

**International Labour Office
Caribbean Confederation of Credit Unions**

**Caribbean Sub-Regional Conference
of
Ministers of Cooperatives**

Saint Lucia, 23 - 26 May 2000

- Final Report -

Foreword

This report contains the proceeding of the first Caribbean Sub-regional Conference of Ministers of Cooperatives, organized by the Caribbean Confederation of Credit Unions (CCCU) and the International Labour Organization from May 23 to 26, 2000, in Saint Lucia. The conference was attended by governments, cooperative movements, trade unions and employers organizations from eleven Caribbean nations.

The Conference was held at a time when the Caribbean region must adapt to major global changes such as deregulation, globalization and economic liberalization. These changes affect the Caribbean states with their relatively small, vulnerable, and very open economies even more than other countries. Therefore, cooperatives in the Caribbean must find innovative ways to survive and develop in an extremely competitive environment. The Caribbean savings and credit cooperatives, or credit unions, have mastered this challenge remarkably well. Under the guidance of the CCCU, Caribbean credit unions have achieved a high degree of regional integration, a factor which was certainly decisive for their ability to compete with powerful financial institutions. Moreover they have emphasized cooperative entrepreneurship without giving up the cooperative identity, and have succeeded in marketing the cooperative while remaining firmly rooted in the private sector. Unfortunately, however, other types of cooperatives have been far less successful in the Caribbean. The challenge ahead is therefore to help non-financial cooperatives to repeat the success of credit unions.

The Conference took stock of the present situation of the Caribbean cooperative movements, and discussed their role and potential in the new millennium with particular emphasis on job creation and entrepreneurship development. The participants examined the possibility of further harmonizing cooperative legislation in the region and of elaborating a regional policy framework for cooperatives in the region. A major feature of this meeting was the willingness of all participants to work in partnership. There was no conflict between workers' and employers' organizations, between government officials and cooperative members, on how best to promote genuine cooperatives in the Caribbean. The Conference thus provided a valuable platform for the exchange of information and experience among participants from different backgrounds.

The deliberations of the meeting have been synthesized and published as a Conference Communiqué (see paragraph 1.4) which may be considered an action programme for governments and movements for the coming two or three years. The ILO will do its best to support the implementation of this action programme within the framework of its limited resources.

Joe Fazzio

Cooperative Branch

Job Creation and Enterprise Development Department

Employment Sector

Contents

Foreword	ii
2. Conference Proceedings	1
2.1. First Day (24 May 2000)	1
2.2. Second Day (25 May 2000).....	4
2.3. Third Day (26 May 2000).....	10
2.4. Conference Communiqué	10
3. Speeches.....	12
3.1. Mr Willy Momm, Director, ILO Area Office for the Caribbean Region.....	12
3.2. Mr Trevor Alleyne, President of the Caribbean Confederation of Credit Unions .	15
3.3. Mr Emmanuel Kamdem, Cooperative Branch, ILO Geneva	18
3.4. Mr Malcolm Charles, President, St. Lucia Employers' Federation	20
3.5. Mr George de Peana, General Secretary, Caribbean Congress of Labour.....	22
3.6. Hon. Damian Greaves, Minister of Community Development, Culture, Local Government and Cooperatives of St. Lucia.....	24
4. Resource papers	27
4.1. The Role of Cooperatives In Small Enterprise Development: Issues, Challenges & Strategies	27
4.2. Case Study 1: The Northern Fisherman Cooperative Society Limited, Belize	43
4.3. Case Study 2: Co-operative Development Training Programme "The Nevis Experience"	47
4.4. Current Trends in Cooperative Policy and Legislation.....	74
5. Participants.....	88

■ Conference Proceedings

0.1. First Day (24 May 2000)

The Conference was opened on Wednesday, 24 May, by the Hon. Minister of Community Development, Culture, Local Government and Cooperatives of Saint Lucia who delivered his opening speech after a series of goodwill and welcome addresses, (see part 2).

The main points of the opening statements are summarized below:

Mr. Willi Momm, Director, ILO Port-of-Spain

- The policy recommendations adopted by the conference should be submitted to CARICOM.
- The cooperative movements in the Caribbean must redefine the relationship between social and economic objectives.
- The cooperative movements should adjust its principles and practices to the new realities of our global market place.
- The Conference should examine and adopt strategies which will help the cooperative sector to defend its rightful place in the business environment.
- There is a need to have a clear understanding as to where the cooperative movement is heading in the Caribbean.

Trevor Alleyne, President, Caribbean Confederation of Credit Unions (CCCU)

- The Conference is important for CCCU's strategic thrust to promote cooperative development in the region.
- Governments in the region must create an enabling environment for growth and expansion of the cooperative sector.
- The CCCU sees the need for the strengthening of the non-financial cooperatives, which can be a catalyst for the development of a flourishing micro enterprise sector.
- The cooperative movement and the social partners (workers and employers) should continue to dialogue in the region.

Mr. Emmanuel Kamdem, Senior Cooperative Officer, ILO Geneva

- The ILO plans to revise its Recommendation N° 127 on cooperative development in developing countries.

Mr. Malcolm Charles, President, St. Lucia Employers Federation

- Cooperatives are a major contributor to the gross domestic production in the Caribbean.
- Cooperatives have a role to play in creating a corporate philosophy.
- There is a need for employers to provide a working environments which is more conducive to social interaction and productivity.
- Innovative ways must be found to reward the workers who perform well.

Mr. George De Peana, General Secretary, Caribbean Congress of Labour

- The cooperatives movement is a sleeping giant which the Conference should attempt to wake up.

- The Conference should discover impediments or obstacles which have prevented cooperatives from moving forward with a view towards taking corrective measures.
- The Caribbean Congress of Labour and the cooperative movements in the Caribbean should unite.

Hon. Damian Greaves, Hon. Minister, St. Lucia

- We need to examine the challenging role of cooperatives in the development of our people, our communities and our nations.
- The cooperative movement must adapt itself to the dynamic environment in which it operates.
- Cooperatives need to collaborate with the other business organizations.
- Collaboration between government, the cooperative movement and other partners involved in cooperative development is of utmost importance.

The opening statements were followed by the keynote address on “The Role of Cooperatives in Small Enterprise Development: Issues, Challenges and Strategies” by Mr Melvin Edwards, Secretary of the World Council of Credit Unions (see para 3.1). Mr Edwards proposed the following strategies to prepare cooperatives in the Caribbean for the next millennium:

- market the cooperative difference;
- harmonize cooperative legislation throughout the region
- bring cooperatives and small enterprises under the authority of the same ministry;
- adopt international quality standards such as the ISO 9000 family;
- mobilize capital through innovative financial instruments;
- continue to show concern for the community.

The discussion following Mr Edward’s speech focussed on the role of trade unions in cooperative promotion (including assistance to the workers’ takeover of ailing enterprises), and on the possible contribution of cooperatives to combatting youth unemployment in the Caribbean.

The second plenary session, held in the afternoon, was devoted to the presentation of a successful fisherman’s cooperative in Belize (3.2) by Mr Robert Usher, Executive Secretary of this cooperative society, a paper on “The Nevis Experience” in the field of cooperative development training (3.3) by Mr Pearlievan Wilkiin, Director of cooperatives in Nevis, and a report on “Current Trends on Cooperative Policy and Law” (3.3) by Mr Jürgen Schwettmann of the ILO.

The first day of the Conference ended with a special sitting of the Ministers and Registrars of Cooperatives in the Caribbean, whose minutes are reproduced below.

Minutes of the Meeting of Ministers and Registrars of Cooperatives

The “Revised Cooperative Societies Act and Regulators” based on the harmonized OECS model, have been adopted fully in St. Lucia, St. Kitts & Nevis, Barbados and Grenada. Existing cooperative laws are being reviewed for possible amendments and update in countries such as Belize, Jamaica and Bahamas. Belize continues to operate with two separate Cooperative Acts because this has been found most appropriate for the country’s specific situation. Although the revised Cooperative Societies Act has been adopted in Dominica, it has not yet been completed by Regulations

Several other instruments have been adopted for use in the Caribbean. Examples of such instruments are:

- National Cooperative Development Policy
- Department of Cooperatives Mandate (OECS Countries)
- Prudential Standards and Minimum Standards
- Systematic Inspection. and Supervision Procedures
- The establishment and Management of the Stabilization Fund and the Development Fund
- Collaborative Agreements between Departments and Leagues (OECS)

Most of the countries which have enacted the Revised Cooperatives Legislation are currently reviewing certain sections of these instruments for possible amendment. Examples of some of the critical issues under review are:

- the quorum for credit unions at annual general meetings;
- rules for amalgamation and mergers;
- new ways of capital formation;
- separation of member shares from savings;
- the rate of return on shares.

The meeting therefore recommended to place the matter of cooperatives legislation and supervision as an agenda item for consideration at COHSOD- a regional government body currently chaired by the Honourable Minister Damian Greaves of St. Lucia. The need to ensure simultaneous enactment of both the Cooperative Societies Act and Regulations was emphasized

The participants emphasized the need for the ILO and the CCCU to grant assistance to countries towards the introduction of cooperative education in schools. This should also be brought to the attention of COHSOD. Currently various methods are in use in order to build relationship between cooperatives and schools, e.g.

- Quizzes
- Debates
- Adoption of schools by credit unions
- Encouragement of Junior Achievers Programmes

Moreover, promotional. programmes are being pursued to educate the general public. The CCCU and the ILO have already developed a teachers manual on cooperative education. Cooperatives are recognized by Regional Governments as a viable engine and contributor to economic growth.

The participants in the meeting recognized the need to formalize fiscal incentives for Cooperatives similar to the existing fiscal incentives policy document in the OECS. It was noted, however, that in general cooperatives already benefited from tax exemption.

The Ministers and registrars called for a re-engineering of the existing governmental Cooperative Departments. They recognized that some departments received strong support from their Government. Finally, participants stressed the need for more and regular meetings of this type.

0.2. Second Day (25 May 2000)

The second day of the Conference began with three simultaneous workshops which discussed the following subjects:

- The legislative and policy framework of cooperatives;
- Job creation through cooperatives;
- Integrating Cooperative and Entrepreneurship Education into existing Curricula

Each topic was broken down into a number of sub-questions.

The group reports were presented to the plenary session in the afternoon of the second day; each report was discussed and subsequently amended if necessary. The group reports reproduced below are the final, corrected versions.

Group 1: Cooperative Policy and Law

The Group debated the subject within the guidelines provided as follows:

- Should the CARICOM member states adopt common co-operative development strategies? If so, what should be the key elements of the strategies in terms of:
- Relation between co-operatives and the state
- Provision and financing of technical support services;
- Regional co-operation of co-operatives;
- Gender equality;
- Other relevant issues;
 - What is more appropriate to the Caribbean: sectoral or omnibus co-operative acts?
 - Which amendments are necessary to adapt the co-operative law to the current environment.?
 - Findings and recommendations

The group submitted the following recommendations for the consideration of the Plenary Session:

- ☐ There should be a structured relationship in which the state is responsible for regulation while the movement is responsible for its own development and administration.
- ☐ In the allocation of ministerial portfolios, governments should ensure that the term "Co-operatives" is actually stated in the name of the Ministry responsible for cooperatives. Additionally, there should be commonality across the region in terms of the ministry under which co-operatives are placed, and this ministry should ideally be concerned with some aspect of economic and business development.
- ☐ The Co-operatives Desk at the CARICOM Secretariat should be reactivated, adequately staffed and made fully functional.
- ☐ National Policy statements on the role of cooperatives in economic development should be enunciated by all Governments. Additionally, Government's programmes and policies should reflect this "Policy in Action".
- ☐ The cooperative movement should be separately regulated from commercial banks . However there should be an adequate and modernized regulatory framework,

institutionally developed Cooperative Departments provided with the necessary resources and capacities to administer the regulatory functions. There should also be a statutory requirement for reporting by the Department of Cooperatives to the Central Bank.

