

DOCUMENT

PROGRAMME OF RESEARCH AND ACTIONS ON THE DEVELOPMENT OF THE LABOUR MARKET

**The viability of employment
initiatives involving women**



**COMMISSION
OF THE EUROPEAN COMMUNITIES**

This document has been prepared for use within the Commission. It does not necessarily represent the Commission's official position.

Cataloguing data can be found at the end of this publication.

Luxembourg: Office for Official Publications of the European Communities,
1986

ISBN: 92-825-6088-0

Catalogue number: CB-46-86-501-EN-C

Articles and texts appearing in this document may be reproduced freely in whole or in part providing their source is mentioned.

Printed in Belgium

Commission of the European Communities

THE VIABILITY OF EMPLOYMENT INITIATIVES INVOLVING WOMEN

Programme of Research and Actions on the Development of the Labour Market

By

Centre for Research on European Women - CREW

Document

This document has been prepared for use within the Commission. It does not necessarily represent the Commission's official position.

1. The Commission has received information regarding the activities of the [redacted] in the [redacted] region. This information was obtained from [redacted] sources and is being provided for your information.

2. The Commission is currently reviewing the information provided and will report on its findings in due course. It is noted that the activities mentioned in the report are of a nature that may be of concern to the Commission.

3. The Commission is also aware of the fact that the [redacted] are continuing to operate in the [redacted] area. It is noted that the Commission has taken steps to ensure that the [redacted] are kept under close surveillance.

Document 1000000000

Document 1000000000

SUMMARY

The study examines a number of women's cooperatives and collectives in EEC countries to see how such initiatives have helped both to create jobs and to integrate women into the labour market.

The research was carried out through questionnaires and personal and telephone interviews. Thirty-two case studies are included in the report. An analysis of these businesses, by sector of activity, and recommendations are made.

We would like to thank ICOM, STEW and the Direzione Femminile of the Lega for their assistance and, most of all, the cooperatives and collectives which agreed to take part in the study.

[Faint, illegible text covering the majority of the page]

[Faint, illegible text block]

10. CRESCERE INSITTE 10.1-10.4

INTRODUCTION

The study examines the viability of a number of cooperatives/collectives set up and run by women, assesses their importance in local job creation and their potential for integrating women into the labour market.

A study carried out in 1981/1982 by CREW for the European Commission showed that there was an increasing number of women's businesses in the EEC, in a range of sectors, that had helped the entry of women into the labour market. In some cases cooperatives led to better working conditions and pay and offered the chance of more regular employment. Cooperatives were shown to be a viable solution for many women because they thrive in labour-intensive service industries where large numbers of women work, often casually or part-time and in exploitative conditions. Cooperatives had also facilitated women's entry into non-traditional sectors where employer's attitudes (and men's generally) are still very conservative. Women working together in the cooperative sector appeared to support each other, share skills and train other women in a way that is difficult to achieve in traditional firms. The majority of women interviewed had said they preferred working collectively.

The present study examines again the businesses covered in 1981 to assess their present performance. In addition, a number of cooperatives and collective businesses in the Netherlands have been added to the list of case studies. Seven cooperatives part-funded by the European Commission's women's bureau are also included.

To assess the present performance of the cooperatives included in the 1981 study, we used the answers given to the 1981 questionnaire in order to compare changes that have occurred since then.

Of the original 22 collective businesses analysed in the 1981 study, 10 had expanded and created more jobs, one had consolidated its position, two showed no change and two had failed to improve their position. Six had gone into voluntary liquidation and one had already ceased activity when the last study was carried out. The majority of the cooperatives were more confident and had a clearer understanding of their business. Some of the successes have encouraged other collective businesses to be set up.

In the case of the seven women's cooperatives part-financed by the women's bureau, a new version of the questionnaire was compiled. All the cooperatives are still undergoing great difficulties, the main problems being finance and marketing. They all said that the women's bureau funding was important although in no case did it cover the whole cost of setting up. In some cases it helped the group gain a certain credibility especially with other funding bodies. Lack of funding was a serious problem in particular for cooperatives trying to set up in the new technologies sector where initial capital outlay is far in excess of the type of money they have access to.

The survival rate of the businesses examined in 1981 is good compared to the small business sector. But in a number of cooperatives the wages earned represented a supplementary income for the women concerned, either because the cooperative was not generating enough revenue or because of cooperative policy.

Most of the cooperatives suffered from under-capitalisation and limited marketing skills. The basic characteristic of all cooperatives is that their capital is their labour force and this is especially true for women's cooperatives. Although the women often had the skills to carry out their trade they rarely had the necessary business skills. The critical factor has been their ability to break into the market. Marketing skills are crucial, particularly for manufacturing cooperatives where marketing strategy can be as important as production. In some cases, the cooperative had lost touch with its market or did not manage to adapt quickly enough.

Lack of funds also meant that the cooperatives could not pay for advice on promotion or attracting new clients. Most contracts were obtained through word of mouth. Although support agencies helped the cooperatives in their early years, they often could not provide more specialised advice once the cooperative started trading. Many of the cooperatives said that they could manage day-to-day business decisions but would have welcomed advice on marketing from people specialised in their sector.

Wages were often comparable to other firms operating in the same sector. All members were involved in decisions concerning wages.

Setting prices and calculating costs did not pose a real problem for many of the cooperatives, although charging a "realistic" price caused difficulties. Many cooperatives found it difficult to get new clients who were prepared to pay higher prices. Clients who normally were used to paying higher rates sometimes expected cooperatives, and especially those run by women, to be

cheaper than other firms. Craft cooperatives operating in rural areas had to find outside outlets if they were to charge higher prices. But finding these outlets meant money and time that they did not have.

At the beginning, most cooperative members were enthusiastic and interested in the running of the business. But in a number of cooperatives this changed with time. As long as the work was there, members started to lose interest in the business side and it was left up to one or two women to manage the cooperative. This was particularly the case where many of the founder members had left and new ones joined.

Expansion remains a problem for many of the cooperatives. Access to finance for new investments often means providing collateral that the cooperative may not have. Some of the cooperatives are also reluctant to take large financial risks, preferring to take a cautious line when deciding future growth.

