

PN-ABO-435
ISN 85775

Consultancy Report
Determining and Developing Interventions with Women Cooperatives

West Bank /Gaza: Cooperative Development Project
Contract Number: HNE-0159-100-2050-00

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July 1993

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**Determining and Developing Interventions
with
Women Cooperatives**

and

**Training Monitoring
and
Evaluation**

**COOPERATIVE DEVELOPMENT PROJECT
(CDP)**

Cooperative Agreement No. HNE-0159-100-2050-00

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This activity was completed through the assistance of the United States Agency for International Development (AID). The views, expressions and opinions contained in this report are the authors and are not intended as statements of policies of AID, Agricultural Cooperative Development International (ACDI) or National Cooperative Business Association (NCBA).

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ACKNOWLEDGMENT

This consultancy to determine and develop interventions with women cooperatives and training monitoring and evaluation was made possible by a coordinated effort between National Cooperative Business Association (NCBA) and Agricultural Cooperative Development International (ACDI) staff, Mr. Jerry Lewis and Carol Yee were very helpful in my orientation for working with the Cooperative Development Project (CDP) and travel to Jerusalem.

I would like to thank the entire CDP staff in Jerusalem for their assistance in making appointments and travel arrangements. Their extreme kindness in explaining the project activities and their honesty in discussing the problems they are facing is extremely appreciated and made my assignment much easier.

Mr. Odeh Al Zaghmoury made all of the contacts to set up my appointments and accompanied me to meet with the different organization and cooperative contacts. He is very knowledgeable and compassionate about women's problems in the West Bank/Gaza (WB/G) area. I enjoyed my discussions with him, his hospitality and dedication to making my assignment productive.

Miss Nadia Handel did an excellent job in translating for me in two meetings and throughout my assignment. She is capable not only as a translator but in making sure that I understood the conditions and the constraints that the women are facing in the WB/G. I liked her ability to help lead lively discussions in the meetings.

Tayseer Edeas, computer specialist, Mansour Gharaba, dairy specialist, and Aown Shawa of Gaza were very helpful in explaining their activities.

A special thanks to the management staff, Abed Abu Arafah, Joseph Nesnas and Odeh Al Zaghmoury who were supportive and readily available to discuss my draft reports and make helpful comments. Most important is the opportunity that I had to tour the area with them and get to know their families.

LIST OF ACRONYMS AND ABBREVIATIONS

ACDI	Agricultural Cooperative Development International Washington, D.C.
ANERA	American Near East Refugee Aid
CARE CDP	Cooperative for American Relief Everywhere Cooperative Development Project
FWWC	Federation of Working Women's Cooperation
KRA	Key Result Area
<i>Intifada</i>	Palestinian organized effort to obtain self-sufficiency
NCBA NGO NIS	National Cooperative Business Association Non Governmental Organization New Israeli Shekel
OJT OT	On-the-Job Training Occupied Territories (West Bank and Gaza)
PARC	The Palestinian Agricultural Relief Committee
SOW	Scope of Work
TOT	Training of Trainers
UNDP USAID UWWC	United Nations Development Programme United States Agency for International Development United Working Women's Cooperation
WB-WB/G WID	West Bank - West Bank/Gaza Women in Development

DETERMINING AND DEVELOPING INTERVENTIONS WITH WOMEN COOPERATIVES

July, 1993

INTRODUCTION

The consultant's scope of work is to work with the Cooperative Development Project (CDP) staff to:

- Review past CDP activities that impacted women, including materials, reports, documents and training plans.
- Visit cooperatives, including women's handicraft and agricultural cooperatives, and local training institutions.
- Visit selected women's cooperatives and meet with cooperative boards, staff and members;
- Assist CDP in evaluating current WID staff and recommend staffing needs.
- Make recommendations on objectives, methods, plans and policy to be considered in formulating and expanding WID activities
- Review CDP planned training programs as they relate to expanding CDP WID activities
- Conduct two workshops:
 - * WID - one day for joint session of representatives of women's cooperatives;
 - * Training of Trainers (TOT) - one day for trainers from Soureef Women's Handicraft Cooperative. Meet with Board of Directors.

This report, which is part of the scope of work requirements, describes the current situation; material reviewed; visits with cooperatives, grassroots organizations and educational institutions; workshops; and suggested recommendations for WID activities.

CURRENT SITUATION

I visited cooperatives, grassroots organizations, educational centers and charitable organizations. Appendix 1 lists the cooperatives and organizations which were visited and the names of the contact people. The following summarizes information gathered in the interviews.

Present conditions in the West Bank/Gaza (WB/G) have created a changing social structure where an increasing number of women are either the sole wage earner in the family or working to supplement the household income. In talking with women who are involved in the cooperatives, grassroots

organizations, women's research and development centers, they maintain the emergence of a "women's agenda" during the *intifada* has broadened the social agenda and made it necessary to include women in the local development of the occupied territories.

One person described women's need to work as "economic development under constraints". A series of factors contribute to the need for women to work:

- The *intifada* helped Palestinians realize they need to develop local industry in order to work toward self-sufficiency;
- Men are unemployed due to the Israeli government's decision to decrease the number of Palestinian workers inside Israel;
- Reduction of remittances sent by relatives working in Kuwait and other Gulf States; and,
- The PLO has decreased financing Palestinian organizations because Arab states have decreased PLO funding after they supported Iraq in the Gulf War.

It is not unusual to talk to women who said they were the only one in the family who are working because their husband is unemployed even though the men are highly skilled. I did not see figures which shows how many unmarried or divorced women in the villages or towns need to support the family but unmarried and divorced women in Jenin and Soureef stated that their income was supporting the family.

When organizations have developed programs to help Palestinian women increase their income, it has usually been organized around a home product or a skill in which they already have such as in agriculture and handicrafts. In some women's eyes, especially those who are responsible for developing programs with women, this work has maintained woman as laborers, adding extra hours to their workload rather than empowering them.

Of course if a woman with a family has no income or limited income in an area where there is little opportunity for employment, the increased income certainly helps the family through difficult times. For example, one young woman near Soureef starts walking every morning at 7 a.m. to the Cooperative. She spends three hours a day, 6 days a week walking to and from the Cooperative to help finish the handicraft products. She makes about 300 NIS or \$112 a month. She and her sister, who makes 30 NIS or \$12 a month embroidering articles at home are the sole supporters of their family.

Kalandia Handicraft Cooperative in Ramallah was one of the first handicraft cooperatives to be established. It is producing the traditional Palestinian embroidered pillows, dresses, and household items. It has expanded the production to non-embroidered items such as baby crib sets, tissue holders,

bed covers and knitted sweaters. A nursery school is provided for over 125 children. It was the 200th cooperative to be established out of a total of over 800. It is an example of a cooperative which started with the traditional embroidered product and expanded successfully into other activities.

In the case of many women's cooperatives, women need a place or building to produce or finish their goods. For example, in Gaza, the women tried to make food products in their homes but the husbands objected. The women said that in the beginning they needed to get together in each others homes to produce a standard product that would be accepted in the market place. The husbands objected to having other women present in the homes for this purpose. The women found a place in a building where they could come together for the production. However, they do not have any equipment in the cooperative for food production at this time.

The major constraint concerning income-generating when talking with Palestinian women in cooperatives, grass roots organizations or charitable societies is that women do not have the experience, knowledge or skills with marketing. When women are starting business enterprises or cooperatives, few market analyses or feasibility studies are implemented to determine if there is an adequate demand for the product. There are few outlets for their products, products are duplicated, suffer from competitive markets or the product is too expensive for the local market.

Grants and loans have been made to women's cooperatives but the activities in many cases have been ill-conceived and not profitable. One of the major concerns is that in these cases women are hesitant to try other ideas because of previous failures.

REVIEW OF CDP ACTIVITIES RELATED TO WOMEN

I worked and traveled with the CDP staff member, Mr. Odeh Al Zaghmoury, because the Women in Development Specialist was in Jordan with her family. Odeh knew many of the women in the organizations we visited and I was impressed with his knowledge and concern with the problems facing women. He is the supervisor of the WID Specialist.

Review of CDP Materials

As stated in CDP bulletins, "Cooperatives offer an effective way of developing economically-based, democratically-run enterprises to provide needed goods and services to members and non-members." CDP offers managerial, financial and marketing capability. Assistance is provided to 15 targeted cooperatives in the form of intensive technical and financial assistance and

training. The cooperatives provide electrical services; agricultural marketing and services; and handicraft and food processing marketing, inputs, and extension services.

One of the essential points in cooperatives is that they must operate democratically with member involvement. Palestinian women who were interviewed are looking for organizations that will operate on democratic principles because they feel the treatment they receive will be more equal.

CDP coordinates with other programs such as American Near East Refugee Aid (ANERA) and United Nations Development Programme (UNDP) who are also working with cooperatives in the WB/G. Financing for new activities or the expansion of old ones is provided by ANERA and UNDP but they are not extensively involved in either training or technical assistance.

In the Cooperative Needs Assessment completed by ACDI in May 1993 economic justification was considered the highest priority for the cooperatives. The critical factors are:

- Sufficient volume of business.
- Lack of alternative supplies or market
- Adequate demand for production.
- Ample price flexibility to allow adequate margins.

CDP has spent time in assessing the viability of the cooperatives and their staff are mainly devoted to training. They have classes in business development, cooperative principles and education, and technical training. Assessments and Training Schedule Plans for Women's Targeted Cooperatives are in appendix 2.

Economical factors are very critical issues with women's cooperatives. When a women's cooperatives become a targeted cooperative CDP has devised a work plan to:

- Outline and designate business, cooperative development and technical training assistance to help members raise their capabilities and efficiency; and,
- Identify the level of skills women possess or need to develop to participate in the cooperative.

The plan needs to specifically identify economic objectives and estimate how long it will take to become economically viable. It should be visionary and encouraging to the cooperative members. If it takes a long time to become economically viable, the members will become discouraged in their efforts and be hesitant in taking risks.

CDP has focused on women in economic development issues since February 1990 and a Women in Development (WID) Specialist is working 20 hours a week to :

- Develop training materials, bulletins, and newsletters;
- Develop training programs for women cooperative members;
- Complete a study of women's role in cooperative development in the WB/G;
- Assist with feasibility studies and development of marketing programs; and,
- Monitor CDP's programs and their impact on women in development.

I reviewed the Training of Trainers Workbook for Cooperative Education designed by the CDP WID Specialist. The workbook is very well designed and simple for trainers to use. Other training workbooks are to be completed in the future.