- ❑ The Caribbean Confederation of Credit Unions as the regional cooperative apex, should so reflect this concept in its name, policies and programmes. Additionally, it should facilitate the collection, collation and standardization of training materials, the identification of training opportunities and the dissemination of the relevant information.
- ❑ Regional cooperation should emphasise advocacy, resource mobilization, representation, investment opportunities and cross-border access by individual members to services. A regional approach should also be taken to address the issue of insurance for all types of co-operatives, which will also facilitate the further integration of the region.
- ❑ Gender equality is taken to mean equal access by men and women to the services of co-operatives. Co-operative philosophy and practice promotes non-discrimination by class, creed, colour, gender, religion, race and political philosophy, an approach which the region supports. Research and studies should be undertaken to ensure that there is equality of access to services by all co-operative members, regardless of their gender and origin, and that all cooperative members have the right and opportunity to participate in cooperative decision making.
- ❑ The status quo which tends to support omnibus cooperative acts, should be retained. There must however be clear and specific provisions for the various types of societies.
- ❑ In relation to the amendments of existing co-operative laws, the group recommended that the existing provisions which relate to the following should be further examined for possible amendments and/or standardization across the region.
 - Continuance of societies under the new Act;
 - Ceiling on payment of dividends;
 - Bad and doubtful debt provisioning;
 - Accrual and recognition of interest income;
 - Formation of permanent capital;
 - Types of investments to be made without prior approval by the Registrar

Group II: Job creation by cooperatives

Group II examined the question *which types of Co-operatives have the greatest potential to create jobs for Caribbean men and women?* The group agreed that the following types of cooperatives were most likely to generate employment:

- Financial
- Fishermen

- Consumer
- Agriculture
- Housing
- Transportation
- Marketing

These co-operatives can be grouped under three headings

- Workers co-operatives: this type of co-operative pulls persons of same skills or different skills to generate employment. Trinidad and Tobago has some experience in this field.
- Service Co-operatives: a number of Caribbean Islands are heading towards a service based economy. Hence it is prudent that co-operatives position themselves to take advantage of the new opportunities.
- Youth Co-operatives: Succession planning dictates that the co-operative movement should encourage and introduce young persons to the principles and philosophies of cooperation.

What types of support services are needed to facilitate job creation by Co-operatives?

- Continuous education, training and coaching to improve management capacity; to teach the philosophies and principles, and to instil dedication; commitment and discipline;
- Monitoring, examination, inspection, evaluation will ensure that poor management and performance are spotted and corrected at an early stage.
- Strengthen the capacity of Co-operative Department through highly trained staff, financial resources and information technology capabilities.
- Provide business advisory services
- Grant incentives – duty free
- Form partnerships and alliances with other organisations.
- Encourage successful Co-operatives to assist the weaker ones.
- Publicize success stories to create greater awareness of the Co-operative Movement.
- Diagnose the reasons for co-operative failures to learn from the mistakes and ensure that the same are not repeated. Equally, Co-operatives should adopt as role models, those co-operatives which are successful.
- Co-operative law should be amended to speed up the process of Co-operative registration.

What should be the role of employers' organizations and trade unions in facilitating job creation by co-operatives

- Trade unions must understand the nature, principles and philosophies of the co-operative movement, and shall become partners in the development of co-operatives.

- Trade Unions should not view the formation of co-operatives as threats, rather they should seize the opportunity to assist their members to form viable cooperatives.
- Credit unions should assist workers who have been retrenched to organize co-operatives where possible. It is also important for employers federations and trade unions to be proactive in raising the necessary resources to assist the retrenched workers.
- Employers should encourage their personnel to form co-operatives. For instance, a credit union was formed and is functioning satisfactorily by the employees of the Jamaica National Development Bank. The bank assisted in the formation of the credit unions and supported its development. Employers should provide training, education, coaching and other relevant skills for all employees.
- The national employers federations should encourage the formulation of a national policy on co-operatives.
- CARICOM government ministers responsible for co-operatives should organize a regional forum on co-operative development.
- The Caribbean cooperative movement should develop "branding policies" to create a distinct image for cooperatives.

Can existing co-operatives and their Leagues facilitate job creation by co-operatives

- Introduce the youth to the co-operative habit by forming schools credit unions, mobilizing students from youth skills programmes, and working alongside junior savers clubs.
- Credit unions in particular, should be encouraged to give technical and management support to other co-operatives.
- The strong co-operatives should give advise and support to the weak co-operatives
- Employers Federation and League's must get involved in training, education and coaching
- Marketing and promoting of co-operatives will provide a wider audience for co-operative development.
- Members of co-operatives should take membership of other co-operatives.
- More co-operation among co-operatives.
- Facilitate programmes such as developing business plans for new co-operatives.
- Credit union leagues may change their by-laws in such a way that other cooperatives can affiliate with them.

Group III: Cooperative entrepreneurship

The group adopted the following definitions:

- Entrepreneurship means creativity, innovation market orientation, business management, selection of high pay-off options, calculated risk taking.
- Cooperativism means democratic control and ownership, member promotion and education, equity, solidarity, economic empowerment.

- Cooperative entrepreneurship means member vs group objectives and management

To be entrepreneurial, cooperatives shall be:

- Creative, innovative, pro-active and calculated risk taker.
- Driven by market opportunities and customer preferences.
- Businesslike in their decision making processes.
- Efficient in production of goods and services, to reduce cost and enhance quality.
- Driven by profits and growth so that members can optimize their benefits and welfare.

The group recommended the following strategy to integrate cooperative entrepreneurship into school curricula:

- The present curricula are full and compete for scarce space Complementary options would be:
 - Organize Easter and summer schools.
 - Form school junior cooperatives in which students lead/gain.
 - Train teachers (e.g. teachers' college).
 - Teach cooperatives in special courses.
 - Promote school competitions, fairs, etc.
 - Provide incentives to teachers (Training, conferences, stipend).
 - Grant cooperatives internships for high school graduates .
 - Promote research on cooperatives topics and issues.
 - Liaise with specialized training, i.e:
 - Cipriani in T&T (diploma).
 - Curucuru in Guyana (diploma).
 - Codi & Sherbrooke in Canada (degree).
 - Marburg in Germany (postgraduate degree).
 - Panafrican Institute in Benin (degree).
- Meet with Ministers of Cooperatives and Education and cooperative movement to discuss strategic plan.
- Present strategy and feedback through National Teachers' Annual Conventions (all levels).
- Raise public awareness and information: TV and radio talk shows, newspaper articles
- Develop regional/national project proposal with regional and international partners (ILO, CCCU):
 - Curricula and training materials.

- Training of trainers.
- Resources for implementation.
- Action programmes to integrate into existing curricula and new curricula.

0.3. Third Day (26 May 2000)

The final plenary session of the Conference discussed and adopted the Communiqué attached to the present report (see 1.4). The meeting was then officially closed by short statements by the ILO, the CCCU and the Hon. Minister of Community Development, Culture, Local Government and Cooperatives of Saint Lucia.

0.4. Conference Communiqué

The 1st Caribbean Sub-Regional Conference of Ministers of Cooperatives was organized by the ILO in collaboration with the CCCU [Caribbean Confederation of Credit Unions] in St. Lucia from 23 to 26 May 2000. The following countries were represented: Antigua & Barbuda, Bahamas, Barbados, Belize, Commonwealth of Dominica, Grenada, Jamaica, Saint Kitts & Nevis, Saint Lucia, Saint Vincent & the Grenadines, and Trinidad & Tobago. Several national and regional workers' and employers' organizations also attended the conference.

The participants discussed the issues of cooperative policy, cooperative legislation and cooperative entrepreneurship, and adopted the following eleven recommendations:

- CARICOM should design common cooperative development strategies that its member States can translate into national cooperative development policies.
- CARICOM should pursue its efforts to harmonize cooperative legislation throughout the Caribbean region; where feasible, preference should be given to the design of omnibus cooperative acts which may however contain separate sections for specific types of cooperatives, such as credit unions. Governments should formulate and adopt regulations at the same time as cooperative acts.
- The role of the State in cooperative development should be confined to regulation and inspection. All other functions, in particular the developmental and promotional activities, should be carried out by the cooperative movement and development partners.
- All countries in the region should make special efforts to promote all types of cooperatives, including those that are not involved in the provision of financial services.
- All governments in the Caribbean region should give prominence to the term "cooperative" in the name of the relevant ministry, and should raise the awareness of

government officials about the development potential of cooperatives.

- The cooperative movements in the Caribbean region should strengthen collaboration and cooperation at regional level.
- All relevant training institutions in the region should strive for the integration of cooperative entrepreneurship into existing curricula.
- Cooperative legislation in the Caribbean should ensure the creation of a permanent share capital base that is distinct from savings, so as to foster the continued viability, stability and economic strength of the cooperative organizations.
- Governments, cooperative movements, trade unions and employers' organizations in the Caribbean should develop a coherent and integrated strategy to promote job creation by cooperatives.
- The Ministers of Labour of all ILO Member States in the Caribbean should ensure that the questionnaire attached to the ILO report "Promotion of Cooperatives" is returned to the ILO before 30 June 2000.
- Steps should be taken to henceforth organize Conferences of the Ministers of Cooperatives of the Caribbean on a regular basis.

The participants kindly requested the Hon. Minister of Saint Lucia to bring the above recommendations to the attention of the Commission for Human and Social Development of CARICOM, which he is currently chairing.

The participants thanked the Government, cooperative movement and people of St. Lucia for their warm hospitality and perfect organization of the conference, and the CCU and the ILO for their technical and financial support to the event. They further requested the ILO to assist in the implementation of the above recommendations.

Adopted in Saint Lucia on 26 May 2000

■ Speeches

0.1. Mr Willy Momm, Director, ILO Area Office for the Caribbean Region

It is with great pleasure that I have accepted to say a few welcome remarks on behalf of the ILO.

This is probably the first joint ILO/CCCU conference of Ministers responsible for Cooperatives. I learned from our chat last night by the pool-side that this conference has been proposed as part of the recommendations of the regional meeting of registrars of cooperatives some two and a half years ago in Antigua. Done wittingly or unwittingly, we can now claim that we are an organization that implements and follows up on recommendations of our meetings.

I also know that one person would be particularly happy today to see that not only the cooperative movement in this region is well and alive, but that also the ILO has not abandoned the cause, but is committed to continue its support to cooperative development. The person I am referring to is our former cooperatives specialist, Cedric McCulloch who retired from the ILO two years ago and whom most of you will remember as an official who was deeply committed to the cooperative movement and who certainly left a mark in this region. I think it would be appropriate to give a round of applause to Cedric...I am sure that the sentiments of this meeting will be conveyed to him by our friends from Jamaica.

The person who took over the torch from Cedric and who made his debut in the cooperative sector during the CCCU meeting in Miami last year is Chris Imoisili, the Senior Specialist on Enterprise development in the ILO multidisciplinary advisory in Port of Spain. He really has no formal responsibility for cooperatives, nor has he grown up in the cooperative movement. However, he has since his arrival in the region demonstrated a keen interest in this sector and been quite successful in keeping the concern for cooperative development on the agenda of the ILO Office in Port of Spain. That we are here today in a partnership with the CCCU is of his making. And knowing him as I do, he will seek to keep the momentum.

The self-praise would not be complete without mentioning our colleagues from the Cooperative Branch of the ILO in Geneva. Not only has this Branch generously made available resources for the holding of this meeting and assisted in its planning and implementation, but it has provided substantial technical and financial support for our efforts to assist several countries in their reform of cooperative legislation. Without their continuing support we would not have been able to accomplish much despite all our good will.

Finally, let me mention the leadership of the CCCU who has collaborated very closely with the ILO in organizing this meeting. It was a pleasure to cooperate with you in an atmosphere of trust, partnership and efficiency.

Despite a long-standing tradition of cooperation between the cooperative institutions and the ILO in this region, this meeting of Ministers of Cooperatives is to my knowledge the first time we are associated with organizing a ministerial meeting for this sector. This is a remarkable achievement in itself as it gives us the opportunity to involve the policy making level in the discussions on the future of cooperatives. I take this opportunity to make the suggestion that if this meeting comes up with any policy recommendations it considers submitting them to the CARICOM Council of Human and Social Development (COHSOD) for information and follow-up. CARICOM was very interested in joining this meeting, but its timing clashed with other meetings so that they had

to decline their participation. However, CARICOM offers a relevant framework for discussing issues that are of importance for the whole region, in particular those that are apt to be brought to the attention of the Heads of State. One of the issues that CARICOM might be particularly interested in could be the issue of model cooperative legislation, just as it has been interested in developing model labour legislation with the assistance of the ILO.

I am pleased that we have been able to stage this meeting jointly with the CCCU. I interpret this cooperation as an expression of trust that the cooperative movement and the credit unions in particular have in the commitment of our organization to continue the furthering of the ideals of solidarity and equity that the cooperatives stand for. I even wish to go further. I believe that the movement is at a crossroads and therefore needs to redefine the relationship between its social and economic objectives. As so often happened in its long history - it may at this moment again look to the ILO for guidance and support in this task.

The pressures that the small and vulnerable countries of the Caribbean face with the advent and rapid spread of globalization are enormous. There are indications that the full transformation of the Caribbean societies into a sphere where everybody competes with each other and with the rest of the world and, by doing so, undertakes to provide opportunities for decent work and for enhancing the general welfare of the people, may be an illusion. Collective approaches such as those offered by the cooperative movement will therefore have to continue to play a vital role for the economic and social development of the Caribbean. However, there can be no doubt that today cooperatives operate in a quite different environment and therefore need to adjust the cooperative principles and practices to the new realities of our global market place.

In fact, it is our hope that this meeting will contribute to this important objective: to examine and adopt new strategies that will help the cooperative sector to defend its rightful place in an environment that is increasingly bent on pitiless competition. It is important that this happens not only on the basis of theoretical considerations or by looking at international trends and experiences, but mainly by exchanging information about what works and what doesn't in this region. Learning from each other is the best way of ensuring progress and adjustment. I hope that this meeting will succeed in combining these two objectives: to listen carefully to the local and international experiences and to analyse them so as to understand what is specific to a given country and what could be general lessons that should be taken into account in the formulation of new cooperative strategies for the Caribbean.