COOPERATIVES STUDIED IN 1981

The 1981/1982 study concentrated on France, Italy and the UK, and cooperatives were chosen from five different areas of activity. The analysis was based on the practical experience of the women concerned. Different aspects of collective self-management were examined including the setting up of the cooperative; marketing, pricing and costing; finance; management and decision making; organisation of work and training.

The situation in each of the three countries varied. In France, apart from a few exceptions, most women's cooperatives / collectives were feminist initiatives such as bookshops, coffee bars and magazines. In most cases women either registered as a limited company (SARL) but with collective self-management arrangements or as a non-profit making association under the Law 1901. In the UK, the number of women's collective self-managed groups was increasing, a trend that has continued. Most of these cooperatives were registered under the Industrial Common Ownership Movement (ICOM) rules, which have made it easier to set up as a cooperative in the UK. In Italy, where the concept of collective self-management is rooted strongly in the labour movement, a wide variety of women's cooperatives exist. An interesting development in Italy has been the entry of cooperatives into the social services sector. Services include creches, homehelp, and assistance for people with disabilities. The cooperatives often have contracts with local authorities. This is a growing cooperative sector, employing mainly women.

A number of collectives in the Netherlands are included in the present study following the growth of such businesses in the last few years.

The reasons why women choose to set up cooperatives vary but a desire to create jobs has been behind all the initiatives. A lot of the women were not officially registered as unemployed but all were looking for work, especially work that took into account their children's needs. The main alternative, especially for unskilled women, was low-paid work, often in the black.

Cooperatives/collectives were chosen from the following areas:

Feminist activities

The main motivation is usually political/ideological. It stems from the desire to research into, write about, do a service for women.

Sectors traditionally employing women

There are two main reasons for setting up cooperatives in these sectors. They are seen as a way of saving jobs in the face of mass redundancies in industries such as textiles. Secondly, for women working in low-paid (often undeclared) unskilled jobs or as homeworkers, cooperatives are seen as a way to improve wages and working conditions and in many cases to gain recognition that the job is valid and necessary. These jobs are often identified with a women's role - catering, cleaning but also home helps in the social services sector.

Non-traditional skills

Women training in these skills often have problems finding jobs because of employers' conservative attitudes. There are additional difficulties with hostility from male workers and constant pressure to prove oneself. As a result, many women set up on their own, working through friends and contacts. A women's cooperative can offer a way out of the ghetto and allow women to compete on the open market and prove their skills.

Social services

Cooperatives are often set up to provide services which otherwise would not exist and are vital if women are to be relieved of the burden of being solely responsible for caring for their families. Another aspect is the desire to give jobs in this sector professional recognition.

Craft industries

Few job opportunities exist for women especially in the depressed rural areas. Crafts such as spinning, knitting and related skills are historically female "home industries". Cooperatives are a way of socialising this work, bringing women out of the isolation of the home. Cooperatives can also by passing middle men and thus increasing earnings.

PROBLEMS AND ISSUES RAISED IN STUDY 81/26

Many of the issues highlighted in study 81/26 remain valid. These are summarised below under two general headings: setting up cooperatives, their viability and cooperative structure.

Setting up cooperatives

The existence of support agencies resulted in a significant increase in the number of cooperatives. The agencies often played a vital role in helping set up the cooperative: assisting with feasibility studies, developing business skills, marketing, book-keeping, contacting potential clients and financial institutions. The majority of cooperatives studied had used the services of support agencies and were unanimous that outside support was useful for setting up.

Examples of another cooperative succeeding were also important. The Kennington women (KOCC) inspired other cleaners to start cooperatives (case study 1) and Ragged Robin (case study 5) encouraged women's clothing cooperatives in Wales.

Local authorities played an important role in giving start-up aid and many of the cooperatives could never have got off the ground without this help.

Trade unions played a big role in conversions where they had a direct interest in saving their members' jobs (case study 3). Local branches can also give support when they see cooperatives as a way of bringing women into the official labour market. Although Italian trade unions generally support cooperatives they were, however, hostile to cooperative intervention in social services, seeing this as an intrusion into the public sector and a threat to their members. The attitude of the unions is now changing slightly (case study 13).

In Italy, the large cooperative associations are the main source of support, advice and help in getting finance. The associations have made efforts to promote women by starting women's sections which have helped women in the low paid service sectors and home workers (case study 18).

Access to start-up finance was crucial. Apart from Italy, banks were reluctant to finance women's businesses and women's cooperatives were met with incomprehension by local bank managers. In Britain, for example, only one of the cooperatives studied (case study 1) obtained a bank loan on condition that the development officer was closely involved. A local authority loan, if it could be obtained, was always preferred. In some cases, local authorities gave substantial loans as part of their job creation role (case study 3).

Banks remained the main source of finance in Italy where cooperatives can sometimes obtain slightly lower interest rates because their associations have good relations with a bank. However, personal guarantees are often necessary. Most of the small cooperatives studied were financed by contributions from members and personally guaranteed loans. But this was not adequate as they were forced to operate with very little capital. There was a general wish for easier credit.

Viability of cooperatives

The widespread belief that cooperatives usually pay lower wages was not the case with women's cooperatives. In some cases, the cooperatives were paying higher rates than those normally paid in the sector. This was particularly true for cooperatives in sectors that have traditionally employed large numbers of women as unskilled and low-paid workers (case study 1). The only cooperatives paying lower wages than private industry were in sectors where women are underrepresented, eg, building (case study 6). Wages in these industries are usually high and women form a minority of the workforce.

In Italy, workers are covered by national collective agreements. The women working in cooperatives therefore usually earned wages that are normal for a particular sector or category of work. Cooperatives are allowed to pay lower wages during the start-up period.

In most of the cases studied, everyone received the same wages. In those cooperatives where there was a differential scale, the wages at the top were lower than in private industry.

In some sectors jobs such as homehelps, previously done in the black and so falling outside collective agreements, were upgraded because of the existence of a cooperative as new work categories were negotiated with the public authorities (case study 13).

In cooperatives where there was no or very little financial help at the beginning, the women often had to work unpaid for long periods leading to a drop in enthusiasm. Without wages, the women had to depend on their families and friends, which caused tension.