Visits to Cooperatives

Soureef

Soureef, a CDP targeted cooperative, was established in 1965. The women specialize in the traditional Palestinian embroidery of small handbags, wall hangings, table runners, tablecloths, Christian church pastor vestments, book markers, etc. Their quality is very good and well finished. The Mennonite Church helps them in marketing their products. When I compared them to the products in the local market, their quality was much better than the ones I saw but the price was approximately twice the amount in the local market. Their prices however were similar or lower than the handicrafts which are produced by Kalandia in Ramallah.

Even though the quality is good and it seems that the members are working quite well, I am concerned about their limited marketing outlets. What happens to the cooperative if the Mennonites decided to leave Jerusalem?

The CDP WID Specialist visits them two to three times a month to work with them on quality control. According to her trip reports she has also spent a lot of time in product development, quality control and identification of marketing outlets in Jerusalem and Bethlehem.

Soureef received a grant from UNDP to make quilts which has caused considerable problems because they received financing to buy equipment and train members to make quilts. A similar project had been carried out in Jordan with the sponsorship of Queen Nour. It proved not to be feasible for Soureef because the raw materials are very expensive and the labor costs were

more expensive than in Jordan. The quilt is selling for \$500 and it is too expensive to market either in the local or tourist market. They have made eight quilts and only sold one.

Since I was to give a workshop in Soureef, Odeh and I both felt the workshop needed to focus on and expand their ideas about marketing. They need to become involved in the process of developing other market outlets as well as receive more training in this area. For the workshop outline, summary and materials developed, see appendix 3.

The women agreed at the end of the workshop that they wanted to identify one girl and train her for six months on the operation of the cooperative. After six months, she will be trained in marketing principles and strategies to become responsible for this in the cooperative. They also want CDP to conduct a feasibility study to help identify an alternate product for the quilts to utilize their skills and equipment they received from the grant.

Gaza Women's Cooperative

The Gaza Women's Cooperative was formed one year ago and it has 155 members. The manager helped start the cooperative with 16 members after she had visited other cooperatives. She is a very determined woman and wants the cooperative to succeed. They would like to start branches in other areas in Gaza. The manager and the women members felt that it was good to get the women out of the home while at the same time helping supplement the family income.

At the present time, the women are producing small embroidered products like coasters and pillows and tricot women's dresses and baby clothes. They had received money from ANERA to buy four tricot knitting machines in the cooperative and the manager had donated a sewing machine which was broken at the time of the visit. They are selling the products from the cooperative.

They have tried food products as described in the beginning of the report but they had to stop producing the food in the homes and they don't have any equipment in the cooperative for food production. The production of food products was profitable for them. One organization is thinking of giving them money to start potato chip production. When talking with CDP staff and people outside the cooperative who were knowledgeable about the feasibility of potato chip production, they felt the idea was not suitable and would not work.

Many of them had their children with them because they said their husbands told them, they could not go to the cooperative if the children did not go with them.

It takes time in order for product designs and product quality to be established but they have been established for one year and the clothes are not comparable in design or price to those being sold in the local market. Certainly, the members in this cooperative need more intensive training in being able to identify and produce goods that will be competitive in the market place.

Jenin Women's Cooperative

I am including this cooperative in this part of the report because they may likely become a Targeted Cooperative in the future. The Jenin Women's Cooperative was established last year with 23 members, three of them are men who do the marketing. Each member paid \$450. Some of them didn't have enough money to give this amount at the beginning, but they pay a set amount each month.

A cooperative was started to produce clothes for the local market because there is a boycott on Palestinian's buying Israeli products. However, they have contracted with a company to sew piece goods in order to get more machines, buy raw materials, pay off their loans and achieve a profit. The manager stated that machines are very expensive, \$1000 for a sewing machine and \$2500 for finishing machines.

They have rented a bottom floor in a building because individually they could not get the machines or produce the quantity of clothes needed to supply the local market. The products, women's clothing and baby clothes, were excellent in style and quality wise could compete in any market. Perhaps though this is one of the cases where women have become laborers because they are doing contract piece work for a monthly wage until they have sufficient funds to invest in raw materials and additional machines.

If they had funds for raw materials and marketing contacts they felt they could produce clothes which would sell successfully in cities like Tel Aviv but due to the closures and lack of marketing contacts, it would not be possible for them to market there at this time. They would need to sell in the local market and make contact with a middle person to sell in other areas.

There is no doubt that the women need the money. The manager is divorced and raising her two children. The other women were all single women. They need to work with CDP staff to think through the feasibility of buying more machines and marketing in the local market. Training needs to be

provided to someone in the cooperative to help them understand and develop skills in marketing.

Agricultural Cooperatives

At the present time, one agricultural cooperative, Kufr Ne'meh 17 % of the members are women and a woman was named as the Chairperson in 1991 and 1992.

When talking about participation of women in agricultural cooperatives, I asked the question, "Do women belong to the cooperatives?" and secondly, "Do women receive training?" In the beginning, many people connected with the agricultural cooperatives gave answers like, "It is difficult to work with the women" and in several instances the answer was "We can train the men and they will train the women". But if the question is phrased, for example, "let's talk about the training women need", the answers were that women could in fact receive training in agriculture. One man stated that, "Of course you can train the women, but you must stop training in the hotels".

Some organizations have been very successful in training the local women in the villages in family planning; agriculture production, processing, storing and marketing; and household repairs like electricity, carpentry, painting and plumbing. After visiting these organizations, the CDP Dairy Production Specialist and I talked about the process of working with women in the CDP targeted agricultural cooperatives.

The women in the villages are involved in milking, feeding the livestock, processing the milk and taking care of the animals, because in many instances the man is working outside of the home. The men are more involved in the cooperatives in processing the product in the case of milk. However, if the raw product is not good, the end product can not be good. He felt that it was not adequate to teach the men and have them teach the woman.

The training objective in the cooperative is to have quality control in milk production and processing. The training would be broken down as follows:

Training Course	Participant
Dairy processing in the cooperative plants	Men
Hygienic practices in milking and storage	Women
Animal Health Care	Women

The women can be encouraged to join the cooperative and learn more about cooperative principles and education when they are receiving the above training. In this way, the membership of the cooperative would increase and

there would be more involvement of the community members in the cooperative.

Training can be accomplished either through cooperation with other agencies who are working in the area, or if CDP specialists are available they can work develop a few women trainers from the area to train the local women. The CDP trainer would have to meet with some of the members either in the community or in the cooperative to review the needs of the women and decide which method is best.

In a overall view of the women cooperatives, I see both vitality and energy of the members and managers. The managers have usually been involved in forming the cooperative and they are determined to make it work. In all of the interviews, they mentioned and talked about the help they had received from the CDP staff. The major constraints are:

- Few feasibility studies were done in the beginning to determine the appropriate product;
- Raw materials are expensive;
- The women do not have marketing knowledge and skills; and,
- Few outlets exist for the handicraft products.

Most of the managers and members have become dependent on other people to do their marketing. I felt they are looking for new ideas and information but they are relying on staff members from CDP and other organizations or men to do their marketing.

WOMEN IN DEVELOPMENT WORKSHOP FOR COOPERATIVES

After visiting many of the CDP Cooperatives and other organizations, Odeh and I felt that the cooperatives and women representatives from other organizations needed to meet together and explore the successes, constraints and ideas that would lead to helping women cooperatives become economically viable. A detailed outline and summary are contained in appendix 4. The following summarizes the ideas presented.

Successful Projects and Cooperatives

The most profitable areas in agriculture centered around small animal and poultry projects such as layer chickens, pigeons and rabbits; beekeeping; drying herbs; food processing; and grape processing.

One project started cultivating a straw that could be woven into baskets but it had been tested before and all of the factors were known in order to be

successfully replicated. Most women work in their homes but they needed someone to distribute the raw materials and collect the products.

Some women in the meeting felt that helping women in agriculture is the first step in getting the women out of their homes to work. They felt that if she can leave the house and receive income that this is enough accomplishment and perhaps in the future she can then go further in her development.

Past Obstacles

In many cases, there has been a lack of management, studies, coordination and absence of planning. Also the goal of the cooperatives or projects did not consider the financial progress and training that was needed or did not even measure the financial gain that was needed.

Consideration for teaching more than economic progress needs to be considered in training. Women must educational programs to make social gains as well as economical gains because they are tied together.

Women's cooperatives in the past have imitated each other and they don't consider the needs, they don't specialize and there is a high cost of raw materials. Again the problem about lack of marketing knowledge and outlets was discussed.

Issues Discussed

The discussion centered on the following points.

- Many cooperatives or donor projects are only extensions for traditional women chores. It seems that less traditional programs might be explored as it is with men.
- Social, educational and economic development is tied together. Projects need to help empower women in social awareness as well as create income generating opportunities. However, women should not just see themselves as laborers or create situations where they are laborers.
- If products are to be marketed, market feasibility studies are needed in the beginning, before a decision is made regarding the focus of the product.

- Focus should be placed on the production efforts, not on political efforts.
- New technology must be used especially in the fields of agriculture and handicrafts.
- A total plan must be written for the cooperatives with the women members involved and it should come from a need or have people who have an incentive to be involved. The plan must be sustainable and economically feasible.

The cooperatives need to have a manager who is well trained in managerial skills but the members and volunteers need to be highly involved.

- Intensive training and follow-up are needed.

OBSERVATIONS AND CONCLUSIONS

Cooperative members, must understand that the decision to export or market their produce domestically must be based on economics. In general, many of the women's cooperatives have started with limited access to capital resources with limited skills in management, production and marketing. More feasibility studies and market research are needed for women to develop competitive and economically successful cooperatives.

The raw materials especially in the sewing and handicraft areas seemed to be very expensive. The cooperatives need to explore the possibility to use local Palestinian raw materials or either join together to find a cheaper way of acquiring the material.

Important factors for handicraft cooperatives is to:

- Gain marketing information in the beginning from feasibility and marketing studies;
- Find sufficient initial start-up cash or resources to cover the fixed investment and operating expenses until they can generate income;
- Train members to produce a marketable product;
- Make a product that people want to buy;
- Maintain a high quality with sufficient quantity; and,
- Find and retain access to appropriate and alternative markets.

Women managers and members in cooperatives face special problems, many of them are different than those faced by men. They have additional duties in the home which require taking care of others such as parents, children, or

husbands. Women have limited experience or skill in marketing and they depend on someone else to market their products. They are socialized not to take risks and have little self-confidence in their ability to market their own products. Women have not developed effective networks between the various cooperatives or organizations to provide support or coordination. There is little contact with the business community to develop marketing outlets.