There is no doubt in my mind that the cooperative movement will have to set its course on defining itself a part of the private sector and no longer as part of the public sector. The challenge is therefore how to enter the world of business without sacrificing the social dimension that set the cooperative movement apart from a private business. Two principles will probably compete: the first defines cooperatives as collective action as the prerequisite to meeting economic objectives and to being able to compete with private business. For example, to exploit the strength of a group to run a business. A second, but quite different objective is that to use the cooperative approach to organize economic activities for social purposes, for example to get unemployed youth off the street. Perhaps this meeting will address these issues and agree on the right choices and options and thus set a clear course for the future.

We had a discussion last night about where the cooperative portfolio should belong: to trade, commerce and industry such as in Jamaica, to labour as in Trinidad and Tobago or to community

development as in most other Caribbean countries. I think that these options capture the dilemma the movement is in terms of defining its principal policy objectives. It would be interesting to know whether at the end of this meeting we all will have a better understanding as to where we the cooperatives in the Caribbean are going.

0.2. Mr Trevor Alleyne, President of the Caribbean Confederation of Credit Unions

Mr. Chairman: Hon. Damian Greaves, Minister of Community Development, Culture, Local Government and Cooperatives;

Ministers responsible for Cooperative Development in the region and Registrars of Cooperatives;

Mr. Joseph Fazio, Chief, Cooperative Branch, ILO Geneva;

Mr. W. G. Momm, ILO Caribbean Area Office Director;

Mr. Malcolm Charles, President, St. Lucia Employers Federation;

Mr. George De Peana, General Secretary, Caribbean Congress of Labour;

Distinguished guests, cooperators and participants.

I am delighted to welcome you to this Caribbean Sub-regional Conference of Ministers responsible for Cooperatives and Registrars of Cooperatives which has been organized by the International Labour Organization (ILO) in collaboration with the Caribbean Confederation of Credit Union (CCCU).

First of all, let me on behalf of the Board of Directors thank the ILO for its collaboration and positive response to the CCCU's proposal to hold this very important event. I wish to record our sincere appreciation for the initial positive response from Mr. Imonitie Imoisili, Senior Specialist, Entrepreneurship and Management Development with whom the idea was discussed last July 1999.

This Conference is very appropriate and timely and from our CCCU perspective is relevant to our strategic thrust for cooperative development in the region.

Within the last seven years, the Caribbean Confederation of Credit Unions has developed two strategic Plans for regional co-operative development. In 1993, Plan Caribbean 2000 reiterated strategies and objectives for the institutional strengthening and structural modernization of cooperatives for them to be able to meet the challenges that we envisaged would have come with the advent of 2000.

In 1998, we revisited and revised our initial Plan 2000 in order to be relevant to the accelerated pace of change that was imminent once we entered the threshold of the 21st century – thus the revised Plan Caribbean: Beyond 2000.

The objective of these strategic plans focused on the development of strong and viable financial and non-financial cooperatives identified by:

- Dynamic and visionary governance structures
- Skilled human resources
- Modern management systems and use of technology
- New products and services
- Effective marketing strategies

■ Oversight by progressive legislation

The ultimate objective is to create a dynamic cooperative sector, which will provide popular participation in financial markets, savings mobilization, job creation and income generation for Caribbean families with emphasis on women and youth.

The CCCU, in implementing these strategies has collaborated with regional and international cooperative bodies. It has also partnered with regional and international developmental agencies, which include the Caribbean Development Bank, regional Central Banks, Cooperative Departments, CARICOM Secretariat, Interamerican Bank (IDB) and International Labour Organization (ILO).

The Confederation's major thrust in our institutional strengthening initiatives has been our advocacy to regional governments to create the enabling environment within their respective territories for growth and expansion of co-operatives in these challenging times.

The CCCU identifies two key areas, which will facilitate such an environment:

- progressive co-operative legislation which removes restrictions on the capabilities of cooperatives to do business in a rapidly changing economic environment whilst promoting safety and soundness;
- national co-operative policy which recognizes the contribution of cooperatives to national development and adopts cooperative development as a strategy for micro-entrepreneurship, financial democracy and job creation.

The CCCU is gratified that in co-operation with its member leagues and with the co-operation of several Ministers responsible for cooperatives and Registrars of cooperatives, the revision of co-operative legislation has been either completed or is ongoing in a number of territories and their cooperative departments are being restructured for more effective supervision and delivery of developmental services. (These territories include, St. Lucia Dominica, Antigua, Grenada, Trinidad & Tobago and Jamaica. The OECS can take pride that they have taken the lead in this exercise.

The CCCU as the regional apex for cooperatives recognizes the need for the expeditious strengthening and expansion of non financial co-operatives which can be the catalyst for the development of a flourishing micro- enterprise sector. Credit unions, the more developed co-operatives, have been encouraged to focus resources and deepen their credit administrative capability to be a significant provider of micro enterprise lending.

The cooperative sector of 450 financial and non-financial cooperatives with 1.3 million members and assets of \$1.4 billion US-\$ continues to play a significant role in regional development and demonstrates the potential of cooperative entrepreneurship.

The CCCU cannot overemphasise the significance of this conference which provides the opportunity for regional Ministers Cooperatives, Registrars of Cooperatives, and other

stakeholders to collectively address issues that are pertinent to a holistic approach to cooperative entrepreneurship which must be factored into national planning policies.

I wish to note the inclusion of the Labour representatives in this conference and I would like to see concrete initiatives to continue dialogue between the cooperative sector and the labour sector at the regional level and the territorial levels in the interest of growth and development of cooperatives. It is regrettable that over the years the relationship between co-operatives and labour has waned.

The CCCU and the Caribbean Labour of Congress should initiate this dialogue and I am therefore inviting Mr. de Peana to meet with CCCU in this respect.

Once again special thanks to the Government of St. Lucia, to the ILO for its collaborative effort, and to the Honourable Ministers, Registrars and Labour representatives for the participation.

0.3. Mr Emmanuel Kamdem, Cooperative Branch, ILO Geneva

Honourable Ministers of Co-operative, distinguished guests and participants, Ladies and Gentlemen, fellow cooperators,

On behalf of Mr. Joseph Fazzio, Chief of Cooperative Branch, ILO Geneva, I extend to all of you a very warm welcome. Mr. Fazzio couldn't come to St. Lucia and asked my colleague Jürgen Schwettmann and myself to represent the ILO Cooperative Branch to the present Conference.

Honourable Ministers, Ladies and Gentlemen, the Caribbean sub-region and the ILO collaborate since many years in the area of cooperative development. On one hand, the sub-region has provided the ILO with prominent experts like Mr. Ken Gorden, and Mr. Cedric McCulloch who were respectively Senior Cooperative Specialist in Cooperative Branch and Regional Adviser on cooperatives before retirement, and on other hand ILO has developed projects in the sub-region .

The former ILO MATCOM programme is well known in the Caribbean; the materials and technics produced by this programme are still used by many cooperative colleges, NGOs, as well as other training institutions, and are very appreciated.

The current two inter-regional ILO programme(COOPNET and COOPREFORM) are also very active in the sub-region; COOPREFOM has contributed to formulate Cooperative Policy in Suriname and Guyana. In Belize, in addition to cooperative policy, the programme assisted the Government to formulate new cooperative law. In 1998 The programme supported the organisation of a Conference of Registrars of Cooperatives with 14 Countries. COOPNET has produced a curricula guideline for cooperative marketing and management in the Caribbean. Other manuals produced by COOPNET like Managing the cooperative difference or Gender package are used in the sub-region. The programme HRD activities, and the Development of training policy.

This collaboration contribute to strengthen the cooperative movement and especially the consumers and the credit union movement whose impact can be measured in food security. The key benefits of cooperative development in the sub-region are self-employment and food security.

Honourable Ministers, Ladies and gentlemen. The two principal topics of this conference " a)The role of cooperative in small Enterprise Development : Issues, Challenges and strategies and b) Enabling Environment for cooperative Entrepreneurship" are very good choices.

Indeed, they come into the framework of ILO recommendation in revision . As you know after the revision of cooperative principles (into Cooperative identity) by ICA in 1995, the ILO is in process to revise its standard concerning the cooperative. One will like to know why revising the Recommendation 127 relating to cooperative. The answer is very easy:

The recommendation 127 on cooperatives was adopted in 1966 under following context:

- Decolonisation;
- State-sponsored development model;
- Cooperative seen as a development tool;
- Paternalistic technical cooperation approach.

Reason to revise the recommendation in the context of year 2001.

- Globalization, deregulation, liberalisation;
- Market -driven development model;
- Member-oriented cooperative paradigm;
- Movement-to-movement approach.

Potential features of the new standard:

- Universality: an instrument of worldwide applicability;
- De-officialisation: limiting the role of state to regulatory functions;
- Identity: recognising of cooperatives as businesses based on values, ethics and principles.
- Efficiency: promoting cooperatives that are capable of competing on the global market place.

To achieve this revision, ILO have to follow its procedures. Therefore, questionnaires were sent to member state and reappplies are now coming.

We hope that all the country the Caribbean countries are count or will be count among those who have already sent the replies

I wish you successful conference.

0.4. Mr Malcolm Charles, President, St. Lucia Employers' Federation

Mr. Chairman,

Dear participants,

First off all, I wish to extend the apologies of The President of the Caribbean Employers Federation on whose behalf I appear today.

Mr. Marcel Meyer as you may know, is based in Surinam and Is unable to be here on account of an earlier business commitments in his homeland.

As President of the St. Lucia Employers' Federation, being a member organization of The CEC, he has asked that I convey the greetings of the Caribbean Employers' Confederation and to indicate to you, their support for the concept of cooperatives, and the recognition of the contributions you are able to provide, as vehicles for economic and social development in the Caribbean region.

As our research has shown, cooperatives are a major component in the contribution to GDP development, as they provide a culture of business ownership to the average (or small man) as we often refer to him (or her), providing an opportunity to achieve shareholder status, when he or she invests in the business, and the management processes which are akin, to the management of enterprise, at any level.

It further provides the individual, with a say in the running of the Cooperative, and a vote in determining who and often how, the organization should be led.

Cooperatives are about people, and the social and economic empowerment of people, Is key to the overall developmental thrust, of small countries such as ours, within the Caribbean region.

As Employers Organizations, we believe that we have a significant role to play, in helping to create and foster, a corporate philosophy or culture which accepts the need for, and the value of, investment in the development of people, and we continue to seek, through our ongoing workshops and interventions on social policy, to increasingly convince employers of the need for placing greater emphasis, on higher levels of human resource management and development at the enterprise level.

Unlike our colleagues in other parts of the private sector, who are preoccupied with matters of trade and commerce, our principal preoccupation, is with the social issues surrounding matters of labour and industrial relations, as part of our human resource management services, playing the catalyst role, in maintaining an acceptable level of industrial peace and stability, thus providing an atmosphere in which trade and commerce can survive and flourish.

An examination of the programme outline for the next two days, clearly indicates an emphasis on the theme of promoting the Importance of providing an enabling environment for entrepreneurial development, whether through legislative and policy framework, gender considerations, or educational enhancement, all leading toward the ultimate goal of upgrading our collaborative economic competitiveness.

While on the subject of economic competitiveness, our Federation has been occupied among other things, over the past year, in collaborating with our member organizations in the reduction

of excessive absenteeism from the workplace, which statistics have shown, is costing our country several million dollars each year in productivity losses.

While we are continuing to interact and appeal to our colleagues in the trade unions and other parties whom we consider may be in a position to assist in the containment of this problem, one fundamental concept that must not be overlooked, is the provision by Employers themselves of a working environment, where positive interest is taken in the well-being of your staff, who will come to see the workplace as a good place to be, and accordingly attend more often and be more productive. From the wide range of international studies on human behaviour, the "Carrot continues to prove to be still more effective In the long term than the Stick".

Let us therefore, find innovative ways to reward positive performance, by openly demonstrating our appreciation of those who attend and contribute well - a small bonus or an award is far less costly than the down time your organization will experience through persistent absenteeism.

As Cooperatives, and by extension Employers in your own right, I leave you with these thoughts, cherishing the hope that such considerations, may be factored into your planning and investment deliberations of future business ventures you may undertake. On behalf of The Caribbean Employers' Confederation, The St. Lucia Employers' Federation and on my own behalf, let me welcome you and invite you to share in our unique brand of St. Lucian hospitality, which I am sure you have already begun to experience.

I thank you.

0.5. Mr George de Peana, General Secretary, Caribbean Congress of Labour

Mr. Chairman,

Honourable Minister of Cooperatives of Saint Lucia, Mr. Damian Greaves,

Distinguished Members of the Head Table,

Honourable Ministers responsible for Cooperatives,

Other participants of this meeting including my brothers and sisters of the trade union movement.