In some of the cooperatives a limit was put on earnings to avoid employers' and tax contributions. Although the women were sometimes earning higher rates per hour than in private industry, they could not earn more than the legal minimum. Many cooperatives said that employers' contributions were too high and that this limited their growth and perpetuated their marginal position in the economy.

Although all the cooperatives said that marketing was crucial, they often did not have sufficient resources or skills to be able to do this alone. Expert advice was thought to be necessary. Problems arose because cooperatives had not adequately assessed markets or were unable to recognise and monitor changes in the market and adapt accordingly. Often the cooperatives knew how to provide a product or service but lacked the marketing skills to reach more customers. Most of the work came from "sympathetic" clients.

What the women considered to be their marketable qualities, i.e. better quality work by a more responsible workforce, did not always sell. Local firms suspected women's cooperatives and preferred to opt for traditional industry "that talked their own language." In this context, the role of local authorities was stressed. Contracts from public bodies could help cooperatives establish their credibility. This is especially the case in sectors where women are underrepresented. Some of the cooperatives were unable to compete with companies whose workforce, often paid in the black, was made up of low paid women workers.

Most of the cooperatives did a feasibility study or some market research before setting up but unless a cooperative understood what the figures meant and how they were reached, it was unable to establish proper financial control. Women with little formal education were more likely to perceive "figures" as a problem.

Support and training to enable the cooperative to understand the figures was considered as necessary.

Understanding the market was particularly important for cooperatives set up after a closure/bankruptcy. In most cases the cooperative was able to keep the firm's old clients and continue production but had problems expanding into new markets. Advice on how to diversify was needed (case studies 3, 4 and 15). Assessing costs and overheads posed problems leading to underpricing. Initially, at least, prices depended more on existing market prices than any internal considerations. In the cases of sub-contracts from larger firms the cooperatives had little say on the price fixed.

Clients often expected the prices to be lower because the business was run by women. This is particularly true of craft industries where the products are traditionally made by home workers and so are expected to be cheap, despite the craftsmanship and the long hours of labour.

Cooperative Structure

In many of the cooperatives, decisions were taken during regular and informal meetings. Part-time workers and outworkers, often not members of the cooperative, were involved in at least the cooperative's major decisions.

Cooperatives formed after closures/bankruptcy tended to have more hierarchical structures and day-to-day decisions were made by the president/manager and the executive committee. Some cooperatives tried to involve everyone in day-to-day decisions through informal consultations.

Small cooperatives were often rushed for time to discuss policy and do administration so meetings were held outside working hours. This created problems as not all members had the same commitment and attendance could be low. All the cooperatives felt that everyone should "know what is going on" and participate fully in meetings.

Most cooperatives said that collective self-management had to be learned and this was a long process. Some of them said that training in sharing and evaluating information could have avoided

some problems. Difficulties arose because knowledge of business management had come from women's experience as employees with privately owned firms and it was difficult to imagine an alternative style. This led to some members dominating the group which found that no structure existed to resolve this. Problems also arose in integrating new members and there was a tendency to rely too much on a few women who had learned some administrative and management skills. Many of the cooperatives recognised that the time spent in meetings was unpaid work but few considered the administration as an overhead when they were doing it themselves.

Collective self-management was harder to implement in larger cooperatives where division of labour is necessary. In such cases, there is the potential for individuals to dominate, control and withhold information. In one of the cooperatives studied an interesting system of work committees was set up to integrate all the members (case study 13).

There was some evidence that where men were involved the structures were more hierarchical and there was less flexibility in the working arrangements (case study 4).

Problems also arose in cooperatives set up for political or ideological reasons by people who did not depend on the cooperative for their livelihood. Women often joined to get a job and showed no interest in the running of the cooperative, for them it represented the employer. Efforts to involve them were not very successful and the women regarded extra demands on their time as a burden (case study 12).

Most of the smaller cooperatives tried to organise the work so that everyone shared all the different tasks. Working hours were flexible to fit individual requirements and, where possible, some work was done at home. Jobs were rotated so that everyone experienced all stages of production and learned new skills. Administrative tasks were also shared out. In some cases flexible working arrangements caused problems - some of the women found it hard to adjust especially after working for a long time in private industry. Cooperatives said that there was not adequate preparation and discussion of such working arrangements.

Another aspect of this problem was that some of the women in cooperatives initially had idealistic views of working relationships (case study 14). Job rotation also posed problems in the case of skilled work or where the work demanded highly

qualified people (case study 15). Cooperatives that were started after closure/bankruptcy rarely had job rotation or formally organised flexitime although women were encouraged to learn new skills from each other.

Women had differing views on childcare although there was a general attitude that this would be provided if the need arose. Some of the cooperatives tried to integrate work and childcare by starting rota systems, ie, each person was responsible for the children for one week as part of their job (case study 5).

Despite the difficulties, most of the women felt that they had benefitted from the flexibility of hours and working arrangements, which were rarely considered or allowed in other businesses. Most jobs at present have been designed by and for the working male.

Although cooperative members tried to train one another, they often did not have the facilities or time to do so. Some of the bigger cooperatives provided their own training course (case study 13). Others were able to take advantage of local courses and integrate training with work. Many of the women felt that training in addition to the job left them too little time to do anything else.

To avoid this, some cooperatives demanded that all the women should be trained before joining the cooperative to remove the burden on the skilled workers (case study 5). Where cooperatives believed that members should be allowed to pick up the skills on the job, tension sometimes arose as the burden of teaching became too much for the skilled workers (case study 6).

Training to improve skills and help cooperatives diversify and enter new markets was considered useful (case studies 15 and 16). But problems arose because some cooperatives could not afford to send a full-time worker on a training course, even for a short period. Compensation to cooperatives for the loss of one or two employees while training was suggested.

ANALYSIS BY AREA OF ACTIVITY (1985)

FEMINIST ACTIVITIES

Cooperatives were started in this area with the primary aim of promoting and offering a service to women. Some also had job creation as a major goal which in most cases influenced the success or failure of the project as a business.