Marketing training needs to be aimed at the special problems faced by women and this will require intensive training with continual follow-up and support. This requires experiential learning where members are involved in discussions and trips where they look at the competing products. They need to participate in the feasibility study to analyze what is missing or needed in the local market. Training in marketing and merchandising principles must focus on helping them experience and overcome their inhibition to participate in marketing directly. They need "hands on experiences" to practice the skills needed to become independent entrepreneurs.

CDP staff need to evaluate the current training for each cooperative to determine if the training is helping the women develop marketing strategies and skills needed in the cooperatives. Following are examples of ideas which can be used in training.

- **Entrepreneurship:** Help participants think through marketing ideas, identify and improve characteristics and skills needed for management and marketing.
- **Identify the Right Product:** Involve members in participating in the feasibility study by having them visit other cooperatives and take trips to the market place. The trainers need to have them think through the marketing strategies such as - can traditional handicrafts cooperatives adapt to producing contemporary products? For example, in Kalandia Handicrafts Cooperative, they started with the embroidery but they are now making baby crib sheet and bed cover sets, aprons, sweaters, tissue box covers, etc.
- **Developing the Plan:** Help participants determine the competition by obtaining pricing information by visiting the local markets and export prices by looking through catalogs and magazines. Work with them to identify constraints, regulations, and plan the time needed to become economically viable.
- **Marketing Strategies:** Managers and members need to practice marketing strategies by role playing situations which might be encountered in the local market place. They should be encouraged to learn another language if needed.

- **Financing Strategies:** Involve participants to determine what is needed in marketing to break even, to obtain a profit, start up costs, source of finances, amount needed to run the cooperative.
- **Loans and Grants:** Help members determine if a loan or grant is needed or available and what are the sources.
- **Technical Courses:** Consultants need to be hired to help women in creating designs with embroidery, design and use of colors, new product designs, sewing machine repair and maintenance, and quality control.

Other organizations as well as CDP staff members recognize the need to increase Palestinian women's economic benefits but the major constraint is the lack of marketing and entrepreneurial skills of women. Many of the organizations and cooperatives have centered on the production process. There seems to be no local or international institution specializing in marketing training or practical, applied business development for women.

If there were money available a women's business, job and marketing development center could be developed to act as a complementary support to the cooperatives.

RECOMMENDATIONS

1. Women's Cooperative Marketing Training

CDP staff needs to aim their marketing training at the special problems faced by the targeted women's cooperatives in Soureef and Gaza as follows:

- **Soureef**

The cooperative has previously relied on the CDP Specialist and Mennonite Center to find marketing outlets for their products. In the training session on July 7, the group stated that they wanted to train one person to be responsible to help the manager in marketing duties. They agreed to pick one person to work with the manager for 6 months. After this, the trainee should be trained to carry out the marketing responsibilities. A written plan needs be developed with the cooperative to develop the training.

A feasibility study developed with participation of the manager and board members needs to identify an alternate product to the quilts which will utilize the sewing machines and skills of members. The

cooperative members need to acquire this knowledge for future use in marketing.

- **Gaza**

The cooperative needs to be persuaded to develop a market or feasibility study to explore the economic viability of the potato chip project which they are considering. The study should identify a marketing strategy and products which could be developed if the potato chip idea does not prove feasible.

The training schedule needs to be revised. CDP staff need to design a more intensive comprehensive marketing training schedule and they need immediate help in fashion design and quality control.

2. Further Concept development

CDP needs to incorporate some of the concerns that have been raised by local organizations and in the cooperatives.

- **Social, educational and economic development needs to be tied together when working with women's cooperatives. Training needs to be considered in home processing or production especially when considering that nonfood items can often require an increasing share of the rural household's budget such as soap which can be made from the olive oil residue.**

The women need technical skills training especially in the household, home economics area or gardening areas. Perhaps the cooperative can be used to produce or manufacture items needed in their household. They can buy a machine that will help them grind herbs for zatar or preserve seasonal products that can be dried or canned. Some have mentioned that in previous years money was available to buy these things from the market place. Now that money is scarce they need to know these skills to produce these items at home.

- **Representatives from cooperatives need to work together to discuss purchasing the raw materials in bulk through a handicrafts union.**
- **Neighborhood or cooperative centers could buy labor-saving devices and other technology which are not affordable to most women. They would operate these cooperatively, but beneficiaries would be able to use the facilities, paying only for basic costs.**

- When cooperatives are looking for new products they need to survey the resources located within the home or the community to see if the equipment or building already exists which can be used.
 - In instances like Gaza when children have to come to the cooperative with the mother, child care needs to be provided in this instance.
- 3. Women's involvement in the agricultural, electrical, credit or marketing cooperatives.**

The CDP staff needs to review each targeted cooperative to analyze if and how women are involved and develop training needed for women in the work plan.

4. Workshops

TOT workshops for women need to be developed in the technical areas as discussed previously in dairy. This will help gain more members as well as develop cooperative understanding and principles in the women's cooperatives or mixed gender cooperatives.

5. Coordination with other organizations

Coordination should be developed with the private business sector and NGO's where necessary.

6. Poster development

The present posters in the cooperatives are well developed but the pictures are all of men. New posters need to be designed that depict women as well as men.

7. Catalog development

Perhaps a catalog could be produced which would display all the products available from the different handicraft or product oriented cooperatives. The person in the publications area is quite capable in producing pamphlets and bulletins but it would be helpful for CDP to use desktop publishing software for catalog and publication development.

**TRAINING MONITORING
AND EVALUATION REPORT
July, 1993**

INTRODUCTION

The consultant's scope of work is to:

- Review with CDP staff existing training CDP Monitoring & Evaluation (M&E) systems and planned systems.
- Review CDP planned training programs related to M&E.
- Make recommendations on objectives, methods, plans and policy to be considered in formulating CDP's training M&E system.
- Monitoring and workshop for all CDP staff.

This report describes the material reviewed, activities with the staff, forms developed, status of reports and forms, and suggested recommendations concerning the training monitoring and evaluation reporting system in the Cooperative Development Project (CDP).

My review of the current systems being used in the CDP office consisted mainly of working with Tayseer, the computer specialist. ACDI staff and USAID/CDP memo's concerning the log frame, project reports, workshop summaries, and previous evaluations were reviewed to analyze how training reports are a part of the total reporting system in CDP.

Instead of holding a workshop with the entire CDP staff the management staff, Abed, Joseph and Odeh, Tayseer and the consultant met together two afternoons to review and finalize the concepts and recommendations concerning the monitoring and evaluation system.

REVIEW OF PRESENT REPORTS AND MONITORING SYSTEMS

The consultant met with the staff in order to review training as a part of the total project information I found that the following reports are prepared.

CDP Reports Generated	Status - 6/93
1. Log Frame Data	In Draft Form
2. Staff Activities	Developed and in use 12/92
3. Training Activities	Started 1986, Modified 9/92

- | | |
|--------------------------------|---|
| 4. Training Follow-up | In Draft Form |
| 5. Project Activity Monitoring | Forms developed by USAID, Paradox system installed; Not yet in use in office. |
| 6. Key Factor Areas Progress | Targeted Cooperative Needs Assessment completed May 1992, first report due Sept. 1993 |

The consultant reviewed the log frame in order to determine the kinds of outputs that are expected and the information needed from training. The purpose in the log frame states that targeted cooperatives will operate as viable, sustainable businesses which provide needed services. Targeted Cooperatives (TC) will:

1. Increase in revenue
2. Cover operating costs
3. Distribute dividends to members
4. Advance in Key Result Areas
5. Have increased use by members

LOGFRAME OUTPUTS

MEASURED BY

- | | |
|---|--|
| 1. Products Marketed By TC | • Increase in volume and value |
| 2. Members Support Cooperative | • TC conduct General Assembly meetings |
| 3. Credit Available | • Credit funds loaned to TC
• Loan repayment rate |
| 4. TC Staff and Members Trained | • Attendance in training programs
• Demonstrated skills or knowledge |
| 5. Accounting and Other Management, Organizational and Personnel Systems in Place | • TC issue balance sheets
• TC have annual budgets, workplans, job descriptions
• TC issue trial balances
• TC have computerized accounting systems |

Training results directly relate to the Log Frame in numbers 2, 4 and 5. Training should also will result in increased products marketed in number 1.

Documents and memos were reviewed which relate to the Targeted Needs Assessment, log frame and outputs, and project activity monitoring system. Several memos stated concerns that the data was inconsistent, the reporting forms did not adequately describe what was being done and that staff in their reporting sometimes confused inputs, results, outputs and impacts. Staff are concerned that the number of reports that need to be filled out need to be consolidated. Some reports do not seem to be related to reporting the impact of the Project.

The computer specialist has been working on refining the draft forms and he showed me all of the forms developed regarding the log frame, staff activity, training activities and training follow-up.

The computer specialist has recently received and installed Paradox, a relational data base system that was recommended for generation of the USAID Project Monitoring. He can probably transfer a lot of the present data, but he needs to have training in utilizing Paradox for development of all of the reports. If Paradox is used, the management staff agreed that one data base will help staff consolidate the number of reporting forms, and consistency can be maintained.

TRAINING MONITORING AND EVALUATION CONCEPT AND OBJECTIVES RECOMMENDATIONS

The following are recommendations concerning the concept, and objectives which might be used in formulating the M&E system.

Concept

Training monitoring and evaluation is designed as a part of a total integrated information system which helps guide the management decisions of the Project. Training activities will be monitored and evaluated to determine if the needs of the members are being met and to help reach the purpose of increased effective operation of the cooperatives.

Purpose of Training

The purpose of training is to develop training activities in response to the needs of the members and cooperatives to help targeted cooperatives operate as viable, sustainable businesses which provide needed services.

Training Monitoring and Evaluation Objectives

The training monitoring and evaluation system objectives are to:

1. Develop feedback concerning training activities and document
 - Trainers giving training;
 - Number of participants trained sorted by type, gender, region, cooperative, type of training, period, etc.
 - Cost;
 - Training days;
 - Results of training as related to the objectives of the course; and,
 - Impacts on members and Targeted Cooperatives.
2. Monitor and assess the results of the training activities which affect the impacts on the Targeted Cooperatives.
3. Develop reports which help analyze impact on targeted cooperatives;
4. Develop reports which are needed by ACDI and USAID; and,
5. Develop and use reporting systems that are simple and accurate.