First, I have great pleasure in bringing greetings on behalf of the Caribbean Congress of Labour, the coordinating body of the labour movement of the English and Dutch-speaking countries of the region.

We of the labour movement have taken note of the tremendous effort being made by the ILO Caribbean Office, led by Mr. Momm in the promotion of tripartism and would like to extend our warmest congratulations to him and his team.

I find myself in a difficult position. First, I have been preceded by a fine array of speakers who have left very little for me to say. Secondly, I must be careful not to stand between you and our distinguished host, Minister Greaves, whose role is to address and declare the event officially open.

Be that as it may, I shall, in the next few minutes try to say my piece.

Chairman, The cooperative movement has been described as a sleeping giant. If there is any justification for this description of them, one resolve of this Meeting must be to take whatever action is necessary to awake the giant.

Some twenty-seven years ago, a very unusual seminar was held, as is the case now; that Seminar was assisted by ILO. It was a Caribbean Regional Seminar on Trade Unions and Cooperatives in Workers' Education, I happened to be one of the resource persons. The seminar was held at Kuru-Kuru Cooperative College in Guyana and brought together Registrars and other cooperative officials and trade union officers. The Jamaicans and others will remember Mr. Kirlow, then Registrar. Some of you would have known Mr. Thomas Rampersad, then Regional Director, of CUNA Mutual Insurance Society. The Guyanese should remember Olga Grant. These were some of the cooperative people who were involved.

In the address to declare that seminar open the then Guyanese Minister of Information, the late Shirley Field-Rudley quoting her Prime Minister said:

"A just society cannot be achieved unless the majority of the people, the masses, the little men (and women) have a full share in the ownership and control of the economy."

It is my respectful submission that the cooperative movement – with the exception of credit unions – has not moved forward appreciably since that meeting in Guyana. If you agree with me then, my suggestion would be that this meeting seek to find out what are the impediments or obstacles and what is needed to correct the situation. What is needed to get the other sections of cooperatives - housing, consumers, farmers, etc. up to the same standard as credit unions.

I must remind myself that my role is to give, according to the programme, a goodwill message: What, therefore, do I want to leave as my message? It is this. While in many respects our countries of the region are in a relatively favourable position compared with many others of the Third World, there are still many problems facing us.

Some of these problems will be exacerbated by the economic times in which we are living. A world that is becoming increasingly dominated by massive multinational corporations.

CCL is of the view that the cooperative movement and the labour movement – both peoples' organizations – must once more join hands because together they have a special and indispensable role to play in finding some of the solutions needed for the economic transformation of our countries.

I wish to acknowledge the call for closer collaboration made by Brother Trevor Alleyne and I wish to assure him that we will take steps to have discussions with him as soon as possible.

Chairman, Ladies and Gentlemen, on behalf of the CCL, I wish the meeting every success and I trust that by the conclusion you would have worked out ways for "Enabling Environment for cooperative Entrepreneurship" by defining the role of cooperatives in development issues.

0.6. Hon. Damian Greaves, Minister of Community Development, Culture, Local Government and Cooperatives of St. Lucia

If we were to study the history of the Cooperative movement in any part of the world, we would in fact be reading the story of their ability or inability to rise to the challenges which confronted them as generations and centuries rolled by. We are assembled here today on this historic occasion, to examine the challenging role of cooperatives in the development of our people, our communities and our nations. Let us be mindful that our success or failure in this regard will be the story that many will be reading many years from now.

The cooperative movement is built and based on people's expectations of a better society, hence the cooperative movement can be said to be an organisation of social change. To perform as a meaningful change agent, therefore cooperative entities must be positioned to adapt and face the continuously changing demands that are being placed on them. They must be able to contribute solutions towards the socio-economic problems that confront their members.

Since independence, the governments of the region have struggled to develop our economies so as to create opportunities for enhancing the welfare of every man, woman and child. Today, grappling amidst a complex web of economic imperatives, like globalization, e-commerce, and trade liberalisation, this struggle is becoming even more difficult. Although the concepts of globalization and trade liberalisation are not entirely new, they do however carry along with them new issues and challenges for economies like ours. This milieu demands that our economies be world class producers and service providers, if we are to survive. Being a world class producer means that we have to produce quality goods and services demanded by the global market using the least cost method. The thinking is that the market mechanism is the best allocator of resources and that the market will generate growth fuelled by the capital of the efficiently operated businesses.

We are not well endowed with that stock of capital that the market assumes. Our nations' farmers, artisans and crafts people, for instance, are small individual producers who are not well positioned to compete with giant economic enterprises. Our youth do not possess the economic strength to compete effectively with the dot-com enterprises of Silicon Valley. As it is presently, we are using up a lot of our scarce resources in warding off the Chiquitas and the Doles; the Tates and the Lyles. In other words, we still have a long way to go before our economies can be considered generally as world class producers of goods and services.

In this arena, cooperation is the one - the only alternative that allows our individual farmer, artisan and unemployed youth to find a niche in that constantly evolving habitat. It is only when people join together that their strength in unity can be manifested.

In the Caribbean, our Credit Union Movement is the epitome of what can be achieved when people join together so as to transform their weaknesses into strengths. With assets of over 1 billion US dollars, credit cooperatives show what can be achieved when capital starved individuals pool their resources together in a highly competitive environment. Some of these credit unions are indeed world class service providers.

There have been times when we have been confronted with the argument that, except for credit unions, cooperatives have failed. Some cite the status of the Cooperative movement in Africa,

Eastern Europe and some parts of the Caribbean as examples to substantiate their argument. For those individuals, cooperatives have not succeeded because they had failed to serve the goals of the state, regardless of how noble these goals were. They see cooperatives as tools in the hands of government. What they failed to recognise is that cooperatives succeed only if they serve the needs of their owners, the men and women who use it. More fundamentally, they failed to recognise that if cooperatives do serve the needs of their members, then the greater needs of the nation will be met many times over.

It is true that there is a dire need for organisational development within the Cooperative movement. There is need for restructuring and re-engineering to enable the cooperative organisation to develop the capacity to adequately respond to complexities of the business environment. It is necessary that those entities display strong facets of organisational learning and strive for continuous improvements in their operations. It is time that cooperatives take their place along side the other forms of business organisations.

In 1995, the International cooperative Alliance (ICA) statement of cooperative identity, indicated that cooperatives are independent and autonomous entities. This statement then implies what the role of government should be in the process of cooperative development. In the past, governments have over emphasised their role in the development of cooperatives to the extent that many viewed cooperatives as another arm of the state. This then weakened the independent and autonomous character of cooperative identity and entrepreneurship. This also resulted in cooperatives under-emphasising their business orientation and became heavily dependent on government for resources.

cooperatives must initiate pragmatic adaptations if they are to maintain their place as an effective vehicle for the socio-economic development of their members and the community. In responding to change, cooperative societies may have to diversify their services and this may even cause the emergence of new types of cooperatives. The increase in unemployment, coupled with the limited absorption of the established business and state sector enterprises, make private initiative, small business and self employment a vital alternative for the creation of jobs. The cooperative form of business is ideally suited for that purpose. It enables persons to pool resources to generate services that the individual would not have been able to produce using his or her meagre resources.

Governments everywhere have a daunting task: they must continuously be creating opportunities for the full participation of the population in national development; they must manage the economy so as to minimise unemployment; they have to ensure safety nets for the marginalised; they have to facilitate the means whereby persons can create opportunities for themselves within the context of the market economy. In fulfilling the tenets of that task, governments must strategize with the Cooperative movement. That partnership initiative must also be reflected in the development policies of government. In particular, policies related to poverty reduction, the development of community, entrepreneurship and youth should mirror that nexus between government and the cooperative movement.

As we progress onward into the 21st century, we must pause to take an audit of our stock of social capital. We must continuously search for innovative ways to use that stock of resources to improve the livelihood outcomes of our people. As a major element of social capital, cooperatives have to enhance their organisational effectiveness and efficiency. They must seek to

engage into the movement, persons who have the capacity and the will to carry out cooperative principles and values, into economically efficient applications, relevant to the contemporary society. There must be that aim of how best to utilise the opportunities that exist for joint action. Equal weight must be given to good cooperative thinking and good economic thinking.

As persons involved in propagating the value of cooperation among our people, and also, as persons involved in trying to influence what story is told in the future, let me at this juncture, share with you, the words of A. Laidlaw. He said:

"the central purpose of the cooperative movement is to help to make the future; to help to make a different and a better kind of world. the history of the future has not been written, and cooperators must determine to have a hand in writing it. In short, cooperators can be active participants in the planning, and indeed creators, of the future, if they only have a mind and a will for it".

Let our deliberations at this Caribbean Sub-regional Conference of Ministers of Cooperatives show that we have a mind and a will for the active planning and creating of a positive future for the people of our region.

■ Resource papers

0.1. The Role of Cooperatives In Small Enterprise Development: Issues, Challenges & Strategies¹

Hon. Minister of Cooperatives, Mr. Damian Greaves

Honourable Ministers of Cooperatives from Barbados and Dominica

Mr. Willie Momm, Director ILO Office

Messrs. Kamdem and Jürgen Schwettmann of the ILO Head Office, Geneva

President, Caribbean Confederation of Credit Unions,

Mr. Trevor Alleyne

Mr. Malcom Charles representing the Caribbean Employers' Confederation

General Secretary, Caribbean Congress of Labour, Mr. George De Peana

Dr. Chris Imoisili, Conference Coordinator & Cooperatives and Small Business Specialist, ILO

Permanent Secretaries responsible for Cooperatives

Registrars of Cooperatives

Other distinguished Guests

Introduction

This Conference has been long awaited, the last having been held more than 15 years ago. Indeed we must congratulate the International Labour Organization and the CCCU for bringing to fruition Recommendation #14 of the Fourth Meeting of Caribbean Registrars of Cooperatives held in Antigua-Barbuda, June 1998. This resolution was endorsed by the 28th Annual General Meeting of the Caribbean Confederation of Credit Unions held in Miami, Florida, July 23rd, 1999.

Two other outstanding achievements herald this Regional Congress of Cooperative Ministers:

- ❑ The enactment of harmonized all-inclusive Cooperative Acts, Regulations and Model By-Laws by seven CARICOM Governments: Barbados, St. Kitts-Nevis, Grenada, Dominica, Antigua-Barbuda, St. Lucia, St. Vincent and the Grenadines between May 1990 and April 2000 and
- ❑ CCCU's historic 2-day International Summit on Small Enterprise Development in the Caribbean held July 20-21, 1999 at the Hyatt Regency Hotel, downtown Miami. This was attended by some 550 delegates, featured 18 presentations by speakers from all over Europe, North America and the Caribbean. It was officially opened by the Prime Minister of St. Lucia, the Hon. Dr. Kenny Anthony.

¹By Melvin R. Edwards B.A.(Hons), M.Sc (Econ.), Secretary, World Council of Credit Unions

In this connection I wish to recognize the unstinting "behind the scenes work" by successive ILO Specialists serving this region Cedric McCulloch (Jamaica), Judith Van Doorn (The Netherlands) and Dr. Chris Imoisili (Nigeria). It has been for me a distinct honour to collaborate with the ILO over the past 10 years in advancing mutual developmental goals across the Caribbean.

I trust that the proceedings of this momentous gathering of minds and experiences will place the Cooperative and Small Enterprise movements in higher prominence as economic planners seek to identify and strengthen strategic "industries" capable of increasing international competitiveness and reducing poverty levels. Indeed, this Conference can be viewed as the culmination of almost two decades of regional initiatives designed to enhance grassroots genius and entrepreneurship in transforming the so-called "informal sector" into a significant capital market and economic machine.

Globalization, Competitiveness and the New Economy

In a world dominated by international financial and trade flows, small countries must bow to constraints imposed by changes in the external environment.

Structural adjustment – triggered by the debt crises experienced in Guyana, Jamaica, Suriname and to a lesser extent Trinidad & Tobago and Barbados and stimulated by concern for competitiveness by changes in the external environment – is still underway, even in the smaller countries whose monetary arrangements provided greater built-in protection.

Liberalization in global trading has affected Caribbean countries in three ways. Firstly, the traditional arrangements which have guaranteed Caribbean exports preferential access to Europe and North America are ending.

Secondly, there is international and intra-regional pressure on CARICOM members to implement the Common External Tariff (i.e., to dismantle protectionist aspects of national trade regimes) while reducing tariff rates and so exposing regional producers to greater competition from extra-regional exports. The free movement of capital goods, services, labour, currency and other factors of production across all borders is increasingly a precondition for entry into trading blocs and for access to international financial institutions and programmes.

Thirdly, on the domestic policy front, public sector reform has resulted from reduced trade revenues and involves a reconsideration of government's role in the economy. Economic activities of government departments are being transferred to newly created, performance-oriented public enterprises, while some existing public enterprises are being privatized.

Competitiveness is a measure of performance which relates to the ability of any enterprise to sell goods and services profitably in domestic and export markets.