Carabosses, a feminist bookshop, and Barcarosse, a women's cafe in France. (case study 20), were both closed down at the end of 1984. The coffee shop and bookshop were never intended to provide employment but a new service linked to feminist politics. This affected the financial approach. Workers were subsidised and the running of the two activities depended mainly on voluntary help. When the question of viability came up, a complete restructuring was needed and the capital was not available for the task. One of the women said that the two enterprises were somewhere between a business and a voluntary organisation; they were "marked by the feminist politics of the 1970s" and the group "was unable to link this with the creation of a commercial enterprise." The business was sold and the bookshop will be reopened on different lines with the aim of becoming viable.

Cooperatives in this area have the additional problem that many of their clients are unable to pay high and sometimes even realistic prices for the product or service offered. All groups in this area said that their prices had to be kept low. The alternative and women's movement in some countries is also suffering from declining resources. In France, this is reflected in the smaller number of feminist publications. Les Travaelles (case study 19), a photocomposition enterprise in France, said that many of its clients have ceased publication.

Les Travaelles, as well as Virginia, a printing collective in the Netherlands (case study 22), were set up to provide jobs and offer a service. Les Travaelles, despite some difficulties, has managed to keep going the four jobs created in 1982. Virginia has four paid workers. Wages in both businesses are good.

Collective decision making and new ways of organising work are an important aspect of feminist businesses. In Virginia, this has led to a 32-hour week. Although at the beginning, "everyone did

everything", this did not work out and the collective divided up the work. "Each identified what she liked doing most" and the cooperative offered training in these skills during working hours. All the women are involved in decision making. Virginia's clients are mainly from the women's movement as a result of a deliberate policy of the collective.

De Bron (case study 23) in the Netherlands, a translators collective, also pointed to flexible work structure and offering a service to women as being the main reasons for starting up. The group of five translators chose to translate women's writings. Although De Bron has now established a good reputation, it can only offer a supplementary income and this is despite the cooperative's relatively high prices.

Les Travaelles was registered as a limited company but run on collective lines. Despite the emphasis on collective decision making the women employed there eventually re-established a hierarchy between the founding member, the former owner, and themselves. At the time of the last study the owner of Travaelles said that "the fact the women had no direct financial stake in the business meant that it was easier for them to reject the burden of management." Under the new ownership, the women will still be consulted but the responsibility for major decisions will be taken by the owner. Wage differentials will also be introduced, with the owner being paid a slightly higher salary. The business will continue to be run on flexible lines with the women choosing the hours they work. Changes in management were welcomed by the employees who said they did not want to be concerned with the running of the business.

Feminist businesses have a restricted market. Attempts to attract more "conventional clients" that can pay higher prices have not proved very successful. This puts an automatic limit on the business which can be critical if revenue is not sufficient to cover costs and the payment of reasonable wages. This seemed to be less of a problem in Amsterdam where there is a large alternative market (see Virginia).

The Women's Community Press (case study 26) in Ireland, which was part-financed by the Commission's women's bureau, said that creating a market beyond "a certain circle" remains a major problem. Lack of finance limits marketing while the group has to compete with "very-high powered, commercial methods of bigger publishers." Set up in 1984, the collective employs three full-time workers and one part-timer on a self-employed basis. All receive the same, low, wages.

SECTORS TRADITIONALLY EMPLOYING WOMEN

A number of cooperatives were set up in order to save jobs in industries such as textiles that have traditionally employed women. The cooperatives were also seen as a way of improving wages and working conditions.

Two of the textile cooperatives studied before, Louise Argyle (case study 4) and Bargoed Blouse (case study 3), were formed after the firm employing the women had closed down. Both have created additional jobs since last studied and increased their turnover.

Finding reliable clients and establishing their credibility on the market were major problems for both cooperatives. Bargoed Blouse started with one big contract from a London firm that had been a client of the former company. At the time the women said that it was risky to work only for one firm. To find new clients, however, meant increasing production and without public authority money to buy new machinery the cooperative would have found it difficult to consider expanding. It has now managed to find new customers and has abandoned the original contract because it was finding "better deals" elsewhere. Bargoed said that the cooperative's first clients "thought we were just a group of women and tried to get us cheap."

In this sector cooperatives often work on a sub-contract basis. This has meant sometimes that even if they are producing at maximum capacity they cannot cover costs as the contract usually fixes the price paid per garment. As Louise Argyle pointed out, without a strong financial base it is difficult for the cooperative to challenge the price offered. Louise Argyle had to start again from scratch because a lot of the work obtained at the beginning "didn't have a realistic price and the company made losses and accumulated debt." The cooperative was helped in its early years by an outside manager. This did not work out as the manager "did not understand the democratic structure of the cooperative" and tried to run the business "in the old style." The cooperative was saved by a major order that it has had for the last two and a half years. The contracting firm pays well and on time, and this has given Louise Argyle breathing space. NADIA (case study 18), an Italian cooperative set up by homeworkers in the textile industry, also depends on one major order from a reputable firm.

Attempts by some of the cooperatives to produce and market own-label garments have not always been successful. Louise Argyle tried this but a lack of outlets and the women's limited knowledge of the industry "on a management level, marketing, selling and pricing" forced the cooperative to abandon own-label production. Louise Argyle is hoping to restart its own designs but the women said they still feel "insecure" with marketing and sales being their weakest points. However, the cooperative would have to pay top wages to bring in specialist help.

The Italian cooperative association, Lega, is trying to organise a consortium of textile cooperatives in Umbria in an effort to overcome the problem of marketing and selling own-label designs (see NADIA), thus helping the cooperatives to move away from dependence on outside firms.

The importance of keeping abreast of market changes was shown by Ragged Robin (case study 5), which went into voluntary liquidation in summer 1985. Ragged Robin's designs represented "a new thinking" in clothing. But by 1985, "everyone was making similar clothes" and Ragged Robin did not react as quickly as it should have done. A slight drop in sales early in 1985 and a change of policy by the bank which withdrew the cooperative's overdraft facilities, led to the decision to wind up the business. Once the cooperative started going into debt, it only took six months for the position to get critical. A rescue plan was accepted by the bank but most of the members were not prepared to take financial risks. Many of them were new and did not have the same commitment to keep the cooperative going as the founders.