Training Monitoring and Evaluation Strategy

Developing Targeted Cooperatives is outlined in the Targeted Needs Assessment document. The Process for Cooperative Development in Palestine (CDP) is outlined in figure 1 on the following page.

The diagram in this report shows a logical sequence with the needs diagnosed in the Targeted Cooperatives and interventions needed. This diagnoses leads to the development of training activities. The reports and data gathered from the training activities ultimately provide information needed for the Log Frame, USAID Project Activity Monitoring System and other needed reports.

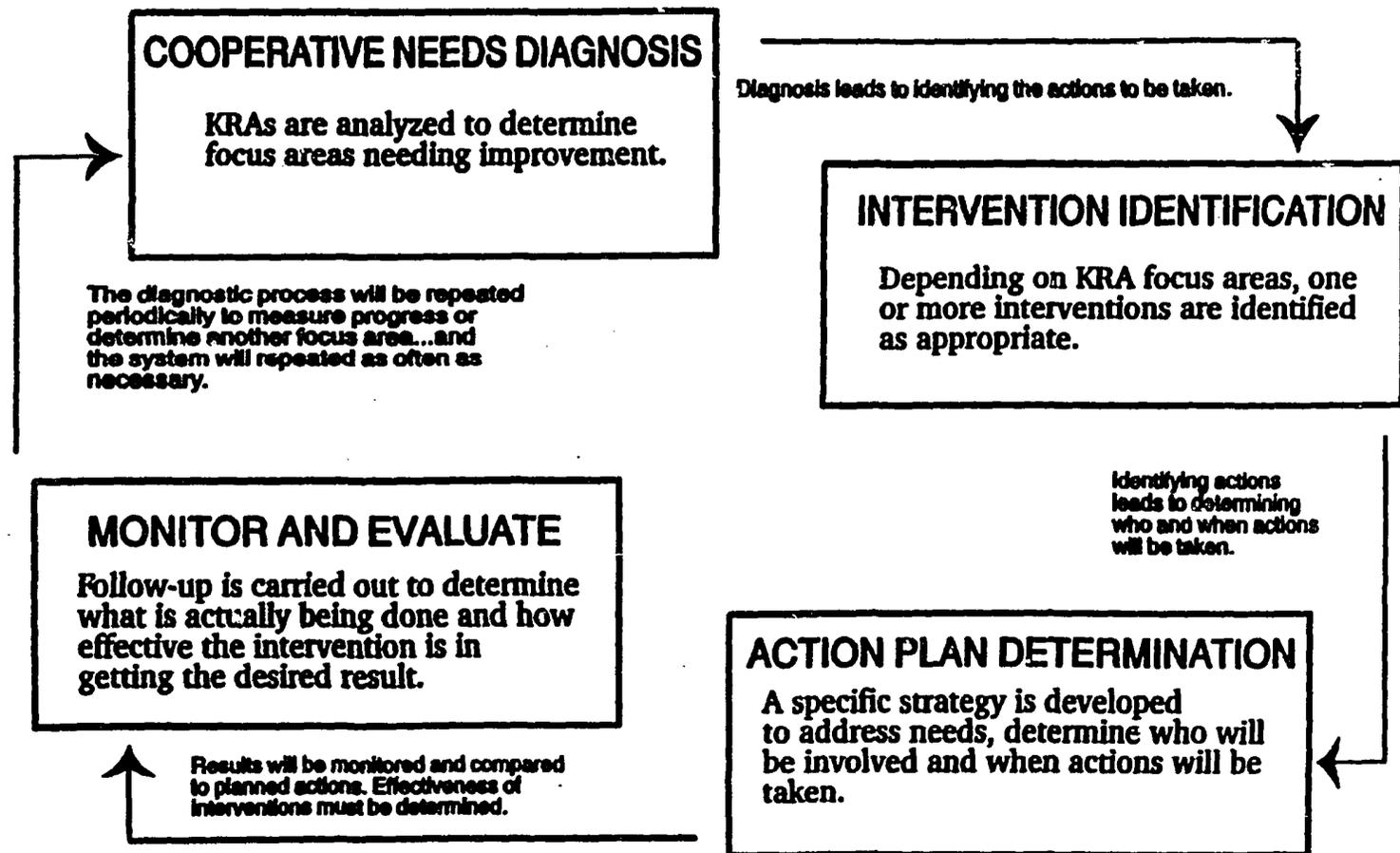


The training reports also help identify the progress in the KRA's which will result in increased operational and financial success of the cooperatives if other important assumptions as named in the Log Frame remain constant i.e. unrestricted travel of the staff, no worsening of the market conditions, cooperatives operate without additional restrictions on their regular activities, etc.

Figure 1

COOPERATIVE DEVELOPMENT IN PALESTINE (CDF)

THE PROCESS.....



10/20

The monitoring and evaluation is a cyclical process and needs feedback, throughout the process thus giving an opportunity to reassess the training needs and change of direction when needed.

RECOMMENDATIONS DRAFTED IN COORDINATION WITH MANAGEMENT TEAM, COMPUTER SPECIALIST AND CONSULTANT

The following recommendations were discussed in the two meetings with the CDP staff.

1. Generation of reports which monitor and evaluate training effectiveness in CDP.

In CDP, training activities can be measured and reported at three levels:

- **Course effectiveness - Formal training (Input)**

Can be evaluated by review of the material, methods used, participant exams and observations of the trainer.

- **Implementation of lessons learned - On the Job Training (Results/Outputs)**

Follow up to see if the members are producing such things as trial balances, computerized records, increased use by members, increase in quantity and quality of production.

- **Impact - Reports**

Reports are collected every six months, analyzed and the changes seen as a consequence of outputs is reported in the Semi-Annual Report, or other reports.

2. Training Implementation Plan

A total training implementation plan needs to be assembled. The following needs to be completed and added at the beginning of the Training Plan:

- A narrative portion which describes the training objectives; types of training such as business development, cooperative development and technical training; methods of training such as formal training and on the job training; method of reporting inputs, results/outputs, and

impacts; and a description of the training monitoring and evaluation system.

Training report forms (See Appendix 5) which need to be filled by the trainers need to be explained also in this area. A copy of the forms will be placed in the Plan. However, after training and refining of the reporting system, the forms may need to be modified.

After the narrative the following documents which are already been completed need to be added:

- Planned 1993 training implementation schedule for Targeted Cooperatives;
- Course Outlines with objectives; and,
- Manual and Policy Consideration for CDP Training Program

3 Training which relates to KRA's and Log Frame Outputs

Training course activities will be keyed to KRA's and Log Frame Outputs in computer system and reports.

4. Quantifying and qualifying training results.

Being able to quantify results depends on the training type, training content and objectives.

- Business development courses, give an exam at the end of the course and can report on the percentage of the people learning the material.
- Cooperative development can make an assessment depending on the questions asked by the participants and discussion in the summary part of the program.
- Technical training depends on the nature of the course, if professional skills are to be learned, an exam will take place. In most cases a small group discussion will be conducted at the end of the course where participants will be asked to respond to specific issues raised during the course.

On the Training Activity Report filled by the trainer there is a space for lessons learned which identifies the per cent of lessons learned which is evaluated by either the exams mentioned above or an evaluation by the trainer from observations in the discussions. Also there is a space for narrative explanation to document lessons learned in relation to the objectives. These reports will be pulled together to analyze overall impact and reported in summary form in the Semi-Annual Report.

5. Staff Activity Report

The staff activity report in its present form needs to be discontinued because it is time consuming and it does not relate to the outputs and impact and it duplicates the information on the time sheets. A simple one page form, Monthly Work Report is presently required for each staff to record their main accomplishments during the month.

If the data is collected adequately on the training reports, it is possible to track the efforts and time expended by staff member in training.

6. Staff Training on Reporting

Reporting forms need to be simple, and staff trained so the reports accurately reflect the activities, results/outputs and impacts. Staff need to be trained on:

- Standardized filling of the forms;
- Definition of training inputs, results/outputs and impacts and reporting methods for these. (More clarification is found in the Logical Framework, A Systematic Methodology for Project Design, Monitoring & Evaluation presented by the Atlantic Resources Corporation in the Jerusalem workshop.

Inputs --Shows the time, courses, trainer, money, materials, handouts, etc.

Result/Output—Shows what trainee has been accomplished or learned and if trainee or cooperative can demonstrate this. Examples may be given as part of the qualitative analysis. Result/Output data should be collected regularly.

Impact --Measures what has changed as a consequence of results or outputs. It is measured by increased production, financial revenues, membership, change in accounting system which may now be computerized , etc. The evaluation of impact will be evaluated and reported in the Semi-Annual Report.

- Necessity for accuracy; and,
- Relation of training reports to total reporting system.

7. Computer Training

The computer specialist, needs to receive training on the Paradox system so all of the information and reports can be generated from one system. He may also need some training on monitoring and evaluation.

SUMMARY:

Major changes do not need to be made in what is already being done. It seems rather that the staff needed to look at it in terms of the overall process, to look at the pieces that were missing or needed to be implemented i.e. as moving data to Paradox, finalizing report forms, and agreement on terms.

Training courses need be reviewed periodically for each cooperative in regard to the cooperatives needs as documented in the analysis done in the Targeted Cooperative Needs Assessment. A draft form as been designed for this purpose.

One member of the staff needs to be responsible for maintaining the data and have time to periodically review the material and to refine the process. A memo needs to be issued from the ACIDI, Washington, concerning which log frame has been accepted and to be used so that the appropriate data can be collected and recorded for the Log Frame Report.

Using Paradox will make it much easier and possible to consistently report accurate data since all of the data is coming from one system. It will be easy to manipulate and sort the data according to name of trainer, types of training, dates of training, hours, cost, number of trainees, gender, region to obtain the necessary reports. These reports can be used to help analyze the results/outputs and impact on the Targeted Cooperatives.

The computer specialist, Tayseer, is quite capable in being able to devise the forms needed in regard to the information that is needed in the reports. He as well as the management staff understands the difference between inputs, results/outputs and impact but other staff need training so consistency is maintained in the reports.

Management staff are very willing to focus on reporting which will clearly identify the impacts. The Chief of Party needs to use this material in helping make management program decisions and follow-up the process with the staff because monitoring and evaluation must be consistent, coordinated, well planned and modified when necessary.

APPENDICES

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ITINERARY

June 14 Arrived Washington National Airport

June 15 Visited with ACDI staff and attended meeting at AID.