Private enterprise: The "retreat of the state" has widened the scope for private initiative while greater openness to international trade has withdrawn the protectionist umbrella under which many businesses operated. Accordingly, international competitiveness has risen rapidly on the agenda since it has become critical to survival in the new business environment.

These new economic realities pose significant challenges to large businesses which are forced to restructure and re-engineer operations to keep their market share (eg. CLICO, Barbados Mutual, Republic Bank, Royal BankTT; Ansa-McAl, Neal & Massy Holdings, Goddards, Grace Kennedy, TT-Bdos Heavy-Hitters). When one recognizes that the Caribbean's 'large' companies are at best medium-sized to small by international standards, the challenges facing our micro and small entrepreneurs could be daunting.

Unless we wish to disappear, our business sectors must arm themselves against threats posed by increased competition. This will mean exploring new and innovative ways of doing business like shared services, networks, joint ventures, syndicates, associations and cooperatives – in order to better exploit economies of scale and scope.

These adjustments, though necessary, will not be painless or short-lived. Restructuring, reorganization and reconstruction will initially result in, reduced independence, closures, retrenchment of some staff and instability in marketing arrangements. But even out of the enlarged surplus of skilled, semi-skilled, and professional labour will emerge innovative approaches for economic survival.

The New Entrepreneur

The Government of Barbados, for instance, has declared its mission to become "the smallest nation in the first world". The implications for HRD planning are enormous; the question is whether the nation stays single-minded. EDUTECH, placing a computer on every school desk, however, is strong indication of the serious intent of this country.

As hundreds of school leavers and retrenched workers enter/re-enter the job market, the importance of skills and knowledge-based business approaches and enterprises in the economy of the future is emphasized, especially for the employed who must constantly seek avenues to remain marketable.

At last, partly pressured by the demands of global tourism, telecommunications, financial and other services and perhaps in response to fierce competition from offshore universities – especially via the internet - the regional education system is responding to the challenges of economic change by broadening the business and technology bases of the curriculum at secondary schools, community colleges, polytechnics, private institutes, UWI, UTECH (Jamaica) and St. Georges' University (Grenada).

The point here is that we need to educate and train many, many more young business entrepreneurs and information technology specialists at the higher end, if as a region we seriously expect to "catch up" with the rest of the world. For once larger businesses can set a new paradigm, once Governments embrace the new mind set, small and micro-businesses will respond and thrive.

Some writers on small enterprise development have tended to romanticise the resilience and efficiencies of itinerant and market vendors, car washers, artisans, cottage producers, taxi and minibus operators typically comprise the informal sector of hustling entrepreneurs in any Caribbean city. Fact is many small and micro-businesses are also failing and facing tough times.

As in the agricultural sector, global competition, e-commerce, internet banking and other new business technologies are changing the shape and sustainability of traditional manufacturing, distributive trades, transportation, brokerage, agro-processing, construction, communications and related activities.

Small Enterprises and Cooperatives

This paper proposes that the co-operative and small business sectors should seek closer functional and institutional integration in the new global economy, because the Co-operative formula offers a unique combination of economic and social objectives which will prove particularly appropriate to the Caribbean situation in the 21st century. Several great reasons come to mind:

- ❑ Like trade unions, co-operatives and small businesses are substantially similar in social origin, philosophy, structure and practices and present an alternative vehicle and path to economic development.
- ❑ Co-operatives serve a different clientele or at least serve the same clientele differently. Service to client-members takes priority over the profit motive.
- ❑ It is accepted that "the State should foster the emergence and growth of institutions which encourage thrift and business development among the less privileged members of society....." . As the demand for financing and technical services increases and as the financial marketplace becomes more sophisticated and competitive, closer integration between these two grassroots movements, which affect the lives of so many Caribbean families, becomes a logical and timely consideration.
- ❑ Small and micro-entrepreneurs and credit union members are demanding greater opportunities and better credit facilities for forming and expanding businesses. Commercial Banks and finance companies still view productive lending as high risk; loans to micro-entrepreneurs are deemed even riskier and unbankable. To survive, these businesses require a financial intermediary disposed to concentrating a significant portion of its capital resources on 'high-risk' ventures, with greater emphasis on character, project viability, impact on living standards and social upliftment, rather than on collateral. [Mr Claude Danbo, Attorney-at-Law, Trinidad and Tobago, "Status Report on Regulation of Domestic Banking and Financial Institutions in the Commonwealth Caribbean, CAI December 1990].
- ❑ Unlike enclave industries, state enterprises and local business community, this sector is unlimited in its capacity to increase economic activity and job-creation. It is well documented that small scale enterprises generate more direct jobs per dollar of investment than large enterprises. They also generate considerable intersectoral linkages and contribute to the dynamism and competitiveness of the economy
- ❑ The credit appraisal and business counselling requirements of small businesses are complementary to the family financial counselling, savings mobilisation, average loan size demand natural to the credit unions. The scope for specialisation in financial services and business development will also ensure manageable expansion.

- ❑ The small business development portfolio in the target credit union will stimulate the need for increased technical capability and will facilitate the case for increased domestic and external sources of concessional financing.
- ❑ Leading credit unions are repositioning their operations and modernizing their products in order to become alternative financial intermediaries. For example
 - The successful introduction of a national examination and performance grading system among its 66 member credit unions by the Jamaica Credit Union League, as part of its new Stabilisation System [IDB/WOCCU/NCUA/JCUL].
 - The Bahamas Institutional Strengthening Program [IDB/CCA].
 - The OECS Modernisation Program designed to transform the top 17 of the 80 societies into Model "Best Products / Best Practices Credit Unions" [CIDA/CPEC].

Model Credit Unions have the financial capacity to attract, grow and retain the new breed of entrepreneurial leaders and technicians, committed to the socio-economic development aspirations of their members.

The Caribbean Cooperative Sector

Organized originally to enable the masses to escape unemployment, poverty and hopelessness through shared risk, pooled investments, collaborative efforts and democratic management, cooperative enterprises have been making a distinctive mark on the lives of countless families and communities throughout the Caribbean since their emergence in Jamaica (1941). They have given generations of people, a business institution to which they can belong. Today it is unusual to find a country without a cooperative or a street, gap or gully without a cooperative member.

In the 19 member territories of the CCCU, it is estimated that 1.3 million adults currently hold just over just over US\$1.5 billion in savings in 520 registered cooperatives. This represents an effective penetration of 25% of the population and 45% of the labour force.

Credit unions or financial cooperatives account for 90-98% of the human and financial assets of this rapidly expanding movement. It is also important to note the estimated distribution of the loans receivable:

■	Consumer	38 %
■	Housing & Land Purchases	35 %
■	Education	9 %
■	<i>Small & Micro Enterprises</i>	<i>18 % (US \$166.7 Million)</i>

Evidently, the latter indicator is understated by business loans hidden as personal loans; but who else is making this level of investment in small and micro enterprise development?

CCCU Financial Data in US (\$000s)				
Indicators	Targets 2000	Actual 1999	Actual 1998	Actual 1997

Credit Unions	420	380	395	387
Members	1,210,000	1,257,039	1,114,813	1,079,006
Savings	1,101,072	1,027,525	867,134	742,536
Loans	1,023,630	926,501	772,181	668,385
Other Assets	393,666	559,166	307,936	276,743
Total Assets	1,327,939	1,485,571	1,080,117	945,128
Reserves	146,438	192,419	180,964	129,253

Jamaica's 66 credit unions are owned by 571,608 citizens - virtually 55% of CCCU membership - with US\$260 million in assets. In a country where 35% of the population is estimated to be below the poverty line and where the banking system has been in serious trauma, credit unions are the fastest growing segment of the financial sector. This phenomenal growth is attributable to:

- ☐ Improved and expanded service offerings to members, e.g. cheque accounts, fixed deposits, specialized and quick response loan services, guaranteed dividends, credit cards, ATMs, and international money transfers
- ☐ Ease of entry: many members cannot meet deposit requirements of commercial banks,
- ☐ More visible marketing and,
- ☐ According to the October 1999 issue of Credit Union World (WOCCU), "the fact that more people consider credit unions to be the safe place to save and invest their money".

Trinidad & Tobago's 96 units boast 291,540 members and just over US\$400 million in assets or 30% of regional holdings. Less than 15% of these societies control over 90% of the system and the large and medium size societies continue to enjoy 3-10% growth rates.

The Cayman Islands, with 5,019 members, reflect a remarkable average of over \$7,000 per member – by far the highest in this region. The just released 1999 System Statistics reflect a healthy business growth in other territories, especially Antigua-Barbuda, Barbados, St. Kitts-Nevis, Belize.

Dominica resumed healthy rises after a 4-year plateau, with its members increasing from 61,000 to 67,852 and savings moving from US\$53.2 million to US\$66.8 million.

Shares and deposits in St. Lucia's credit unions grew dramatically by 50% to US\$30.4 million from US\$20.6 million.

Other Trends of Note

- ☐ Access by women is on the increase. They now account for 58% of credit union members and 42% of elected leadership (compared to 27% a decade ago).

- ☐ The large (over \$20 million in assets) and medium-sized (\$6-\$20 million) credit unions are city-based, with nation-wide bonds of membership; the rural communities are dominated by micro credit unions (less than \$2 million).
- ☐ In Barbados, Jamaica, the Bahamas, the Netherlands Antilles and some OECS countries, the regulatory authorities are becoming more vigilant and intrusive in their monitoring, inspection and supervision of the quality of record-keeping, loan classification, delinquency, loan loss provisioning, reserves, investments and earnings.
- ☐ The number of dormant and inactive societies is high (around 65%) among registered producer and service cooperatives and will increase among micro credit unions.
- ☐ The movements in Suriname and Guyana, except for the 4-5 largest societies, reflect negative growth.

Producer and Service Cooperatives

The ILO, the Canadian Cooperatives Association, European NGOs and the CCCU - the regional apex body for credit unions and other cooperatives - have implemented several programmes to assist and support non-financial cooperatives over the past 3 decades. These have been focused on management training, leadership development, design, production and technology support, and export readiness. CCCU Annual General Meetings also provide regional opportunities for the display and sale of cooperative products.

The most successful adult cooperatives appear to be:

- ☐ the large national fisheries, societies in Belize and Guyana (over 1000 members) with professional management and staff, modernized plants, ocean-going boats and established operating policies and systems;
- ☐ the taxi and transport societies in Barbados, Trinidad and the Bahamas;
- ☐ the potato farmers of Jamaica;
- ☐ the bee-keepers of the East Caribbean and Belize;
- ☐ in manufacturing: Printers and Clays of Jamaica, Chalk Makers of St. Vincent, Minor Spices of Grenada, Candle Industries and Leather Goods of Dominica

Junior Savings Cooperatives have been relatively successful, although limited in activities. Just last month, APEX, a secondary consumer cooperative of 29 primary and secondary schools cooperatives in St. Kitts-Nevis celebrated 21 years of providing cheaper school supplies to students. This has matured into a full-time business with staff generating over \$110,000 in annual sales and with net assets over \$100,000.

Most consumer, housing, primary producer, agro-processing, manufacturing and service cooperatives have failed or are facing difficulties due to:

- ☐ inadequate leadership capacity on Boards and Committees
- ☐ weak capital structures: members buy the only the minimum shares required;
- ☐ restrictive membership:
 - only active producers (workers) can join and invest

- suppliers, creditors, purchasers/importers, persons with expertise excluded, e.g., "worker cooperative"
- ☐ limited staffing to cope with record-keeping, data analysis and growth in market demands, personnel management, competition and financial management.
- ☐ Excessive government involvement and patronage, reducing the business ethic.
- ☐ Stunted membership growth: small groups retaining control.
- ☐ Indiscipline and weak controls leading to waste and losses.
- ☐ Inability to respond quickly in the face of competition, changing technologies and changes in marketing arrangements.

Very often too, directors, managers and regulators miss good opportunities to divest, dismantle or otherwise reconstruct societies which have outlived their original purpose or scope. *Good business opportunities to transform mature cooperatives into to private companies should no longer be missed (e.g., STAFCO-OP, Northern Fishermen, etc.).*

Cooperatives - Small Enterprise Integration: Some Strategies

The thesis of this paper is *that strong and well-managed Credit Unions have the capacity and it is in their own interest to provide specialized financing and development services to viable producer, service and junior cooperatives as well as to small and micro- enterprises. This reverses previous developmental approaches which sought to pour resources towards the weaker institutions, rather than strengthen the sector by "running with the winners".*

The approach I am proposing to this Conference is that such national and regional development programmes should

- ☐ build on existing, already successful programmes rather than establish new schemes or rehabilitate poorly functioning ones
- ☐ rely on existing, sustainable and proven institutions, and
- ☐ be practical and realistic in their planned inputs and outcomes.