The importance of sufficient finance at the start, especially for manufacturing cooperatives, was stressed. Bargued Blouse managed to increase production after the local authority agreed to invest in 10 new machines. The Knitters cooperative in London (case study 9) went into voluntary liquidation at the end of 1982 because of lack of finance and a resulting loss of enthusiasm by some of the members. The cooperative failed because it was undercapitalised from the beginning. Plans for a loan were abandoned because some of the women were afraid to take on a large financial commitment. One of the ex-members commented that despite encouragement to set up the cooperative "when it comes to the crunch you are on your own trying to run a business on nothing."

Many manufacturing cooperatives have little time or money for promotion and advertising yet this is crucial. For a manufacturing cooperative falling one week behind in production means a large debt that it is difficult to cover later.

Despite the problems faced by cooperatives in the textile sector, most managed to improve working conditions and bring their wages into line with recommended rates. In the case of NADIA, the cooperative also offered job security for women who were previously working in a precarious situation as homeworkers. Louise Argyle, Bargoed Blouse and NADIA have taken on apprentices who were then offered jobs at the cooperative.

Although some division of labour exists, members participate in all major decisions. New recruits, however, sometimes showed less commitment towards the running of the cooperative and were reluctant to take risks (case studies 3 and 5).

Better working conditions and rates of pay were achieved by the cleaning cooperatives in the UK, created after the example set by Kennington Office Cleaners (KOCOC - case study 1). Two of the cooperatives paid higher rates than private contractors in the area and two paid just under the standard rates. All the cooperatives managed to increase the number of jobs.

The cleaning cooperatives offered part-time work and earnings were kept below the tax and employer contribution threshold. This created some problems as in some cases the cooperative was seen as a "stop gap" until children were older. Many of the members, after their initial enthusiasm, lost interest in the management of the business leaving it up to one or two women to make major decisions and chase up clients. This was especially the case with new recruits who joined the cooperative mainly because of the good pay and working conditions. Lack of interest in the running of the business limited the possibilities for expansion. The women's previous experience in private firms might have made it more difficult for them to imagine an alternative style of management. In only one cooperative, that had to start again from scratch, did all members take an active interest in the business (case study 1).

The cleaning cooperatives had difficulties getting contracts from private firms and none succeeded in getting big and long-term contracts from the public or private sector. KOCOC said that to gain credibility they started to play down the cooperative

aspects of the business. All the cooperatives said they offer good value for money, their prices being competitive or even lower than other private contractors.

Despite expectations that the services sector would offer opportunities for new small businesses, this was not always the case for cooperatives offering services usually done by women and demanding few formal skills. Prices for services such as cleaning or catering are highly competitive because other companies which use a large unskilled workforce often ready to work in the black, can keep their prices low. Cooperatives can find it hard to compete in such circumstances. They also had problems winning large contracts, which would give them a bigger profit margin.

Tic Tac Catering (case study 2) said that it had few problems getting work but the contracts never generated enough income to cover costs. Like the cleaning cooperatives, Tic Tac had problems winning big contracts and relied on personal recommendations to find clients. Tic Tac said that many prospective clients saw cooperatives as being "more like charities rather than a real business", expecting the work "to be done for nothing."

The secretarial cooperative Spectrum (case study 7) said that although their prices were comparable to "temp" secretaries or home typists, their income was lower because they had to cover higher overheads. Spectrum went into voluntary liquidation in August 1982. The cooperative argued that it needed word processors if it was to raise productivity and compete. But by the time Bootstrap, the organisation backing Spectrum, agreed to a loan for this investment, the business had already collapsed. Lilith, a translators cooperative in Naples (case study 16), said their prices were slightly below the standard rate because of competition from freelancers who often undercharge. To develop the business - branch into interpretation - or improve quality they needed to invest. But the cooperative was not generating enough revenue to finance investments and could not afford or have the necessary guarantees for bank loans, which carry a high rate of interest.

Public spending cuts and industrial decline in inner city areas, resulting in a fall in demand also can harm cooperatives in the services sector. One of the cleaning cooperatives said that companies in difficulties often cut cleaning services first.

The importance of funds for investment often is underestimated in the services sector. Yet this sector is becoming sophisticated and cooperatives find it hard to compete without new time-saving machinery.

NON-TRADITIONAL SKILLS

Gaining credibility as a business was the hardest task for cooperatives starting in sectors where women are under represented. For most of the cooperatives, work was obtained through personal recommendations and groups sympathetic to their aims. An extreme example of the problems that can be faced by a cooperative entering a sector almost closed to women is given by the Dutch group Het Schipstercollectief (case study 24) which tried to offer a barge transport service. Despite a lot of financial support, which enabled the women to buy the barge and provide training for other women, the business never got off the ground. They said they were systematically ignored when contracts were awarded and they received no help in acquiring the specialist skills required in commercial navigation. It was commented, however, that their entry into this tightly organised sector might have been easier if barge transport was not in decline, making any competition unwelcome.

It was easier for cooperatives entering less-protected sectors where there is still room for expansion. This was the case of Artemis (case study 6), a building cooperative in London. Although Artemis was disbanded, the members set up new businesses, one being a carpentry cooperative employing three women full-time. Artemis never had problems with finding work although most of its customers were from the women's movement and public bodies. A bicycle repair collective in Amsterdam (case study 25) also found few problems getting work even though prices charged were higher than average.

An electronics cooperative in London, Live wires, (case study 27), said that it was inevitable that women have to prove their credibility in a technical field. The cooperative said it had problems convincing clients that women could work in electronics; some clients were sceptical and others tried to take advantage of their apparent inexperience. The cooperative was part-financed by the Commission's women's bureau. It has two regular contracts that were both won with the help of the cooperative's backers the publicly financed London New Technologies Network (LNTN). Without the equipment of LNTN, the cooperative could not operate. However, its dependence on the machinery of the parent organisation also limits the kind of work it can take on. The cooperative said that it needs to expand if it is to become self-financing and pay regular wages but requires capital for investing in machinery.