June 16 Visited with ACDI staff and departed Dulles Airport for Jerusalem

June 17 Arrived Cairo on personal expense and time

June 20 Arrived Jerusalem

June 21 Briefed by local staff on CDP activities

June 22 Soureef Handicraft Cooperative and Fawar Electrical Cooperative

June 23 Jenin Agricultural, Jenin Women Cooperative, and Agricultural Cooperative Union

June 24 Gaza Women Cooperative, UNWRA Handicraft store, Gaza CDP office

June 25 Beit Lahia Agricultural Cooperative

June 26 Kalandia Cooperative

June 28 Bisan Research and Development Center, Ramallah; Palestinian Social Work Federation, Ramallah; Review Women's TOT publication for Cooperative Principles, CDP office.

June 29 Palestinian Agricultural Relief Committee, Jerusalem; Ma'an Development Center, Jerusalem; Federation of Women's Working Committee, Jerusalem; Women's Resource Center, Jerusalem.

June 30 CDP monitoring system - Tayseer

July 1 CDP monitoring system - Tayseer, write up notes

✓

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- July 2 Start writing reports; review previous memos, studies concerning CDP
- July 3 Prepare workshop for WID and TOT
- July 5 WID Workshop for representatives of women's organizations and women cooperatives
- July 6 Met with CDP management staff and computer specialist, CDP office, Jerusalem
- July 7 Soureef Cooperative Workshop; Met with Soufiyan, USAID, Jerusalem monitoring representative
- July 8 Women's coordinating committee, write reports and memos, start WID concept paper
- July 9 Meet with Management Staff
- July 10-12 Write reports
- July 13 Debriefing and refine reports with Management Staff
- July 14 Depart Jerusalem for Airport
- July 15 Meet with ACDI Staff, Washington
- July 16 Return to Colorado

**COOPERATIVE AND ORGANIZATION
VISITS AND CONTACTS**

ORGANIZATION	NAME	TITLE
CDP Staff	Abed Abu Arafeh	Acting Director and Technical Services Director
	Odeh Al Zaghmoury	Training, Cooperative Development Director
	Joseph Nesnas	Finance & Economics Director
	Tayseer Edeas	Computer Specialist
	Aown Shawa	Gaza Representative
	Mansour Gharaba	Dairy Production Specialist
	Nadia Handal	Publications & Resource Specialist
Soureef Handicraft Cooperative	Arafat Dajani	Marketing Specialist
	Su'ad Abdalla Zeinah Akal	Chairwoman Manager
Fawar Electrical Cooperative	Youssef Hlequawy	Union of Electrical Cooperatives, Vice Chairman
	Youssef	Chairman of Cooperative
Jenin Agricultural Cooperative	Khaled El A'wad Mohamed Hamzeh	Cooperative Chairman Manager
Jenin Women's Cooperative	Ferial Abu Farha	Chairwoman
Agricultural Cooperative Union	Bassam Walweel	Manager
Gaza Women's Cooperative	Um Omar Hamarneh	Chairwoman
UNWRA Handicraft store	Lilian Tarazi	Women Program Officer, UNWRA

Beit Lahia Ag Cooperative	Riseq Abu Halima Sa'ed Al Tarazi	Cooperative Chairman Manager
Kalandia Handicraft Cooperative	Khadijeh Farhan	Cooperative Manager
Bisan Research & Development Center	Jameela Abu Deho	WID Specialist
Palestinian Social Work Federation	Maha Khaia Ayesha Paker	Manager Manager
Palestinian Ag. Relief Committee	Judeh Abdallah Nihaya Hamooda	Executive Manager WID Specialist
Ma'an Development Center	George Kurzom Suha Tannous	Acting Director WID Specialist
Federation of Women's Working Committee	Zahira Kamal Abeer Hamad Futna Khalifa	Chairwomen
United Women's Working Committee	Basma El Bitat	Project Officer
Women's Study Center		
Kufr Ne'meh	Fatima Khalil Mariam Muali	
ANERA	Ghada Rabah	Women & Education Specialist
UNDP	Rula Jakaman	WID Specialist
USAID		Harry Birnholz AID Affairs Officer Sufian Mshasha Jerusalem Monitoring Representative

GAZA WOMEN'S HANDICRAFT COOPERATIVE

NEEDS ASSESSMENT

INTRODUCTION:

Gaza Women's Handicraft Cooperative was established in 1991 as a regional women handicraft cooperative for Gaza. The cooperative has 150 members from the city of Gaza and its northern suburbs. The cooperative's five board members were elected in October 1991. It has no staff members. CDP started working with the cooperative in 1993 as a target cooperative and will assist by providing field assistance, formal training, and grant/credit services.

A. NEEDS IDENTIFICATION:

I. Economic Justification

Palestinian women represent 50 percent of the society. Traditionally, women in Palestinian society have not worked outside their home and family land. However today, as more and more families are in need of increased income, women are entering the labor force. To satisfy the demand for women's employment, generation of new jobs is required. In order to be acceptable to most Palestinian families, such jobs are preferred to be in women-owned and operated enterprises. This need for increased income and women's employment is consistent with the economic empowerment. The cooperative's objective includes providing input supply, marketing member products locally and providing extension services. Gaza Women's Handicraft Cooperative is the first and the only one in Gaza to provide such needed services. Due to the lack of a national marketing system, the cooperative's services are very much in demand, especially for poor women. The prices available for their products allows for adequate margins.

Gaza Women's Handicraft Cooperative provides the following services:

- 1) Training members in household activities, such as sewing, embroidery, and home made products.
- 2) Marketing the members products.
- 3) Providing members with needed production inputs.
- 4) Maintaining a working relationship with various PVOs to facilitate training and funding opportunities.

GENERAL ASSESSMENT OF ECONOMIC JUSTIFICATION

AVERAGE

II. Member Commitment

- | | | |
|----|--|------------------|
| 1) | Number of members: | 150 (100% women) |
| 2) | Total number of potential members: | 1,500 |
| 3) | Willingness to sacrifice personal gain for the benefit of the group: | high |
| 4) | Members working harmoniously together for other purposes: | high |
| 5) | Level of members attending/ participating in meetings: | high |
| 6) | Members' willingness to serve on board/committees: | high |
| 7) | Members' willingness to invest or leave earnings: | moderate |
| 8) | Cooperative provides information to members: | moderate |

GENERAL ASSESSMENT OF MEMBER COMMITMENT
GOOD

III. Leadership

- | | | |
|----|--|------------------|
| 1) | Date of last elections: | 1992, democratic |
| 2) | Number of board members: | 5 |
| 3) | Board communication skills: | moderate |
| 4) | Board facilitates group decision making: | moderate |

- | | |
|---|--------------|
| 5) Willingness of board members to make sacrifices for group: | high |
| 6) Staffing level (number and titles): | 1, volunteer |
| 7) Manager status: | volunteer |
| 8) Level of staff utilization: | high |
| 9) Competency of staff: | moderate |
| 10) Planning capabilities: | moderate |

GENERAL ASSESSMENT OF LEADERSHIP**AVERAGE****IV. Financial Position**

Records are not available; there are no audited statements.

GENERAL ASSESSMENT OF FINANCIAL POSITION**POOR****V. Member Service and Satisfaction**

- | | |
|--|----------|
| 1) Cooperative services (number, type, quality): | moderate |
| 2) Member loyalty: | moderate |
| 3) Level of member patronage: | none |
| 4) Member attitude about cooperative: | moderate |
| 5) Employee turnover (satisfaction factor): | low |

GENERAL ASSESSMENT OF MEMBER SERVICE**AVERAGE**

VI. Growth

- | | | |
|----|--|--|
| 1) | Percent of eligible members doing business with the cooperative: | low |
| 2) | Percent of total market volume: | low, < 10% |
| 3) | Potential new markets/services: | high, especially with \$5,000 ANERA grant, plans for food processing |
| 4) | Level of sales promotion practice: | low |
| 5) | Increase in business over previous periods: | low |

GENERAL ASSESSMENT OF GROWTH
AVERAGE**CONCLUSION:**

Economic justification for this cooperative is average. However, the financial position is poor. Leadership and member service/satisfaction are average.

1. **Financial Position**

The poor accounting system in this cooperative deserves priority attention so that there will be an earlier impact on the other areas.

2. **Leadership**

The cooperative is dominated by the chairwoman. Trained management staff and vision are lacking.

In the current analysis, financial position is the weakest area where real improvement is needed.

The results of the analysis of each KRA and the grade determination follows:

Key Result Area	Grade	Weight
Economic Justification	B	40
Member Commitment	B+	15
Leadership	B	15
Financial Position	C+	20
Member Service/Satisfaction	B	5
Growth Potential	B	5

The overall weighted average for Gaza Women's Handicraft Cooperative is 2.98, which is equivalent to a B.

B. INTERVENTION IDENTIFICATION:

First Priorities:

1. Financial Position
 - a) Staff should be hired and trained in business management courses on strengthening the accounting system, financial planning, budgeting and auditing.
 - b) Board of directors should be trained in understanding financial statements, economic feasibility studies and financial planning.
 - c) Board should revise the cooperative economic activities, conduct studies for new viable ones and seek funding resources.
2. Leadership

Board training should be in general cooperative principles and objectives, conflict resolution, consensus building, management principles, and techniques, group decision making techniques and personal management.

Additional Priorities:

Cooperative member training will be in home economics, local marketing, and handicraft production.

C. MONITORING PROGRESS:

Continuous follow-up will be carried out to determine progress, data will be regularly gathered covering volume and value of business, number of users of each of the services, profit made by each service. Therefore reassessment and re-grading of the cooperative's activities will be performed quarterly. One CDP staff will be assigned to follow-up activities and monitor the cooperative.

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SOURCEEF WOMEN'S HANDICRAFT COOPERATIVE

NEEDS ASSESSMENT

INTRODUCTION:

Soureef Women's Handicraft Cooperative was established in 1982. It is a handicraft cooperative that serves the village of Soureef and the surrounding villages. The cooperative's experience and potential allow it to carry out expanded operations. The cooperative has 377 members from more than six villages in the area. The cooperative's five board of directors were elected in October 1992. The cooperative board supervises three staff members: a manager and two female technical staff members. CDP has been working with the cooperative since 1992 as a target cooperative by providing staff field assistance, formal training, and grant/credit services. CDP recently conducted a needs assessment and a revised workplan for the joint activities was prepared.