Several initiatives were taken during the last fifteen (15) years to increase inter-sectoral and inter-institution "trade" in the region, including:

- Close networking between the NDFs and the Credit Unions of the OECS in the provision of services (1985 - 1992).
- Financing and technical supervision of producer co-operatives by the NDFs of St Kitts-Nevis, Dominica, St Lucia and St Vincent, (since 1987).
- Financing of equity purchases in the private sector for workers in the tourism sector (BWCCU) and for viable Co-ops in general.
- A regional workshop "Productive Credit" for over 20 Credit Union Technicians and managers (Trinidad, July 1991).
- The reconstruction of the St. Patrick's Credit Union in Montserrat, with the National Development Foundation as its specialist arm for micro-business lending (1988-1990).

- Special micro-business development and financing schemes by larger Credit Unions throughout the region, e.g. (City of Kingston & St Elizabeth - Jamaica, Eastern - Trinidad, Roseau - Dominica, Godo - Suriname, Holy Redeemer - Belize, Laborie – St. Lucia).

This Conference of Ministers should therefore crystallise and endorse practical strategies for implementing closer collaboration and cohesion between these homogenous movements which, in addition to trade unions and NGOs, comprise the "People's Sector".

The following strategic areas are identified for consideration:

- Ideology

The philosophical tenets of co-operativism, as outlined earlier, blend well with the national/regional goal of expanding economic activity by increasing the number of viable enterprises.

Effective and sustained promotion of the cooperative principle as orientation for new employees and among small and micro-businesses will attract many towards the participatory modes of decision-making based on the one-man one-vote concept rather than on size of share ownership.

- Role of Government

The early introduction by all Governments of a comprehensive framework of modernised and harmonised incentive legislation and policies for the expansion of co-operatives and small businesses is needed and overdue.

The cooperative movement has been involved during the last fifteen (15) years in the development and lobbying of modernized sector-specific legislation and policy statements aimed at depositor protection, managerial prudence, financial integrity, strict accountability, member and business growth opportunities, increased profitability and greater market share.

The consumer public's concerns for "truth in lending" controls improved services and lower fees and changes in the banking sector are echoed among the co-operative and small business sectors.

Likewise progressive Small Business Legislation to increase recognition, remove artificial restrictions, increase incentives and technical support is recommended. Strengthening the Government Departments is sorely needed, to result in more professionalism, more consistency and less subjectivity in the interpretation and application of the law.

Government should therefore focus on facilitation and coordination:

- ☐ Providing the enabling environment for growth and development of small and micro-enterprises as well as the cooperative sector, including appropriate policies, legislation, regulations, a regime of incentives and a strong regulatory authority;
- ☐ Facilitating access to appropriate funding, training and other resources to service the needs of entrepreneurs and the intermediaries that support them;
- ☐ Co-ordinating the activities of co-operative service providers to enterprise development to reduce and avoid duplication and wastage of resources.

The Director of Finance of Antigua recently opined

Caribbean Governments might well want to consider setting up or strengthening existing micro and small business development institutions of which the Co-operative Registry would be one section, with the full complement of technical skills and incentive programmes" [Lennox Weston, ECEMP CO-OPS Project, Meeting of OECS Permanent Secretaries, St. Lucia, June 1998]

The direct link between effective regulation, transparency and strong public confidence in financial institutions cannot be overstated.

- International Standards & Best Practices

Both movements must adopt international standards of due diligence for their products, plants, processes and personnel as soon as possible to remain competitive and to reduce liability exposure, for example:

- ☐ Credit Unions and Junior Savings Co-ops: the PEARLS Prudential Standards
- ☐ Food Producers, Handlers and Processors: HACCP
- ☐ Manufacturers: ISO 14000
- ☐ Tourism: AA, AAA, Green Globe

Rather than struggle to reach minimum standards for the national regulator, every industry in the New Economy must now pursue market-driven, internationally recognized Standards of Excellence and adopt Industry Best Practices in order to retain market share, improve customer satisfaction and increase shareholder returns.

- ☐ Private Sector Development

a) Linkages: Acceptance by and support from the more established Private Sector is of strategic importance for increasing trading activity.

Small businesses and credit unions are important customers of big businesses. They provide significant deposit and credit business for banks, insurance and finance companies.

Enlightened business leaders are recognising more the vital role of Credit Unions as intermediaries for increasing production and consumption.

Membership of Business Associations is invaluable for visibility and for market intelligence. Participation in national events to showcase key growth sectors (tourism exposés, music festivals etc.). Likewise, businessmen in general and Employers Federations in particular will see the value of encouraging their employees' membership of Credit Unions, to increase productivity and to relieve themselves of requests for staff advances.

b) Sectors: Experience shows that it is important for credit union leaders as lenders to constantly read the behaviour of the economy and to support viable sectors and industries. Tourism, diversified agriculture and agro-processing, construction, music and entertainment, professional services and telecommunications may be among the lead sectors of the future for the Caribbean.

- ☐ Capital Mobilisation

Promotion of increase citizen and company savings in the credit union will increase, since the revised OECS and Barbados Co-operative Legislation provides for joint accounts and for

deposits by corporate entities. Remittances from overseas family members, a traditional source of financing for the micro-sector, can now be channelled through credit union accounts.

Under the New Harmonised Act Credit Unions can now invest in other co-operatives including Junior Cooperatives and in private businesses, with a view to positive returns in savings, credit and investment.

The establishment of strong credit union-backed secondary capital markets including a Small Enterprise Fund will attract new investment funds from within and outside the sector.

A Credit Union-Small Business Sector combine presents an attractive investment to National Insurance/Social Security Schemes, international donors and concessional lenders using various instruments, including

- Individual bequests
- Covenants
- Matching grants from Government
- NGO, Public Sector and Private Sector deposits
- Shares by trustees/owners
- Debentures with corporate tax concessions
- Soft loans
- Interest free deposits
- Loan guarantees

Similar measures can be utilised to expand the base for co-operatively financed mortgages to benefit the expanded Credit Union membership base.

Above all, increased member attraction among youth, overseas nationals, salaried workers, and self-employed persons and higher savings per member in the Credit Union will be a major result since the entrepreneur now has a safe place of his own to save for the rainy day; the savings base of the Movement will also be enhanced to invest more heavily in information technology, stimulation of the productive sector as well as in financing consumption.

1) Credit

It is neither desirable nor necessary for business associations to become engaged in the direct delivery of credit. Their role should be to influence the policies of the financial institutions.

Credit Unions should continue to strengthen and refine their Project Appraisal, Business Lending and Business Counselling skills.

State oversight of the Savings and Credit activities of clients makes a cogent case for deeper integration of information systems, while respecting client confidentiality.

Opportunities for joint financing of equity, working capital or fixed capital loans for companies or for co-operatives should also be encouraged in order to pool resources, spread risk and stimulate the economy.

Special financing packages can be developed for strategic groups (e.g. vendors, fishermen, women, youth) communities or sectors (e.g. construction, agriculture, food processing, tourism, services).

The joint approach would also strengthen loan recovery and reduce arrears in both institutions while reducing credit administration costs. According to the Manager of the Montserrat NDF/Credit Union, "Monthly transfers from these Credit Union business accounts reduce arrears problems significantly" (R. Cassell, CCCU Convention, August 1991, St Lucia).

It should be noted that the IADB's Small Projects Programme - which financed over 250 projects in most Latin American Countries, training to over half a million entrepreneurs and trainers, and credits to an estimated 300,000 low-income families – started in August 1978 with a \$500,000 fund for a cooperative of rural women in Uruguay exporting handcrafted sweaters to New York and Tokyo.

2) Insurance

The availability of free Loan Protection and Life Savings insurance for every Credit Union member is the best-kept secret of the Movement and is sorely needed by micro and small entrepreneurs who can hardly afford the cost of commercial keyman or business insurance.

Group life, funeral grant and other packages are also available at very competitive rates for Credit Union members in Credit Union-based international companies like CUNA Mutual, CUMIS and Co-operators.

Micro and small entrepreneurs and members of other Co-operatives should take advantage of the major personal and family benefits offered by co-operatively-owned Fidelity Bond, Life Savings, Loan Protection and Funeral Indemnity coverages.

As premium holders these institutions would also benefit from premium dividends as well as development financing as a result of wider national/sub-regional participation in Credit Union Insurance.

3) Management & Technology

Volunteer ownership and control is a common and desirable feature of both institutions. The recruitment of talented and committed officers to lead these institutions through this exciting transformation is more desirable.

The success of the larger Credit Unions is directly related to the hiring and deployment of a highly motivated and skilled cadre of professionals armed with the necessary technical, interpersonal and entrepreneurial skills. The future growth of the integrated movement requires even sharper recruitment, retraining, redeployment and planning considerations.

The Credit Union Movement has been investing heavily in automated information technology systems to improve performance. The acquisition of advanced computer technology is already modernising productivity, financial management and marketing outputs.

Most Credit Unions are financially self-sufficient, but need to strengthen internal capability. Rationalisation will result in an appropriate mix of funds mobilisation, portfolio management services pricing, cost savings, staff development and strategic planning disciplines which will ensure better quality of services extended and higher profitability of the integrated Movement.

Among the new services to be provided on a full-time professional basis are Personal Financial Counselling, Co-operative and Entrepreneur Education, Business Management Training, Production Training, Project Appraisal.

Other creative measures will be developed, since the efficient expansion of savings, credit, insurance and training services will remain the keys to financial and technical self-sustainability in the Movement.

4) Education and training

Co-operative Education, Entrepreneur Education and Productivity Training are development priorities of both camps. Despite hiring full-time trainers, improved technologies, a skills bank, adequate financing, trainee participation and revenue generation remain major challenges.

Certainly there is scope for a single adequately staffed Private Sector/Co-operative Training Unit in each country jointly owned by and servicing both Movements in a professional manner.

Outreach to depressed settlements, special sectors, as well as to women and youth will develop the broader base for future entrepreneurs, wage earners and co-operators.

Special attention should also be paid to the principles and management of fisheries, farming, industrial, worker, housing, transport and marketing co-operatives. These co-operatively owned enterprises can lay a novel role in employment generation, import substitution and export earnings.

In addition, on-going development of directors, managers, technicians and administrative staff will ensure the sustainability of the human capital of the Movement.

5) Branding

This concept deserves further consideration and planning. But the new regional strategy should consider a single Cooperative Sector Brand-Name Symbol to market the excellence of our products and to showcase and rally our clientele. Imagine the powerful marketing impact and opportunities created for our products and services on a daily basis for 380 credit unions, 1.3 million members, 500 School-Based Junior Cooperatives and every credit-union financed cooperative and micro-business displaying the CO-OP Symbol !!

6) Regional Project

The ILO and CCCU may consider a special regional initiative with international donor agencies to modernize the internal capacity, business products, marketing and financial output of 50 selected credit unions, 20 producer-service cooperatives and 500 junior cooperatives. This will fast-track realization of many of the above-mentioned strategies.

Conclusion

The Cooperative Credit Union Movement has been the largest and most consistent micro-financing institution in the Caribbean region over the past 50 years.

Cooperative businesses have also provided sustained employment and incomes to their members and vital services to their communities despite some operational weakness and market challenges. We have also established that cooperative businesses are more efficient and penetrative when operating at above micro scales and scopes in order to:

- provide comparable quality, price, and services, to their customers
- maintain attractive salaries and working conditions for staff and
- pay competitive dividends to their share-holders, i.e., "sending them smiling all the way to the credit union"

We have seen that while most micro enterprises are closely held, their survival and growth in the medium to long term will depend on innovative forms of cooperation consistent with the behaviour of the macro economy. It is important that National Governments, financial institutions and the Private Sector develop a deeper appreciation of the significance of a large and buoyant small business sector and implement creative policies and strategies to strengthen and expand the sector.

Credit Unions provide critical opportunities for the coordinated strengthening and expansion of small and micro-enterprises:

- Access to a varied package of quick-response business, educational, housing and consumer loans at competitive rates
- Safe depositories for cash
- Daily equity investments in their own financial institution
- Withdrawable deposit accounts at no additional costs
- Inexpensive group insurance for the health, life, property, savings and burial of the key entrepreneur and his family
- Convenient in-country (rural-city) and international funds transfer
- Access to friendly, responsive and professional business advice, training and technical assistance
- Voluntary service to other micro-entrepreneurs through participation on the Board of Directors, the credit, savings and educational committees as well as on and special task forces.

The Caribbean Cooperative Movement, as a BILLION DOLLAR network, constitutes a major engine for strategic, people-centred economic development in the 21st century. A comparative analysis of the latest financial and institutional balance sheets of the Royal Bank of Trinidad and Tobago conglomerate(US\$ 2.1B, March 2000) and the CCCU System (US\$ 1.3B) will evoke interesting discussion.

By making optimal use of the backward and forward linkages of financing and developing small and micro enterprises in urban and rural communities, model credit unions will increase their own membership, capital base and asset worth thus impacting upon the growth of the productive sector as well as enhancing the financial services sector of the region:

- ❑ Mature small and micro-enterprises can provide credit unions with regular liquidity through cash deposits and share purchases

- ☐ Small and micro-enterprises offer good loan and equity investment opportunities for credit unions
- ☐ The combined outcome of the products and services provided by credit unions and targeted enterprises enhances existing employees' job security, creates new employment opportunities and upgrades the living standards in a community.