Access to funds, especially for investment, can be particularly difficult for women's cooperatives in this sector as they have the additional burden of convincing financing bodies that they have the skills to carry out the work and run the business.

... ..

... ..

... ..

... ..

SOCIAL SERVICES

This is a controversial area of cooperative activity because it is often feared that the principle of the public sector's responsibility to provide social services will be threatened if local authorities use cooperatives. Fears about privatisation and the contraction of the welfare state have resulted in trade unions, anxious to preserve their members' jobs, being suspicious and antagonistic towards cooperative involvement in social services.

The cooperatives argue that they are helping support public services by bridging the gap between the rise in demand that the public sector cannot meet and the services offered by private or charitable organisations. The president of CADIAI, a large, well-established home help cooperative, made a distinction between basic services, which must remain the responsibility of the local authorities, and the wide variety of auxiliary and "top-up" services, which often are run better, and more efficiently, by cooperatives such as CADIAI - "we're not a cheap alternative, we're better."

Many cooperatives have now established good working relationships with local authorities and gained credibility. Not all have achieved the same success and professionalism as CADIAI, which says it wants to see more self-regulation among the cooperatives in this sector. CADIAI has an impressive record - it has made home helps a recognised category of workers, won recognition for the training certificates given by the cooperative and put pay and working conditions of its members on a par with local authority workers. Trade union attitudes have softened over the years as cooperatives become a recognised part of the scene: "it's in their interest. Our members are their potential members."

The number of social service cooperatives in Italy has grown considerably since CADIAI paved the way in 1974. CADIAI's president estimated that there are now more than 300 social service cooperatives affiliated to the Lega, with many more attached to other cooperative associations or unaffiliated. The main areas of activity range from home help, sheltered housing and other services for the elderly; assistance, accompaniment, training and productive activities for people with disabilities; rehabilitation of drug addicts; creches and nurseries, and socio-tourism (organised trips and holidays for disadvantaged groups). There are also a growing number of medical cooperatives and

collectives aimed at supplying basic services through a group practice, often inspired by examples in Britain and the USA. Many are set up to promote preventive medicine, create a new type of relationship between doctor and patient and educate the public on health issues. Women's cooperatives like Agora (case study 14) grew up out of the feminist self-help collectives of the 1970s with the aim of putting these experiences to professional use and, where possible, making an "input" into the public sector services. Agora initially had mainly young users but, as the cooperative made a name for itself, older women started to come. The cooperative is now planning to take over larger premises. Its only disappointment has been that its expansion has taken place in the private rather than public sector.

Rosa Luxembourg (case study 11) was started to put certain educational theories into practice. As well as running an educational centre for infants and young children, it provides services for children with disabilities and runs a family advice centre. A contract with the local authority for the creche and regional contributions for the educational centre help keep fees accessible. The cooperative is a success in terms of its work and the quality of the service, but despite recognition, the financial rewards are limited.

A big problem for cooperatives which have contracts with local authorities or receive public subsidies is frequent delays in payments. A number of cooperatives also said that spending cuts in the public sector is making it more difficult to get contracts.

Whatever the problems, the social services sector undoubtedly has seen a notable expansion and consolidation of cooperatives over recent years. The three cooperatives mentioned above have improved their position since last studied and have created valuable new services. Buzzi, another cooperative running a creche, is still operating (case study 12). Crescere Insieme (case study 10) had already ceased operating when the last study was carried out but this was the result of a political decision by the local authority, not dissatisfaction with the cooperative's services. The success of some cooperatives does not mean that many others set up in the past 10 years have not fallen by the wayside. The sector is still relatively new and unorganised and many of the political problems remain unresolved.

Primula (case study 29) started up this year and offers "less conventional" services. It seems to be an attempt to organise stop-gap services for situations that are not covered by normal social services or cases where people do not know where to turn for advice and help. It has commissioned a marketing study with the aid of a grant from the Commission's women's bureau but the results are not yet available. It remains to be seen whether there is a real need for the service proposed. The cooperative also has to build up useful information and gain access to a data bank if it is to become an effective referral service rather than a glorified babysitting and odd-job business. However, it seems that more funding will be required to do this.

When we first looked at social service cooperatives in Italy in 1981, there were no cooperatives we knew of working in this field in other countries, although non-profit-making and charitable organisations have always played a big role in many countries. It is interesting to note that the first home help cooperative was set up in the UK a few years ago. Little Women, based in Sutherland, does cleaning work for elderly people who fail to qualify for a home help under the local authority scheme but cannot cope on their own.

Old people on a supplementary benefit can qualify for a special needs allowance and the cooperative and the local social services department have persuaded the Department of Health and Social Security (DHSS) to allow them to use this allowance to pay for domestic help. Potential clients are visited by a member of Little Women who, where appropriate, fills in a form specially designed with the DHSS, requesting a special needs allowance for domestic help. Quite often they discover that the person is entitled to other benefits they have not been claiming. The women in the cooperative forestalled trade union opposition by joining the public sector union, NUPE, and they are paid the same rate as the local authority home helps. There are fears the scheme might be in jeopardy if government proposals to reform the social services, including the special needs allowance, go ahead.

CRAFTS AND RURAL AREAS

Craft cooperatives in depressed rural areas have to contend with a weak economy that puts an automatic limit on the prices charged. One of the craft cooperatives, La Panole in Udine, Italy, ceased trading because the products were not commanding sufficiently high prices to pay adequate wages and to cover costs (case study 17). The cooperative was helped by a consortium which handled promotion and marketing of the products. But the consortium closed down in 1983 as all the cooperatives were suffering because of this same problem. La Panole had thought of moving into more profitable areas such as knitting and dress-making but this again meant money for investments which it did not have. Local people were unable to pay higher prices and tourists expected that products traditionally made by rural women should be cheap despite the craftsmanship and long hours of labour.

Finding outlets for the products outside the immediate area so as to fetch higher prices is also difficult. The cooperatives, usually run on a small scale, cannot cope with the size of orders that big stores require. They have to find small shops in towns and cities that are prepared to order more manageable quantities. But seeking new clients requires money for travel and can be time-consuming.