A. NEEDS IDENTIFICATION:

I. Economic Justification

Palestinian women represent 50 percent of the society. Traditionally, women in Palestinian society have not worked outside their home and family land. However today, as more and more families are in need of increased income, women are entering the labor force. To satisfy the demand for women's employment, generation of new jobs is required. In order to be acceptable to most Palestinian families, such jobs are preferred to be in women-owned and operated enterprises. The cooperative's objective includes providing technical services, such as input supply, marketing member products locally, exporting and providing extension services. Soureef Women's Handicraft Cooperative was the first in the Hebron area to provide such a wide range of needed services. The cooperative's services are needed, especially for village women who cannot market their production individually. There is a high demand for the cooperative's services that cannot be met except through the cooperative.

Soureef Women's Handicraft Cooperative provides the following services:

1) Needlework

This is the core of the cooperative's business activity. About 200 members are involved in this activity. The cooperative markets its products through different channels, mainly the MCC shop and Saint Andrew's church shop in Jerusalem.

2) **Quilt Project**

UNDP has provided the cooperative with four sewing machines, a 12 KW generator and four large tables as a fixed asset investment for the project. UNDP also funded raw materials and operating costs for the first six months of the project and covered the costs of a consultant for training and design and the cost of attending a specialized course in Jordan for three cooperative members. This project suffered from losses and accordingly the cooperative decided to stop producing quilts.

GENERAL ASSESSMENT OF ECONOMIC JUSTIFICATION

VERY GOOD

II. Member Commitment

- | | |
|---|------------------|
| 1) Number of members: | 400 (100% women) |
| 2) Total number of potential members: | 800 |
| 3) Willingness to sacrifice personal gain for the benefit of the group: | high |
| 4) Members working harmoniously together for other purposes: | high |
| 5) Level of members attending/ participating in meetings: | moderate |
| 6) Members' willingness to serve on board/committees: | moderate |
| 7) Members' willingness to invest or leave earnings: | low |
| 8) Cooperative provides information to members: | moderate |

GENERAL ASSESSMENT OF MEMBER COMMITMENT

BELOW AVERAGE

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III. Leadership

- | | | |
|-----|--|------------------|
| 1) | Date of last elections: | 1992, democratic |
| 2) | Number of board members: | 5 |
| 3) | Board communication skills: | high |
| 4) | Board facilitates group decision making: | moderate |
| 5) | Willingness of board members to make sacrifices for group: | high |
| 6) | Staffing level (number and titles): | 3, manager |
| 7) | Manager status: | very qualified |
| 8) | Level of staff utilization: | high |
| 9) | Competency of staff: | moderate |
| 10) | Planning capabilities: | moderate |

GENERAL ASSESSMENT OF LEADERSHIP

GOOD

IV. Financial Position

- | | | |
|----|-------------------------------------|----------------|
| 1) | Ratio owner equity to total assets: | 31 % |
| 2) | Acid test ratio
CA - I : CL | 690 % |
| 3) | Use and administration of credit: | Not applicable |
| 4) | Sales volume: | \$1,558 profit |

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- 5) Percent expenses covered by revenues: 103%
- 6) Percent administrative expenses to revenues: 2%

GENERAL ASSESSMENT OF FINANCIAL POSITION **GOOD**

V. Member Service and Satisfaction

- 1) Cooperative services (number, type, quality): moderate
- 2) Member loyalty: moderate
- 3) Level of member patronage: none — generates a little profit but does not give patronage refunds
- 4) Member attitude about cooperative: moderate
- 5) Employee turnover (satisfaction factor): moderate

GENERAL ASSESSMENT OF MEMBER SERVICE **AVERAGE**

VI. Growth

- 1) Percent of eligible members doing business with the cooperative: 20%
- 2) Percent of total market volume: <20%
- 3) Potential new markets/services: moderate to high (WID, member services)
- 4) Level of sales promotion practice: moderate

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- 5) Increase in business over previous periods: moderate

GENERAL ASSESSMENT OF GROWTH

AVERAGE

CONCLUSION:

Economic justification for this cooperative is very good. However, member commitment is below average and member service/satisfaction is average.

1. Member Commitment

Members do not meet deadlines and the quality of their products is not always at high and consistent levels. Members are not serious about meeting deadlines which affects customer satisfaction and impacts negatively on sales. Building membership commitment will make a very big impact on sales volume and growth of the cooperative.

2. Member Service/Satisfaction

There are some opportunities for adding services and increasing demand which will affect member satisfaction.

In the current analysis, member commitment is the weakest area where real improvement is needed.

The results of the analysis of each KRA and the grade determination follows:

Key Result Area	Grade	Weight
Economic Justification	A-	40
Member Commitment	B-	15
Leadership	B+	15
Financial Position	B+	20
Member Service/Satisfaction	B	5
Growth Potential	B	5

The overall weighted average for Soureef Women's Handicraft Cooperative is 3.44, which is equivalent to a B.

B. INTERVENTION IDENTIFICATION:

First Priorities:

1. Member Commitment
 - a) Members and board training will be in general cooperative principles and in honoring commitments.
 - b) Board of directors will be trained in conducting effective meetings, member relations and techniques, communication practices and understand the roles of members.
2. Member Service/Satisfaction

The board of directors has to understand that it must assess the need for new services and expanded market outlets.

Additional Priorities:

Cooperative staff technical training in marketing domestically, exporting, designing, color mixing, sewing and quality control.

**GAZA WOMEN HANDICRAFT CO-OP TRAINING SCHEDULE
MARCH 1993 - SEPTEMBER 1994**

I. PUBLICATIONS	RESPONSIBLE PERSON	MARCH 1993	APRIL	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.	JAN 1994	FEB	MARCH	APRIL	MAY	JUNE
I. BUSINESS MANAGEMENT SKILLS																	
1. ACCOUNTING I	JOSEPH	X	0		0		0		0								
2. ACCOUNTING II	JOSEPH					X	0		0		0						
3. BUILDING ACCOUNT SYSTEM	TAYBEER					X		0		0		0					
4. BUDGETING	JOSEPH						X		0		0		0				
5. FINANCIAL PLANNING/ANALYSIS	JOSEPH							X		0		0		0			
6. COST ALLOCATION	JOSEPH										X	0		0		0	
7. CREDIT ADMINISTRATION	JOSEPH							X		0		0					
8. ADVANCED CREDIT MANAGEMENT	JOSEPH													X		0	
II. CO-OP EDUCATION																	
1. U.I.O	MUHAD	X	0		0		0	X	0		0		0				
2. CO-OP PRINCIPLES & OBJECTIVES	MUHAD	X	0		0	X	0		0	X	0		0			X	0
3. MEMBER RULES & RESPONSIBILITIES	ODEH	X	0		0	X	0		0	X						X	0
4. T.O.T	MUHAD							X	0		0	X	0		0		0
III. TECHNICAL TRAINING																	
1. HOME ECONOMICS	ODEH							X	0		0		0				
2. MARKETING	ARAFAT							X	0		0		0				
3. FOOD PROCESSING	MANSOUR								X	0		0		0			
4. FASHION DESIGN	MUHAD									X	0		0		0		X
5. SEWING MACHINE MAINTENANCE	MUHAD										X	0		0		0	

X FORMAL TRAINING COURSES

0 FIELD ASSISTANCE TRAINING

**GAZA WOMEN HANDICRAFT COOPERATIVE TRAINING SCHEDULE
MARCH 1993 - SEPTEMBER 1994**

PUBLICATION	RESPONSIBLE PERSON	JAN. 1994	FEB.	MARCH	APRIL	MAY	JUNE	JULY	AUG.	SEPT.
I. BUSINESS MANAGEMENT SKILLS (CONT..)										
9. FEASIBILITY STUDIES	ODEH			X	0		0		0	0
10. INVENTORY MANAGEMENT	TAYSEER				X	0		0		0
11. DATA BASE MANAGEMENT	JOSEPH				X	0				
15. PROJECT MONITORING	JOSEPH									X
16. PROJECT EVALUATION	ODEH									X
III. TECHNICAL TRAINING (CONT..)										
6. QUALITY CONTROL	HUHAD				X	0		0		0
7. HANDICRAFTS PRODUCTION	HUHAD					X	0		0	

X FORMAL TRAINING COURSES

0 FIELD ASSISTANCE TRAINING

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MARCH 1993 - MARCH 1994

TRAINING COURSE	RESPONSIBLE PERSON	MARCH 1993	APRIL	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.	JAN. 1994	FEB	MARCH
I. BUSINESS MANAGEMENT SKILLS														
1. CREDIT ADMINISTRATION	JOSEPH					X	0		0		0			
2. FINANCIAL ANALYSIS/PLANNING	JOSEPH					X	0		0		0			
3. COST ALLOCATION	JOSEPH									X				
4. BUDGETING	JOSEPH					X	0		0					
5. MEMBER RECORDS MANAGEMENT	JOSEPH								X	X	0			
II. CO-OP EDUCATION														
1. V.I.D	MUHAD				X		0		0		0			
2. T.O.T.	MUHAD				X		0		0		0			
III. TECHNICAL TRAINING														
1. DESIGN COLOR & WRITING	MUHAD					X	0		0		0			
2. SEWING MACHINE MAINTENANCE	MUHAD					X	0		0		0			
3. FASHION DESIGN	MUHAD							X	0		0			
4. ENGLISH LANGUAGE	MUHAD							X	0		0			

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**SOURCEF WOMEN COOPER,
MARCH 1993 - APRIL 1994**

TRAINING COURSE	RESPONSIBLE PERSON	JAN. 1994	FEB.	MARCH	APRIL
I. BUSINESS MANAGEMENT SKILLS (cont..)					
6. ADVANCED SPREAD SHEET	TAYSEER		X	0	
7. DATA BASE MANAGEMENT	JOSEPH		X	0	
8. MIS PLANNING	JOSEPH				X
9. FEASIBILITY STUDIES	ODEH		X	0	0
10. MIS OPERATION	JOSEPH				X
11. PROJECT MONITORING	JOSEPH			X 0	
12. PROJECT EVALUATION	ODEH			X 0	
II. TECHNICAL TRAINING (CONT..)					
1. W.I.D	MUHAD		X	0	
III. TECHNICAL TRAINING (cont..)					
5. MARKETING	ARAFAT	X	0		
6. QUALITY CONTROL	MUHAD		X	0	
7. EXPORT PLANNING	ARAFAT			X 0	

X FORMAL TRAINING COURSES

0 FIELD ASSISTANCE TRAINING

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SOUREEF WORKSHOP OUTLINE

1. Outline agenda
2. Introduction and Ice Breaker Exercise - Odeh
3. Build upon ideas that were generated at the income generation workshop on July 5. Entrepreneurship or marketing attitudes as opposed to product oriented skills.
 - Talk about entrepreneurship concept.
 - Fill out entrepreneurship assessment.
 - Old woman, young girl exercise. Discuss how previous experiences might determine their outlook on life and ideas in cooperatives.
 - Talk about:
 - * Are there other outlets for your products than what you are using now?
 - * Quilt example? Are there ideas of taking an example and taking another look at it rather than just copying the same idea as done in Jordan.
 - * Can the skills learned on the quilts be used on a similar product but changed to be more profitable or sell better; can the raw materials be changed to make a product that is less costly? Brainstorm these ideas.
4. Talk about their roles as helping increase member's understanding.