From the standpoint of the Caribbean, North American and European taxpayer and Civil Society:

- ☐ investing state and donor funds in financially sustainable, client-owned credit unions will yield higher efficiencies and greater impact than in weak NGOs and state agencies forever dependent on 'replenishment' and 'bailout' grants;
- ☐ adherence to the facilitative approach by Governments in modernizing the policy and legal environment and strengthening the monitoring and regulatory capacity of the assigned Ministry, will reduce public expenditure, consolidate and expand the private sector
- ☐ investor confidence will be boosted in every country where the Central Bank and the Chamber of Commerce experience little difficulty in accessing reliable and timely information on sector and industry performance
- ☐ improve popular understanding and support for promoting international competitiveness and capital markets

Cooperatives and small enterprises make excellent partners, therefore. Extensive work is now in progress to engineer the redefinition and modernisation of the Caribbean Credit Union Movement as a distinctive intermediary in the financial services sector. A strong Credit Union is necessary for the sustainable development of cooperative, family and other homegrown enterprises. It is up to us as government regional leaders to utilise this opportunity for generating increased wealth to secure a better quality of life for more of our people.

Indeed the future looks exciting, as this historic conference may well alter the future direction and tempo of small enterprise development in the Caribbean.

0.2. Case Study 1: The Northern Fisherman Cooperative Society Limited, Belize²

All around the world men and women are reaching up their arms, their minds and their eyes toward the hope of full human dignity for all people. The coming of human dignity is the fervent hope of all decent people; but it does not come easily, especially sent in a world so deeply scarred as ours by years of injustice, exploitation, suffering and war. Millions of people in all countries are weak and defenceless. They have little voice to speak effectively for themselves. They own little or nothing and lack some basic needs.

Political freedom alone does not cure these ills. It may, indeed lead to new kinds of exploitation. Alone and individually the people are not only helpless but also hopeless. However, united in a great cause of gaining human dignity, they can be strong and this is why we form comparatives. Comparative ownership is the economic and social task that can fashion human dignity that is so important.

As far back as can be remembered, fishermen in Belize had difficulties in getting their produce to market and even after doing so there was the problem of getting a good price for their product.

Year after year the fishermen toiled, faced bad weather and danger under the sea, but what was there to show for their efforts? Although their ambition was to own their own home, to have money in the bank and to install modern equipment in their sail boat, this seemed almost impossible.

There are thirteen registered fishing cooperatives in Belize. Four of them are quite active and successful. One of these is Northern Fisherman Cooperative Society Ltd.

Northern Fisherman Cooperative Society Ltd had its humble beginning in a small island some twenty-one miles north-east of Belize City known as Caye Conchu.

Traditionally, the inhabitants of Caye Coulku earned their living from fishing and working on coconut plantations. Before the 1920's, the islanders, mainly wage labourers used cash income from local work to buy their household necessities to supplement their subsistence fishing. However, the income from local work was very small.

One woman remembered her family working on the coconut plantations when she was very young.

"We would work for hours on those dumb coconuts and get only pennies. It was a hard life and we were very poor."

The long hours of hard work with little returns needed some type of system to help the islanders make ends meet. If someone brought in a big catch of fish, others would help with it and in return they would be given a few to take home. Later they would return some fish on some other kind of produce on labour. Reciprocal exchanges were important for survival in hard times.

²By Mr Robert Usher, Executive Director, Northern Fisherman Cooperative Society Limited, Belize

The shift in emphasis from subsistence to commercial fishing in the 1920's has contributed greatly to the development of Caye Caulker. This was the birth of the fishing industry in Belize.

Spiny lobsters were abundant in the sea-bed around the island, where the shallow, warm waters provided an excellent habitat. Islanders tell stories of lobster crawling up on the beaches in such numbers that they were considered "garbage" food. In spite of the abundance, Belizean fishermen had little use for the spiny lobster prior to the 1920's. They had to gather them by hand as they did not have any equipment to catch them with.

In 1921, a representative of a Canadian exporter of coconuts, Captain C.E. Foote came to Belize. When he discovered the large, untouched lobster population, he began experimenting with lobster traps, the type which was used in the Maritime provinces of Canada. His experiment was successful enough to warrant setting up a business. He recruited a number of locals and taught them to build, set and haul lobster traps and set up processing facilities at Caye Caulker. After a strong start, the industry began to falter as a result of fluctuating market conditions in the United States. The depression deepen and prices fell. By 1935, Captain Foote abandoned his Caye Coulku

Although the export market had largely disappeared, Caye Coulku fishermen continued to catch lobster for home consumption and for sale at the Belize City market. During the slow period they experimented with the design of the Canadian lobster traps and produced a modified version which was more suitable to the Caribbean environment.

During the 1930's, a few freezer boats began cruising the Belizean Coast buying whole lobster from Caye Caulker fisherman for one to one and a half per pound and exporting them to the United States. However, the fisherman did not produce a lot of lobster as prices were very low.

After numerous problems with exporters the cooperative was finally registered in September 5th 1960. In 1961, just as the fledging cooperative was getting off the ground, Hurricane Hattie hit the country. It was one of the most vicious storms to hit Belize in years. The young cooperatives suffered serious losses. However, the cooperative continued to sell lobster.

In 1961, the cooperative obtained a loan from the government which was used to purchase equipment and to set up a small processing facility. Over the years, the processing facilities have been constantly improved. Today, the cooperatives process, package and market its product under its own name. The entire operation is owned and controlled by the cooperative. It is responsible for the product from the time it is harvested at sea to the point where it is consumed.

At the end of the fiscal period ended February 28, 1999, Northern Fishermen Cooperative has 605 members. The processing facilities have been upgraded to meet HACCP standards. The cooperative has a receiving plant at Caye Caulker and its main operation in Belize City. The cooperative has purchased two shrimp trawlers. In 1998, it experimented with live and whole cooked lobsters which were sold to Asia. However this was discontinued because of low prices.

Northern will hold its 40th Annual General Meeting on May 31, 2000. It has grown from strength to strength. Production for the year under review:

Key figures of the Northern Fisherman Cooperative Society Limited

Key figures of the Northern Fisherman Cooperative Society Limited	
Lobster Tails	316'439 lbs
Lobster meat	30'240 lbs
Crabs	144'155 lbs
Whole fish	183'956 lbs
Total sales	12.7 million US-\$
Total assets	11.47 million US-\$
Share capital	1.2 million US-\$
Statutory reserves	1.2 million US-\$

The cooperative presently employs an Administrative staff of 14 and a processing staff of 50. It directly contributes to the livelihood of some 3,000 persons.

The prices received from lobster tails were between \$25.50 to \$27.10 Belize (\$1.00 US=\$2.00 Bel). Northern Fishermen Cooperative is currently one of the largest suppliers of marine products to Red Lobster Inns in the United States, and was recently featured in their publication of the COMMUNICATOR. Please allow me to quote from the article entitled "Survivors among Survivors". While other lobster marketing companies have come and gone, Northern Fishermen Cooperative has survived and prospered for more that 20 years.

What has contributed to their success:

- VII. Hard work: Fishermen are very much involved in their fishing business and take it as a profession.
- VIII. Services offered to members: The cooperative provides fuel and ice to members on a credit basis. This is paid at the time delivery on his return from his fishing trip. He is also provided with finance to acquire equipment based for his production.
- IX. Quality: The cooperative produces quality products and strives hard to maintain the quality. In this way, premium price is received.
- X. Payment: The members are guaranteed a first payment of \$10.00 which is paid on delivery at the plant. At the end of the fiscal period, after all expenses have been met, he is given a second payment. This year the second payment was \$11.75.
- XI. Innovativeness: The cooperative is always looking for new and improved ways of increasing production. Fishermen, with the technical support from Cuba, are now using artificial. This has proven very successful.
- XII. Incentives: Government provides a certain amount of duty exemption on equipment. All that is needed is a letter from the cooperative.

- XIII. Relationship with government: Fishermen in Belize are regarded as partners in development. They are involved at every level of the decision-making process.
- XIV. Good management: The comparative has good management. Because of the profitability of the operation, it is able to attract and afford to pay for good management.

Cooperative is the little people's chance in a world of bigness. Only ownership of the land, the, the institutions that can meet their needs can even make a people free and give them full human dignity toward which we all aspire.

Future Challenges for Northern/National Fishermen Cooperatives.

- 15. Fish processing, value adding, quality standards and safety. To optimize local benefits for local economy, it is imperative that these cooperatives export fully this industry through value adding strategies. However, requirements associated with WTO and other international trade agreements dictate that HACCP and ISO systems be fully in place by the end of 2000. We have established the Belize Agri Health Authority to ensure that fish products are health, wholesome and safe.
- 16. Technologies and resource management for sustainability the fisheries resources are finite, the number of fisheries is increasing, and the growing tourist industry competes with fisheries for access to these resources. To ensure long term sustainability, the fishermen must improve/diversify fishing technologies, resource conservation, and most importantly, enhance their knowledge and appreciation for sustainable management options. To this end, the control Zone Management Authority and Institute are gearing up to provide guidance, training and support to the cooperatives in this area.
- 17. Strengthening of cooperatives philosophy and principles among leadership and membership. Although these cooperatives have reached unprecedented levels of sales and financial assets, the level of membership participation is decreasing, and one crucial indicator of this trend is that a significant segment of the membership (and even some leaders) is not living up to financial commitments. The Cooperative Department must hard to ensure membership loyalty, financial accountability and excellence in leadership.

0.3. Case Study 2: Co-operative Development Training Programme "The Nevis Experience"³

Introduction

This research was designed as a case study of the cooperative sector in Nevis which consisted of some sixteen (16) non-financial Co-operatives and one (1) financial cooperative, The Nevis Co-operative Credit Union. The first society, the Nevis Farmers Co-operative Society Limited was registered on the 14th July 1969, last, the Gingerland Primary School Co-operative Society Limited was registered on October 25th, 1996. Presently all of these societies operate under the New St. Kitts –Nevis Co-operative Act # 2 of 1995. Prior to the enactment of this New Legislation, the Co-operative Division in Nevis was Supervised by the Superintendent/ Director of Agriculture. In February 1997, however, with the return to power of the victorious Concern Citizens Movement Government (CCM), a Junior Minister was nominated and given among other duties, responsibility for all matters pertaining to the cooperative sector in Nevis. In March that same year, the Eastern Caribbean Economic Management Programme (ECEMP) presented to the Government of St. Kitts – Nevis its "Strategy for the reorganizing and strengthening of the Co-operative Departments on both islands. Training for all cooperative officers was an essential and fundamental feature of that programme.

In Nevis the Division of Co-operatives was almost immediately, officially upgraded to the status of a Department with a view towards enhancing the delivery capabilities and services of the Co-operative Department. One could readily recognize that a suitably qualified, experienced and capable staff is crucial to the success of any fledging organization, the Co-operative Department being no exception. In view of this, on 22 May 1997 Mr. Pearlievan Wilkin was transferred from the Ministry of Communications, Works, Public Utilities and Posts, with responsibility among other duties, to spear head the transformation process from a Division to a Department of Co-operatives. By the end of September 1997, Mrs. Lauretta Riley was transferred from the Ministry of Finance and the full compliment of staff which was sworn in included Messrs. P. Wilkin, E. Ward and C. Wilkes as Director, Senior Co-operative Officer and Junior Co-operative Officer respectively. Mrs. Lauretta Riley was appointed as Junior Clerk and Larissa Claxton, Cleaner/Messenger.

The physical transfer from Belle Vue, the then Headquarters of the Department of Agriculture which took place in July of 1997 was one which was long overdue but one which was worth waiting for. The newly renovated Offices on Happy Hill Drive, in down town Charlestown were furnished and equipped by ECEMP in collaboration with the Nevis Island Administration.

Despite the insufficiency of the equipment and other varied problems which were experienced in the technical subsystem of the department, we forged ahead with a vision for the future. We developed and adopted our mission statement, which basically challenged the Department;

Mission statement

³By Mr Pearlievan Wilkin, Director of Cooperatives, Nevis

"To be a dynamic and professional organization which would promote, supervise, strengthen and expand the cooperative sector thereby creating an environment which is conducive to sustainable socio-economic development." Our key responsibilities are as follows:

- To ensure law enforcement, promote policy and give advice to the cooperative societies.
- To adequately prepare the pre-co-operative societies for registration.
- To supervise and inspect cooperative societies and to audit accounts.
- To provide training with a view towards educating members in the area of co-operatives
- To provide technical assistance and arbitration/dispute resolution services.
- To provide marketing opportunities and to ensure proper networking with the cooperative societies, nationally, regionally and internationally.
- To ensure that management has research & management information system capabilities.
- To ensure the development of Junior cooperatives.

