' Association store. Residents from the northern portion of the barangay requested for its establishment. The branch store was opened toward the end of June 1974 on the ground floor of the house of a member. This was located opposite the barangay school. Unfortunately, the branch store had to be closed in October of the same year due to management problems. They themselves thought that closing the store would solve the problem."

Here is an account of a critical situation which the members were able to meet capably. In July 1976, when the health program of the Ministry of Health was reactivited, the Municipal Health Officer discussed with the Barangay Council that the Barangay Health Center which the Association was occupying, was needed very badly as the Pansol Health Center would be servicing also the four adjacent barangays. Where to transfer the store, therefore, became the biggest problem of the Association. The members recall this with pride because their cooperative efforts gave fruit to success. This was what happened.

"That time, the supervising technician was recuperating from a major operation, so she was unable to follow up the activities. However, the Board of Directors met with us members in order to solicit our ideas as to what could be done with the store - close it or continue its operation. We decided to continue its operation. Then we sought the help of one of our members who owned coconut lands in the barangay. Fortunately, one of the lots she owned was

situated opposite the Health Center - a strategic place for a store. Because of her concern also for the continued operation of the Association's store, she gave the corner lot for the construction of a small building.

Our next problem was the money to use in constructing the building. Fortunately, by this time, our supervising technician had already recuperated and so our Board of Directors discussed the matter with her. Inasmuch as our Association had no money for such purpose, we explored all the possibilities that we could think of to gather the materials needed. We finally decided to go to the Los Baños Rural Bank for a possible loan. It was our fortune to be accommodated. We were asked to prepare the Board resolutions and the financial statement of the Association, among other requirements. After three days, a loan of ₱5,000 was released and so we were able to construct the building. We transferred to our present building on August 15, 1976.

The loan was amortized for a three-year period, payable monthly. The Association gave its last payment on the loan in May 1978. Actually, the Association was able to pay its loan in 22 months. Payments came from the income of our Association's store."

There was a time also when a group of homemakers requested for a training course on clothing construction. However, the sewing machines that they used previously for training were no longer in the barangay. They were repossessed by the Company that sold them because the local government could no longer make the necessary payments.

This problem was made known to the Association, so on the occasion of its anniversary, the members put up "Hiyas ng Pansol", a popularity contest. The main objective aside from its being a social activity and leadership development exercise, was to raise funds for the purchase of a sewing machine for use in the training program on clothing construction. Fortunately, the Association was able to purchase a unit of "Set-N-Sew" sewing machine which is now being put to good use in Pansol.

Evaluation of Success.

After five years of operation, the members of the Association have reason to be happy. However, they modestly say that it is too soon to judge the success of the Association. But judging from its performance, there are some positive signs of success.

Vangie and Lita, field researchers of the Pila Social Laboratory have this to say:

"We conducted a survey on the Association after it third year of operation and generally, the members feel the objectives the Association

have been attained. Moreover, the members said they were going to continue their membership because of the good objectives of the Association and that they were after the progress and growth of the Association.

We noted changes in the pattern of family expenditure. Members tended to have a higher family expenditure per annum (average of ₱6,065.75) than nonmembers (₱4,837.09).

We also found out that the Association members tended to give more emphasis on the education of their children and bought more magazines to read. For example, the Store Manager pursued a higher elementary school education because she realized that her knowledge was inadequate, particularly when she received visitors who were students and local leaders from the Philippines and other countries. Moreover, the members, particularly the officers said that they had changed a lot in their attitudes toward socializing with other people. They had developed the confidence to face and entertain people from out of town.

At first, the members did not welcome the idea of keeping records like chits or receipts for their purchases. But when they found out that they could get good patronage refund on them, they unanimously accepted this innovation.

Democratic control is a practice in cooperatives which, Tita, the Home Management Specialist, emphasized to the members. In this regard, she happily notes the following:

"A great majority of the members have learned to speak for themselves. They have realized the value of asking and knowing what is going on in their Association. In May 1978, a seminar workshop on management was conducted due to expressed interests of members to know how the Association did its daily records of sales and purchases. The members devised a very simple accounting form that they can use to record the financial status of their Association. This is made available to the members daily."

Truly, the success of the Pansol Mini-Consumers' Association can now be gleaned in more ways than one. Today, besides its total assets valued at P27,382.50, it owns a modest building and it has acquired a refrigerator for storing perishable goods and soft drinks. More than 100 members now compose the Association and among the new members are those who did not think that the Association would succeed.

The more significant comments came from 91 homemakers (56 members and 35 nonmembers of the Association) who said that they had been benefited by the Pila Mini-Consumers' Association.

Most of the members said: "We are able to buy goods at low prices and receive a patronage refund. Moreover, we can secure credit and sell our pro-

ducts at the store. We have also learned to deal with people. How to use money properly is another thing that we learned."

"As for us," said the nonmembers, "we are also able to buy goods at low prices from the store. We can secure credit and sell our products at the store."

Both groups of members and nonmembers, expressing what they learned from the education activities carried out by the Association said:

"In the field of family living, through the Association, we learned about family planning techniques, proper nutrition, proper use of money and proper use of time and labor."

They came to learn those skills through their conversion with the Home Management Specialist, seminars conducted by the Association, printed materials such as leaflets, magazines and posters, and from the storekeepers.

Aspirations and Plans of the Members for the Future.

When Vangie visited Pila not so long ago with Dorie, another field researcher, they had a good visit with the members of the Association. When they asked the members about their future plans, they were told:

"We shall continue our membership in the Pansol Mini-Consumers' Association. We would like our Association to grow and be successful in its capital build-up, increase its membership and increase the quantity of goods sold in our store. With the growth of our Association, we would get more patronage refund and this will give us additional income."

"Another thing," they said, "if we are successful, we would be able to show others that they too can organize a successful association. This will also bring honor and pride to our barangay. We will be well-known."

To be able to realize their aspirations and plans for the Association they suggested the following:

"Better cooperation among members."

"Better management of the store — discipline."
"Membership campaign."
"Increasing the shares of stock."
"Never extend credit."
"Patronize the store more."
"Hold fund-raising activities."

In Retrospect

One can readily see that the members of the Pansol Mini-Consumers' Association do not intend to rest on the success that they had attained. They worked hard to be where they are now. They chartered their courses of action and they are taking the responsibility for the decisions they have made. They have demonstrated that zealous interest, instinted cooperation, determination and active participation of the people are valuable ingredients in the effective mobilization of human resources for action.

The role of local leaders should not be overlooked; so is the role of the professional leader. Moreover, there are recognized groups of people in the community who are accustomed to working together for certain purposes. In this case, by using educational means, the Home Management Specialist played an important role in helping the homemakers in Pansol realize the desirability of the Mini-Consumers' Association. She worked out plans with the members of the Association and obtained their commitment to action. Her enthusiasm, honesty and sincerity in dealing with the homemakers paid off. By broadening the base of participation of people in the community, shared leadership and responsibility was ensured for the implementation of the plans of the Association.

The Pansol Mini-Consumers' Association experience has demonstrated that felt needs are strong motivating forces of change. People will not change unless they themselves feel the need for it. But, what if people do not feel the need for a change? Then, educational means must be employed to help them realize the desirability of the change.

The Pansol Mini Consumers' Association provides the opportunity for getting the local people trained, motivated and assisted to the extent that they can work together through their own viable and functional organizations. It demonstrates how people can help themselves to become effective partners of government in rural development.