A Welsh cooperative Pryfcopyn Tanat (case study 8) said that most of their sales were local and they did not have the money to find buyers further afield. The cooperative had thought of starting a mail order service but the idea was dropped as they did not have the resources "to produce in the quantity and variety needed to make up a catalogue." Although the cooperative has been going for five years it is not generating enough income to pay proper wages and none of the women depend on the cooperative for their living. Also in Wales, a group of women set up in October 1984 a cooperative to jointly market local craft. But the cooperative has not managed to get off the ground properly (case study 32).

One area of possible expansion in rural areas, especially in the Mediterranean countries, is "agri-tourism", which involves tourists staying as paying guests in farmhouses and local homes. This type of development, which respects the local environment, can also help to boost consumption and promote local crafts and industry. One of the biggest cooperatives of this type was started in 1962 in Sardinia by wives of farmers and shepherds. The women started by raising chickens and jointly buying

feedstuff; they later branched into agri-tourism. The cooperative now has 9,000 members in 30 villages on the island and 21 consumer outlets. It has an annual turnover of Lit 6 billion. One of the cooperatives that received a subsidy from the Commission's women's bureau was an agri-tourism cooperative on the Greek island of Lesbos (case study 30). The cooperative, which started to provide a bed and board service for tourists in the summer of 1984, now employs nine people - four women who are members of the cooperative and five men. The cooperative has doubled its membership to 50 and has made a substantial profit in its second year of operation. These cooperatives aim to provide an alternative to "industrialised tourism."

EUROPEAN COMMISSION WOMEN'S BUREAU GRANT POLICY FOR COOPERATIVES

Grants to women's cooperatives and other local employment initiatives were first given by the European Commission women's bureau in 1983. The decision to help women's businesses was taken within the framework of the 1982 action programme on the promotion of equal opportunities for women.

Although no clear criteria were fixed, the women's bureau's aim has been to fund cooperatives starting up. All the groups funded had to have as objectives the creation of jobs and self-sufficiency.

In a paper given at an OECD conference in May 1985, the Commission said that cooperatives "were felt to be one method of stimulating the process of change in enabling women to work in occupations considered to be traditionally men's." Local initiatives, offering the possibility of more flexible working arrangements, could benefit particularly women "upon whom most of the burden of family responsibilities still falls."

The Commission decided that the limited funds available "would be best used in supporting the creation of jobs, in cooperatives or in similar local initiatives in countries where either cooperatives were not recognised as such or where the procedure for establishing cooperatives was so expensive or cumbersome that it ruled out small initiatives".

All the grants were small, ranging from 1,500 ecus to 10,000 ecus. It was felt that these grants could create jobs although "these are amounts which would not normally pay one person's salary for more than six months." The women's bureau said its grant policy took into account two fundamental aspects: "the obtaining of some, often very small, amount of capital and the support of some outside agency, who can be relied upon for moral support and advice." The women's bureau itself does not have the staff or resources to offer this type of support. As the bureau was unable to do its own evaluation as to the viability of each project, it tried to fund projects that had sufficient support locally. There was no special condition attached to the grants. Each group submitted a written proposal and the money was awarded in relation to the group's needs and requests. All women's employment initiatives were eligible and the proposals were judged on their merits. There was a clear policy not to finance

totally any one project but to make a contribution towards start-up funds.

The grants have been used in a variety of ways: subsidising wages for a certain period, investment in tools and materials, a marketing study and the production of a catalogue. All the groups interviewed found the funding "useful" and some said they would not have set up without this backing. One group commented the grant helped "in giving credibility to the project and therefore access to some national funding bodies." They argued, however, that it might have been more useful if the funding was spread over a longer period and "gradually slowed down" instead of being cut off after one year. This would have permitted better planning. The group said that the sudden ending of funds can create a feeling of hopelessness and lead to the collapse of the business.

The grants never covered all the start-up costs and the cooperatives said that delays in payment and the fact that the money was paid in two stages created cash-flow problems. This accentuated by the proviso that "the full grant be spent before it is received". None of the groups said they had changed their projects so as to have access to the women's bureau grants.

Some of the groups warned of the danger of expecting the business to become viable after one year. In this respect the grant could end up as a "publicity stunt" when the projects succeed and if they failed everything would be blamed on the group, they said.

If a large amount of initial capital was necessary before the business could start trading, the grant offered by the women's bureau was not of key importance. For groups setting up in new technologies, where the capital outlay is enormous, the grant "only just covered the purchase of basic office equipment and hand tools." The group said that such small grants can only be useful if the group has a strong support structure. In the case of this cooperative, they were dependent on another group for the equipment needed to carry out their work.

Two years, or even less, might be a short period to examine the success of the cooperatives that received grants from the women's bureau. The grant, however, was not a major factor in determining the success or failure of the cooperatives, compared with other factors such as the skills of the women, the market they were entering and the problem of under-capitalisation. Most of the

businesses helped by EEC funding had not yet managed to employ workers full-time with good salaries although there were notable exceptions. At the same time it might be passing too strict a judgement to expect all the businesses to stabilise themselves within such a short period, create jobs, run collectively and be able to properly assess their business and plan their investments.

CONCLUSIONS

A study such as this inevitably tends to highlight the problems and difficulties of the cooperatives examined. It should be emphasised that none of the women interviewed regretted the experience gained in setting up and working in cooperatives. This was also the case for women working in cooperatives that had ceased trading. Some went on to start other businesses, saying that the lesson of past mistakes helped them run the new cooperatives on a better footing. Some of the cooperatives that failed also served as a model for others and gave a chance to many women to enter paid employment and go on to other jobs helped by skills they acquired in the cooperative.

Cooperatives do have potential for creating or saving jobs but from the small sample examined it becomes obvious that they cannot be seen as "the answer" to women's employment problems. Cooperatives cannot be expected to succeed where private industry fails. As part of broader economic planning and with sufficient support, cooperatives being locally based and having as their main motive the creation of jobs, could play an important role in job creation. Cooperatives can also help in improving working conditions and wages and offer the chance of more regular employment. By organising the work collectively they can provide more flexible working arrangements, allowing women with family responsibilities to return to paid employment.