Key results

- The establishment of a Department of Co-operatives which would offer dynamic, professional leadership and in addition, one which would foster effective co-operation, collaboration and coordination among the cooperative societies, the league, other relevant organizations and the Governments.
- The provision of relevant, timely computerized information which would be used to prepare analytical data for the benefit of the cooperative sector and other interest groups.
- The Department would become the driving force within the local economy through which:
 - a highly trained and efficient staff would be deployed;
 - the provision and delivery of quality educational outreach programmes would be organized.

ECEMP Training

As part of the institutional strengthening of Co-operative Departments in St. Kitts and Nevis, the staff of both Departments in St. Kitts and Nevis benefited from Training which was organized by ECEMP. During the months of July to December 1997, the Departments in St. Kitts and Nevis received training in the following areas:

- Performance improvement planning
- New legislation
- Management tools
- Computers
- Prudential standards
- Library and filing systems

- Team building
- Financial management insurance and safety

Following the training which was provided under the ECEMP Regional Programme for the strengthening of the Co-operative Departments; in house workshops were to be scheduled by the Departments in St. Kitts and Nevis under the guidance of the Co-operative Training Officer; who was responsible for the development of a training plan.

Problem

Any attempt at designing a National Training plan and or programme for cooperatives has to take into consideration its perspectives, objectives, approaches to and evaluation of the programme.

Additionally, the following questions must be pursued in some depth. In what ways must the training plan design take into account:-

- ☐ The political, moral and social ideologies (How is and how should the nature of a training programme be influenced by the values of the society in which it functions?)
- ☐ The nature of knowledge itself (What theoretical considerations can help us decide what "subjects" to teach and in what sequence?)
- ☐ The Social content of the training programme (How do Training facilitators interact with other institutions and with society in general?)
- ☐ The ways in which adults and children learn and develop. (What can we learn from the psychology of learning and development with regard to the best ways to teach and to structure a training programme? What can we derive from psychology in terms of new insights into desirable training objectives?)
- ☐ Styles of developing the training programme (How can those involved in training initiate desirable changes and or outcomes?)

In June of 1997 there was no national Training Plan for St. Kitts and Nevis. As a matter of fact up to this present day none has been officially produced. Despite this set back however, in July 1997 in keeping with its vision to be a dynamic and productive organization the Department met with persons within the movement and also the public and private sectors and discussed their perspectives, problems, needs, and concerns especially as they related to training and cooperative development in general.

Findings

- Generally, no organized local training was done for years.
- Societies were not holding their Annual General Meetings for a number of years. (Newcastle Pottery Co-op 18years, Beekeepers Co-op 11 years, Fishermen's Co-op 7 years, Handicraft 4 years).
- Management principles and practices were not officially known and were therefor not adhered to by staff of the societies.
- No business like approach was adopted by the employees of the societies.

5. Signs of poor planning and organizing
6. Inability of staff to prepare financial statements
7. Absence of auditing and inspection
8. Low membership
9. Frustration, anxiety, and low morale and
10. Defeatist attitude of members and Board of Directors alike.

In addition to the preceding method of collecting information, the Department of Co-operatives requested of the Chief Inspector/Auditor to conduct Inspection on all of the non financial cooperative societies. In February 1998 an inspection was conducted for the Beekeepers society. The following areas were observed; membership, capital, fixed assets, liquid assets; minimum operation standards and management of the society. For the purpose of this study I wish to focus my attention on observations/findings made in the following areas:

- Management of society (observations)
 - The Manager's role was not clear-cut, and the individual who was responsible for the daily operations of the society's' business was not established.
 - The Advisor of the society had multifarious functions.
 - There was no verification process in place to account for the amount of honey bottled and taken from stock for sale.
 - There were no official statistics kept by the society.
- Assets
 - The management did not currently maintain an inventory (fixed assets register)
 - The society did not maintain a general ledger nor a transactional journal
 - Cash received from sale of honey etc. was not deposited daily
 - No proper cash flow system in place
 - Financial transactions were written in pencil

As a result of the above findings, it was obvious that there was an urgent need to develop a programme which would facilitate both the Department and cooperative sector alike.

In March 1997, Mr Melvin Edwards in his diagnostic” *Report and Recommendations for the Replication of the Co-operative Department Strengthening in St. Kitts and Nevis*”, stated that, "as in previous years, except for exercises produced by external agencies, the Division has conducted no education nor training on its own for any Sector of the movement." (1) To him that was, "not an encouraging sight for future ECEMP investment in Staff Development". In his recommendations, Edwards among other things recommended a greater output in education, training and marketing activities for cooperative societies.

The challenge which was put forward by Mr Edwards became a source of inspiration which motivated me to make an attempt at developing a training plan for Nevis. The following concerns

also helped to provide a rationale for the development of a plan in addition to training materials and work schedules which would be used mainly with the non-financial cooperatives.

Rationale

1. Generally, I was very concerned with the relatively low level of understanding which the public and private sector displayed in the area of management; leadership in particular.
2. The apparent disregard and or lack of adherence to management principles and practices both in the public and private sectors, the cooperative sector included.
3. My concern for the low morale and team spirit coupled with the high levels of anxiety, which were displayed by civil servants and members of the cooperative sector alike.
4. The paucity of volunteers and the poor attitude of those who served.
5. The general lack of management training which was offered by the cooperative sector and the human resources department alike.
6. Encouraged by the numerous requests for training from the civil servants and cooperative sector, in the areas of business and general management.
7. Totally amazed at the low uncertainty avoidance syndrome which was and still is being displayed by the societies and by extension the entire country. (Citizens have a high tolerance for the unstructured, the unclear and the unpredictable.)

Objectives

1. To provide the cooperative and public sectors with a framework for developing the knowledge and skills which are required to perform management and leadership functions in the cooperative and public sectors.
2. To introduce members/employees to the various principles (theories) practices and techniques which would ensure the management of their departments and cooperative societies in a practical way.
3. To enhance the management capabilities of the public and cooperative sectors with a view towards creating efficient and capable leaders.
4. To create an opportunity for leaders in the sector to understand the internal and external environmental factors which could influence management decisions within the public and cooperative sectors.
5. To encourage critical management thinking and an analytical approach to the management process.
6. To challenge and motivate employees to improve their individual performances, thereby improving the delivery capabilities of their organizations and by extension the public and cooperative sectors.
7. To encourage greater team spirit and networking within the sectors and further a field.
8. To empower employees within the sector thereby creating a dynamic, sustainable co-operative movement.

9. To foster business ethic and entrepreneurial spirit
10. To improve competitiveness and create alliances with local, regional and international agencies and organizations.
11. To create an awareness of the effects of globalization and trade liberalization on the co-operative movement in the OECS.

Training programme (detailed)

Management and organisational behaviour

1. Introduction to Management
 - a. The organization as a system
 - b. Management Principles
 - c. Management Functions
 - d. Management Roles
 - e. Management Skills
 - f. Management Types
 - g. Management 2000
 - h. Managing for achieving excellence
2. Energizing employees
 - Unit I - Energizing individuals in the work place
 - a. Building Morale
 - b. Empowerment, Independence & Autonomy
 - c. One on One Communication
 - d. Soliciting Suggestions
 - e. Encouraging Creativity
 - f. Training and Development
 - g. Interesting and Challenging work
 - Unit II - Energizing teams
 - a. A Clear Purpose and Well Defined Goals
 - b. Team Spirit (Esprit de Corps)
 - c. Productive Meetings
 - d. Team Initiative
 - e. Creative Teams
 - f. Self Managed Work Teams

Unit III - Energizing organizations

- a. Policies and Procedures
- b. Fostering Independence and Autonomy
- c. Organizational Communication
- d. Suggestion Programmes
- e. Work Environment Benefits
- f. Employee Ownership and Stock Options
- g. Community Involvement
- h. Leadership in Organizations

3. Planning - 2000 and beyond

- a. Basics of Planning
- b. Importance of Goals and Plans
- c. Strategic Goals and Plans
- d. Tactical and Operational Goals and Plans
- e. Hierarchy of Objectives
- f. Characteristics of Goal Setting
- g. Planning Types and Models
- h. Planning Time Horizons
- i. Organizational Responsibility for Planning
- j. New Paradigm

4. Leadership in organizations

- a. Nature of Leadership
- b. Leadership versus Management
 - Position Power
 - Personal Power
 - Empowerment
- c. Leadership Traits
- d. Autocratic versus Democratic Leaders
- e. Behavioural Approaches
- f. Contingency Approaches
- g. New Leadership Approaches
 - Transactional Leaders

- Charismatic Leaders
- Transformational Leaders
- Interactive Leaders
- Servant Leaders

5. Performance Improvement Planning

1. Clarifying Role and Mission
2. Scanning the Operating Environment
3. Analysing Strengths and Weaknesses
4. Identifying Programme Areas and Priorities
5. Identifying Major Performance Indicators
6. Defining Objectives and Developing Activities
7. Guidelines for Performance Improvement Plans
8. Performance Improvement Planning Session Survey

6. Organizing

- a. Organizing the Vertical Structure
- b. The Organizational Chart
- c. Advantages and Disadvantages of Specialization
- d. Chain of Command
- e. Authority, Responsibility and Delegation
- f. Span of Management (control)
- g. Centralization and Decentralization – Formalization
- h. Departmentalization (Functional and Divisional Approaches)
- i. Departmentalization (Divisional –Matrix and Team)
- j. Departmentalization (Team & Network Approaches)
- k. Advantages and Disadvantage of Functional Strategies.

7. Entrepreneurship

- a. Entrepreneurial Awakening
- b. Characteristics of Entrepreneurs
- c. A Typical Business Plan
- d. Legal Form

8. The art of delegating

- a. Why Delegate

- b. What Happens If you Fail to Delegate
 - c. What is Delegating
 - d. What To and What Not To Delegate
 - e. Empower your staff
 - f. What to Delegate to
 - g. Delegation Stages
 - h. Delegate in Good Time
 - i. Praise When Praise is Due
 - j. Writing and Review Progress
 - k. Evaluation
 - l. Empowerment Produces Efficiency
 - m. Don't be Delegated to
 - n. Top Ten Tips in Delegating
9. Public speaking workshop
- a. The Speech Communication Process
 - b. The Basic Model of Communication
 - c. Effective Listening
 - d. Building Your Confidence
 - e. Organizing Your Speech
 - f. Delivering Your Speech
 - g. Using Your Voice
 - h. Gestures and Mannerism
 - i. Non verbal Communication
 - j. Practice Makes Perfect
10. Basic budget and budgeting
- a. Purpose and Nature of Accounting
 - b. The Basics for Business Decision
 - c. Budgeting – Nature and Objectives
 - d. Types of Budget
 - e. Budget Preparation
 - f. Budget Control
11. Basic accounting

- a. What is Financial Management
- b. Assets
- c. Liabilities
- d. Equity
- e. Starting and Accounting System
- 12. Production & marketing
- 13. Co-operative management
 - a. Co-operative Principles
 - b. Co-operative Practices
 - c. Co-operative Philosophy
 - d. Definition of cooperative
 - e. Structure of cooperative
 - f. Classification of cooperative
 - g. Function of Members
 - h. The Rights of Members
 - i. Directors
 - j. Role of Managers
 - k. Why cooperatives succeed/fail
 - l. Sources of Conflict
 - m. Guidelines for Conflict Resolution
- 14. By-laws
 - 1. Time management
 - 1. Techniques
 - 2. Delegating
- 16. Directing
 - Definition
 - b. Role of Supervisor/Mid Manager
 - c. Leadership styles
 - d. Communication
 - e. Delegation (briefly)
 - f. Motivation

g. Managing the Informal Organization

17. Controlling

- a. Elements of Control
- b. Techniques
- c. Performance appraisal
- d. Managing and using information

Cooperative Education

Philosophy
Principles and Practices
Historical Perspectives
Definition of cooperatives
Classification
Co-operative Systems/Management
Marketing

Accounting and financing

- 1) Basic Accounting
 - Budget & Budgeting
 - Record Keeping
 - Financial Statements
 - Prudential Standards

Legislation

Cooperative Legislation – Act # 2 of 1995
By-Laws
Regulation
Minimum Standards of Operation

21. Computer

- 1) Basics
 - Computer as Management Tool

22. Junior co-operative management

- a. Introduction to cooperatives
- b. Role of Members
- c. Role of Executive Members

- d. The Committee of Management
- e. By-Laws of Schools' cooperatives
- f. The Recording of Minutes
- g. Record Keeping
- h. The Schools Apex cooperative

23. Miscellaneous

Report Writing

Public Speaking

Customer Relations

Skills

- a. Small Engine Repairs
- b. Food Preservation
- c. Pottery
- d. Basket/Mat Making
- e. Candle Making
- f. Art
- g. Batik

Training designs and models

The training plan was prepared among other things, to provide the cooperative and public sectors with a frame work for developing the knowledge and skills which are necessary to perform management and leadership functions in the cooperative and private sectors. The following designs/models were used to disseminate the relevant information to the participants of the various workshops (see the three figures on the next page).