What is their role?
What is the present level of satisfaction of members; how do you know; can their level be increased; and how?
5. Cooperative Development (Zena)
6. What kinds of things need yet to be done. What kinds of training is needed. (New products, credit, etc.)
7. Summary

What needs to be done;
Who is going to do it;
When;
Who will follow up on this.

DEVELOPING ENTREPRENEURS RESULTS

JULY 7, SOUREEF

OBJECTIVES

- To increase awareness of need for members to increase marketing outlets and skills;
- To determine actions needed by cooperative members to gain skills in marketing.

DISCUSSIONS

1. Entrepreneur characteristics needed for cooperative members form page 9.

The group filled out the questionnaire and the members reported:

Member #1. Wanted to improve knowledge about business matters. Improvement needed by gaining more experience, business education and wanted to develop contacts with other cooperatives.

Member #2. Wanted to improve the ability to take risks. She was the manager and wanted to do this but she felt that she needed the support of the board to do this and the members confidence.

Member #3. Wanted to establish contacts with other cooperatives, needs to talk with other people who are members of cooperatives, but that she did not want to go through the roadblocks as they other two women did when they came to the July 5th meeting. Having to go through these are discouraging to her.

Member #4. She wanted more experience in marketing cooperative products. She felt that she needed to talk with others who are doing marketing, find ways to introduce a variety of new products, find ways to improve the quality in the cooperative.

Member #5. Wanted more improvement in seeing the job through to the finish. She had been in the cooperative since 1965 but she wanted more experiences with the members to establish quality control. Wants to help members see an improvement in the cooperative.

Member #6. Was suffering from a bad toothache and could not talk.

2. Past experience model. Pages 11, 12, & 13

The group of 6 woman were broken into two groups. One group received the picture of the young girl, the other group received the picture of the old woman. Both groups were then given the picture which combines the picture of the old woman and young girl into the same picture. The group which received the young girl picture, all saw the young girl. In the group which received the old woman picture, two saw the old woman and one saw the a young girl. They seemed to enjoy describing to each other how you could pick out both the young girl and old woman in one picture.

Results concerning training of trainers discussion.

The group felt that training of trainers to help cooperative members is important because after this has been tried in the past there was more satisfaction of the members. Previously, the members did not know that they had a say in the decisions of the cooperative.

The group felt that training needs to:

- * Help develop the mentality of the members.
- * Help trainers develop better presence and training skills.
- * Last for one half day because they have other responsibility in their homes.
- * Emphasize visual aids, and help develop the skills of the trainer to use them.
- * Develop the technical skills.
- * Develop skills to repair the equipment in the cooperative, members needs help to repair and maintain household equipment and electrical safety.
- * Need other training than just in cooperative productions management which may relate to the home.

The group talked about the fact that when members become trainers it gives them an increased feeling of self confidence which sometimes is as important as being able to increase financial gain.

SUMMARY DISCUSSION

Ideas discussed:

- * Training one person with the manager to do the marketing,
- * Look at different products to make that would replace the quilts such as baby clothes or underwear, but first they decided that they needed to look in the marketplace to see what was needed.

- * The board members do everything and they needed to have the members take more responsibility. Also the manager is expected to do all of the marketing.
- * The average member makes about 200 NIS a month and the most productive members makes 400 NIS.
- * The board members need to arrange for a field trip to get new ideas.

Four top priorities which the group selected.

- * Select an alternate product to the quilt project so they can use the machines and their skills.
- * Additional technical training.
- * Develop marketing skills.
- * Develop more board member training.

Action to be taken:

When looking at the priorities they decided that they needed to select a person from the cooperative to work with the manager so she could learn the skills necessary for running the cooperative. Then the new person, should receive training in marketing and she would become responsible for marketing the products and help the manager in this effort.

At the same time they would like CDP to develop a marketing feasibility study to help them determine the kind of product that they could substitute for the quilts and where to market them.

WOMEN AS AN ENTREPRENEUR WORKSHOP
Consultant's Discussion Sheet
July 7, Soureef

More women are becoming involved in cooperatives or are starting their own cooperatives. The reason that women are forming cooperatives are similar to reasons being given by men. The desire to achieve something important and being able to make some money.

Women involved in the business and training aspects of the cooperative face special problems. Women in particular need to understand and learn certain skills such as finance, management and marketing because they have not usually had experience in these before. More women need to develop a sense of being an entrepreneur. In addition trainers and managers need to learn about leadership, cooperative understanding and principles. Potential roadblocks to women's success are their lack of experience, education, technical skill. They also need a lot of encouragement, support and help in working together with other people to achieve a goal. As your cooperative members work towards their goal, they need training to keep high standards and they need support to develop new ideas which will help the cooperative grow and expand their range in producing and marketing the products which are sold.

First, in order to improve the cooperative, we have to improve our selves before we can help other members to also improve themselves. If we focus on improving our own knowledge and skills, we can later help improve other members within the cooperative.

HANDOUT Page 9 (Discussion about Handout.)

Let's talk about improving the cooperative. Some of the ideas that members have to work on is to know where to sell your products, or explore alternative markets or products. Sometimes we only think of one way to do things because of our past experiences.

- * Use picture of old woman and young girl. Pages 10, 11, & 12. Break them into discussion groups to write down what they see.
- * What did we learn from this exercise? Discussion.
- * Now, lets apply this to your own cooperative. Let us think about marketing your products. Presently you are marketing your product

through the Mennonite Church. Do you have other alternative markets? Where do you think that there might be others.

- * Let us also take the quilt making as an experience. What did you learn? Perhaps you learned that you may not be able to exactly copy an idea from someone else. But what can you do now. Can you take the skills that you learned to make another product that is more profitable and easy to sell? Could you use a different raw material? From where? How can you get it? (Discussion)

Keep these thoughts in mind. When trying to increase the level of business in the cooperatives, you must learn business skills, put creative skills to work, but above all you must still be able to make money for yourself and the members.

Words of Wisdom to you as a member in the cooperative:

- * You must like what you do, but you must constantly gain new knowledge and experiences in order to grow and improve.
- * You must not be afraid to try new things.
- * Constantly seek out knowledgeable people for support, new ideas, and encouragement.
- * Confidence in your ability is necessary, as is the willingness to listen and involve the other members in the decisions.

The Cooperative must be able to:

- * Set reachable business goals.
- * Produce high quality goods at a competitive price.
- * Keep up with new markets and explore alternative products.
- * Provide continuous training for the members.
- * Establish new contacts and networks.
- * Involve members in the decision-making.
- * Work on selling your ideas to others.

- * What are some of the other things you can think of that are important? Discuss these.

Now, these are your ideas. How can you work with the members to get their ideas and also increase their skills and satisfaction with the cooperative.

The next question is how do you also increase the member's satisfaction in the cooperative, and help them to also increase their cooperative understanding and business skills.

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**ENTREPRENEUR CHARACTERISTICS WHICH HELP
MEMBERS TO DEVELOP FOR USE IN COOPERATIVES**

FILE: C;WP51\ECHAR

The following are characteristics which are helpful to describe strengths needed for members in cooperatives. This is strictly a personal assessment. Check under each heading which describes how well developed you think you are:

Characteristic	Very well developed	Well developed	OK	Needs improvement	Not well developed
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Creative

Willing to take risks

Concentrate on product quality

Like to train other members

Like to solve problems

Like to see a job through to the finish

Willing to work many hours

Establish contacts with other cooperatives

Willing to improve knowledge about business matters in the cooperative.

Willing to market cooperative products

Identify one characteristic you would like to strengthen and list three ways to improve.

Periodically assess how you are doing. Keep improving.

المواصفات المطلوبة لدى الافراد لتطوير سائر الفعاليات اللازمة لاعمال التعاونية

في ما يلي بعض المواصفات التي يمكن ان تخدم كمؤشرات لاعضاء التعاونيات لقياس القدرات اللازمة لتطوير سائر الفعاليات اللازمة لاعمال التعاونية. ان اللائحة التالية هي حسب تقديري ورأيي الشخصي. ضعي اشارة تحت الصفات المناسبة في الجدول التالي.

الصفة متطورة جداً متطورة جيدة بحاجة الى تطوير غير متطورة

الابداعية:

الاستعداد لاتخاذ
الخطوات الجريئة

التركيز على الجودة

الرغبة في تدريب
اعضاء آخرين

الرغبة في حل المشاكل

الرغبة في رؤية العمل
منجز الى النهاية

الرغبة في العمل
ساعات طويلة

اقامة الاتصالات
مع تعاونيات اخرى

الرغبة في تطوير وتحسين
المعلومات المتعلقة
بعمل التعاونية

الرغبة في تسويق
منتجات التعاونية

اذكري صفة تودين تطويرها ايدك مع ذكر ثلاث طرق محتملة لتطويرها.

قومي بتقييم التقدم الذي تحرزيه بشكل مستمر.







**WOMEN IN DEVELOPMENT WORKSHOP OUTLINE
RAMALLAH
JULY 5, 1993**

INTRODUCTION:

Odeh will introduce each participant, explain agency and main purpose of agency. Nadia will write the agency and names on the flip chart.

Odeh will introduce Coleen.

CHALLENGE FLIP CHART: Coleen

"The challenge before us.. is no longer the justification of the important economic role women play in the occupied territories .. but the challenge is for all organizations to help make women more independent and those activities performed by women more productive."

PRESENT AGENDA: Odeh

DISCUSSION: Coleen asks for discussion on first four points; Odeh works with participants on last point.

1. Are there income-generating projects that are successful in West Bank/Gaza? How long has this taken in each instance?

*Flip Chart - "Successful income-generating projects"Time required"

2. What are the contributing factors which make projects successful?

* Flip Chart - "Contributing factors for successful projects"

3. What have been the reasons that some have failed or are failing?

Flip Chart -"Reasons for project failures"

4. In your experience with donors, what have been the:

- Helpful experiences, and/or
- Obstacles?

***Flip Chart* ---"Helpful experiences" "Obstacles"**

5. What issues need to be addressed in helping women further their social and economic development in cooperatives and who can do this?

- * Each participant is given two "post it" papers and asked to write on each post it an issue she believes is most important for organizations or agencies to work on. The participants take a small break for tea and coffee and while they do this Odeh and Nadia will arrange the issues in areas of concern like credit, training, etc. Then discussion will follow and the group could decide which they feel is the most important.**

WOMEN IN DEVELOPMENT WORKSHOP
Ramallah
July 5, 1993

ATTENDANCE:

AGENCY	NAMES OF PARTICIPANTS
PARC	Nehaya Hamooda, Abeer
ANERA	Ghada Rabah
Kufr Ne'meh Coop	Fatima Khalil, Mariam Muali
Soureef Coop	Sawsan Abu Fara, Halimeh Nusar
CRS	Noura Kurt
Bisan	Abeer Arafat
Jericho Coop	Hanadi Hashem, Najat Mohamed
UWWC	Basma Bitat
FWWC	Abeer Hamad, Fatma Khalifeh

We were pleased that so many of the women were able to come. The closures present a problem for some of them to get to a common meeting place. The women from Soureef were delayed for three hours on a bus that was being searched at one of the checkpoints. The women from Gaza were not able to get there.

SUCCESSFUL PROJECTS - DISCUSSION

1. Kabatia - Cost was \$5000 for training, planting and cultivating 10 dunums of straw for baskets.

The cooperative was prosperous in one year because the factors were already known, there was easy access to inputs and the wheat straw was made into baskets. The project can be replicated in areas where wheat straw can be cultivated but it needs continuous education on how to process it. Need to know where to market it, would like to use natural dye because it was previously imported from Jordan. Most women work in their homes, and need someone to distribute it. The profit will depend a lot on the person running the project.

Started with Red Crescent. The project helped the social status of women because creating independence helps change the role of the women. We are not only talking about economic needs but need to talk about educating them in expanding their potential. If they earn 400 shekels in the home, this gives them a stronger role.

2. Beit Ibsa and Hizama started with layer chickens and was successful in one year, developed the project and now working with cows.

3. Kufr Ne'meh Charitable Society

Embroidery project started with 22 members and had support from the Germans. The project took the embroidery from homes and then later it expanded the members to 600 and it has progressed a lot. Now have 75 sewing machines but the marketing is done through the men so it seems the women were really only laborers. The women tried to market the products but the men were needed. Twenty years ago, free courses were offered which included illiteracy.

4. Kufr Ne'meh Livestock Cooperative

Layer chicken project was mixed men and women with 2000 chickens. Sometimes the profit depends on the market because it goes up and down. It took 3 years to become profitable.

5. Beit Jala

Took 2 years to become successful in making underwear.

6. PARC

Works with women in agriculture and believes that the first step is to work with woman to go out of her home to work. If it means she can leave the house and get paid this is accomplishment enough. With more education she can then go further.

The Swedish relief is working with PARC in Jericho in training with young girls who suffer mild retardation. They are working with layer chickens and beekeeping. The objective is to have women trained and also realize some pay. Previously the girls were considered a burden but she can be considered as an asset to the family with help from this project.

Other projects work with women in raising rabbits and pigeons; health food and herbs, especially zatar which is either marketed dry or fresh; food processing, drying and packaging.

Another successful project was started in Bir Zeit where 2 women set up a small catering business which profited 500 NIS in 3 weeks. It has been going for 2 years.

In Jericho there is a drying project which is seasonal. They dry mollakiya and when it is not in season they can work in other crops.

In Hebron where it is more strict, the projects revolve around grape processing and beekeeping. At the beginning it was difficult, but a plan was made. Five women worked in a marketing exhibition.

All women supervisors go from PARC to help give members support. When the women see women from PARC, they say maybe I can do it and they use them as mentors.

7. Beita

An old woman in a family had a special recipe and she bought a grinding machine for zatar. She taught this to members of the family and it became a small business at the business level. This became profitable in one year.

PAST OBSTACLES IN PROJECTS

In the case of Abisan near Gaza the competitors had better quality, and they failed to take the competitors into consideration. They competed with Israeli products and the raw material was expensive. Also they paid wages to the members whether they had a profit or not.

In a sheep project, they chose the wrong variety, and a lot of the sheep died.

In general the problems are:

- Mismanagement, lack of studies, lack of coordination, and absence of planning;
- Projects do not consider social gains as well as economical gains'
- Goal of projects did not consider financial progress;
- If the goal is financial gain, why does the project go on;
- Project is not measured against the main goal;
- People are not measuring the project but they are measuring which party you belong to, status, etc.;
- Cooperatives imitate each other and they don't consider needs; and,
- Projects don't specialize; and,
- High cost of raw materials, lack of marketing knowledge and outlets.

NEEDS OF WOMEN IN PROJECTS:

- Social and educational development;
- Training;
- Funding through loans, and grants;
- Planning and preparation of studies;
- Understanding and providing legal dimensions of their rights;
- Instituting laws and regulations for WID;
- Coordination of local and foreign efforts;
- Separate political dimension from production efforts; and
- Expansion and diversity.

EFFECT OF DONORS ON PROJECTS

1. Many of the donor projects are only extensions for traditional women chores. It is hoped that donor would look at less traditional programs and explore programs designed with men.
2. It is very important to have market feasibility studies like the shoe factory which is done in Hebron, but the closures have been creating a problem.
3. Not all women are leaders and need to be careful because not all women may want to achieve equality or be able to do this.
4. We may need some of the projects that are set up. The donors should not be the ones determining the feasibility.
5. Some of the people are getting tired of traditional projects and we must have a basis for choosing the projects. New technology must be used, i.e. in the fields of agriculture and carpentry. But in the development of projects working with woman, care must be taken to not threaten the men.
6. Sometimes we blame the donors for the failures but the blame lies on the local organizations. If they agree on the project they should have a basis for it and if they feel it is not adequate or appropriate, they should turn it down.
7. Women's projects should be measured by:

Do they enhance the women and educate them to bring about change in the country and they must progress toward the objectives of the project?
8. Projects must have more funding for women to help them advance their role in society but the projects must be planned carefully and create income generating opportunities.
9. As to the role of women, we must educate the men as well as the women to help advance beyond the traditional customs.

ISSUES WHICH NEED TO BE ADDRESSED IN HELPING WOMEN IN COOPERATIVES

- Need social as well as economic development;
- Market and feasibility studies need to point to the kinds of products; quality, kinds and location of raw materials; and marketing techniques to ;
- A total plan with inputs from cooperative members needs to be written and implemented;
- Woman should see themselves more than laborers;
- Cooperative should have involvement of members and come from a need;

- Have people who see a need or incentive to be involved;
- Project needs to be sustainable;
- Follow-up, management and technical training is needed;
- Needs to have director as well as volunteers;
- Managerial skills are important; and,
- Coordination is needed at local and foreign efforts.

١- التحديات

إن التحدي امامنا لم يعد تبرير اهمية دور المرأة الاقتصادي في الضفة الغربية وقطاع غزة ٠٠٠ بل ان التحدي أمام سلتر المؤسسات ومساعدة المرأة على أن تصبح أكثر استقلالية ووعي وانتاجية في كافة نشاطاتها.

جدول أعمال اليوم الدراسي

المشاريع المدرة للربح

١٩٩٣/٧/٥

١- المقدمة

٢- النقاش

ا. هل توجد مشاريع ناجحة مدرة للربح في الضفة الغربية وقطاع غزة؟

ب. كم تطلبت هذه المشاريع من الوقت؟

ج. ماهي الاسباب التي ادت أو تؤدي حاليا الى فشل المشاريع؟

د. استنادا الى خبرتك مع الممولين (المتبرعين)، ما هي:

× بعض التجارب المفيدة و/او

× العقبات

و. ما هي المواضيع الواجب معالجتها او التطرق اليها لتحسين وضع المرأة الاجتماعي والاقتصادي، ومن الجهة التي تستطيع اتخاذ مثل هذه الخطوات؟

٣- الايجاز والختام

كما

كم تطلبت من الوقت

٣- مشاريع ناجحة مدرة للربح

٤- عوامل أدت الى نجاح المشاريع

٥- عوامل أدت الى فشل المشاريع

٦- الجهات الممولة

العقبات

خبرات ايجابية

TRAINING ACTIVITY REPORT (Draft)
To be filled by Trainer

Name **Code** **Date**

Training Site

Purpose of Training: (Check One)

Formal Training (F) -----
On-the Job Training (OJT) -----
If OJT (Describe what is follow-up)

Contact Hours:

If Formal Training : Participants (Attached Participant Attendance Sheet)

Total Number _____ **Females** _____ **Males** _____
Name of Course **Code**

Type: (T/BM/CD)
Location: (C: Course, W: Workshop)
Region: (N: North, S: South, C: Center, G: Gaza)
Meeting Place:
Skill Area:
Coordinator:

Results :

Lessons Learned _____ %

Narrative Observations as Related to the Objectives

Key Result Area Code _____

Log Frame Output _____

Cost: (To be completed by the accounting office)

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Formal Training Participant Information

Type: (T: Target, N: Non-Target)

Sector: (Ag, Ele, Mkg, Livs, Wom)

Gender: (M: Male, F: Female)

**COOPERATIVE
Code Name**

**TRINEES
Type Sector Gender Staff Board Members**

COOPERATIVES REPORT FORM DRAFT
(To be filled by Cooperatives for Log Frame Report)

Report by:

Date:

Coop # ____

Name

Area

Revenue:

Operating Cost:

Distributed Dividends:

(Y/N)

If Yes, Give Amount:

Number of Members Using Cooperative Services:

Which products do you market (Please write below)

Product Name

Quantity (KG/Ton)

Quantity (NIS/\$)

Last General Assembly Date:

What Credit Have you Obtained:

Grant Amount:

Date:

Loan Amount:

Date:

Repayment Rate:

If not being paid or repayment low, please give reason:

What Accounting and Other Management, or Organizational and Personnel Systems do you have in place: Do you develop:

Balance sheets?

(Y/N)

If No Why:

Annual budgets?

(Y/N)

If No Why:

Work plans?

(Y/N)

If No Why:

Job descriptions?
If No Why:

(Y/N)

Trial balances?
If No Why:

(Y/N)

Computerized accounting system?
If No Why:

(Y/N)