The majority of women interviewed preferred working collectively but problems did arise with self-management. After the initial enthusiasm some members lost all interest in the running of the business. This was particularly the case once the cooperative was running smoothly and wages could be paid regularly. Some of the members were happy to leave the business "ticking over" with little realisation that a constant effort was necessary to retain their market, renew skills and develop the business. More business knowledge and confidence in business skills would help participation in cooperatives. Often the women's previous experience of work was in traditional companies and they could not easily adjust to working collectively.

Marketing and capital investment remained the biggest weaknesses. Many of the cooperatives had the basic skills to carry out their trade, the missing ingredient was marketing. Products and services are becoming increasingly specialised and aimed at specialist markets. It is getting more difficult for a group to start producing and hope they will break into the market.

Detailed analysis identifying possible openings is necessary. Most of the cooperatives when they set up had little knowledge of anything other than basic financial control. This led in some cases to failure as they could not properly control their business by planning their needs well in advance. The importance of business planning as opposed to an attitude of wait and see was underestimated by some of the groups. Many of the cooperatives needed a general understanding of their markets and the strategy they should develop, plus help with advertising and production of promotional material. This would have helped them analyse where the business was going and where changes needed to be made.

Lack of marketing skills also prevented many of the cooperatives from expanding (although financial constraints were also important), making it difficult to break out of the vicious circle of insufficient capital, low value added contracts with small profit margins and poor wages.

Many of the cooperatives took an overly cautious attitude to financing. Most of the women's dealings with money had been on a day-to-day basis ensuring the household accounts balanced and few had formal "business culture". When it came to expanding the business, which usually involved new investments, the women were often afraid to take the financial risks of a loan. Advice on diversification, the cooperative's investment needs and what size loan the business could afford might have avoided some of the fears and permitted the group to see if the financial risk would be worthwhile.

Most of the cooperatives were set up more from a need to create jobs rather than a wish to run a business. A cooperative or collective was chosen because it was often a more accessible enterprise needing little capital. This has resulted in many of the new cooperatives being undercapitalised at the start. Women's cooperatives tend to be concentrated in particular sectors - services, textiles - either reflecting women's traditional skills or in response to particular needs felt by women. Production skills are cooperatives' strong point, the weak side remains the managerial and marketing skills which can be a crucial factor in ensuring the success of the business. In Italy, it was suggested that new funds should go in consolidating present cooperatives rather than an indiscriminate promotion of new ones.

Access to credit was particularly difficult for a lot of the women's cooperatives who found banks suspicious not only because

the businesses were collectively managed but also because they were run by women. Some of the cooperatives criticised "traditional finance" for ignoring cooperatives. There is a major need for banking facilities to accept cooperatives as valid businesses and thus make available easier access to credit, low interests loans for working capital and fixed assets. Credit lines and bank loan guarantees are necessary to make it easier for small cooperatives to have access to much needed finance. Outside support can be important to help the groups prepare loan applications.

A number of governmental and regional schemes now exist to promote the setting up of small businesses by the unemployed. These include help with wages or the continuation of paying unemployment benefit in the first year of operation and offering to give part of the benefit normally received in a lump sum as capital for the business. Funding has also come from public authorities and regional bodies in the form of start up grants and in some cases from ministries. But preliminary studies on these schemes have shown that a much smaller proportion of women tend to take advantage of them.

The only country that has introduced a special scheme for women's cooperatives is the Netherlands. Interest-free government loans of up to 50,000 florins repayable over seven years are being offered to women wanting to set up cooperatives. The scheme was started in 1984 and will run for three years on an experimental basis. The businesses are expected to become viable within two years of receiving the loan. The majority of businesses applying for the loan in the first six months were groups wanting to set up as cafes, bookshops, publishers and printers.

One of the cooperatives included in the study was helped by a women's initiative to raise finance for start-up expenses. The scheme involves a collective savings system for women's groups and individuals. Savings are put into a common pool and loaned out at low interest to women wanting to start a business.

The response from the Commission women's bureau in offering grants to cooperatives is to be welcomed. For a number of the groups the grant was the only form of outside support received. But in some cases it was too early to judge whether the projects were going to get off the ground. What role the grant played in making the difference between success and failure was also difficult to estimate. The impact made with such small sums as those available from the women's bureau, especially if the groups

financed did not have any other source of money, was not evident. If the project failed, the grant is a write-off. Some suggestions were made that the money could be better used if it was given to groups to pay for market studies. Grants to community or specialised bodies to identify openings for women's businesses could also be useful. The grant may go further if given to groups already trading and showing signs of viability but in need of money for specific investments to develop their business. The grant could be repayable and organised as part of a revolving loan fund. Finance could also be given to support agencies or cooperative associations to promote the creation of women's businesses.

In coordination with other funding bodies, the women's bureau could help in setting up projects in sectors where there is a clear opening for expansion by co-financing secondary level cooperatives or centres offering services such as marketing, advertising and technical services for businesses in the sector.

With the aid of EEC funds, demonstration projects could be set up in sectors or activities with expansion possibilities to act as examples and encourage other women to set up their own initiatives. Pilot cooperatives would also be useful in jobs and sectors where women have always been under-represented.

Specialist advice to help cooperatives better understand the market they are operating in is expensive and funds could be released to allow cooperatives to pay for such advice. Training is also necessary in management skills and in internal organisation to help make the transition to self-management. Training to update the skills of the members is needed.

Local authorities can also play an important role in the promotion of cooperatives. Other than the provision of grants and facilities, local authorities should be encouraged to give preference to cooperatives in their purchasing policy and awarding of contracts. They can provide initial capital for revolving loan funds administered by outside support agencies to help the business over short-term cash flow difficulties.

To help investments, tax relief could be given to individuals who lend money to cooperatives. Tax benefits and exemptions or easing of employers' and social security contributions, at least in the first years, would also encourage cooperatives to create more jobs with full wages.

Support could be given to promote links among women's cooperatives in different EEC countries encouraging inter-trading and support.

The basic needs and problems of women's cooperatives and employment initiatives have not changed over the years. Awareness of them on the part of the EEC, governments and public bodies has increased but attempts to support such initiatives remain piecemeal and isolated.

Outside support is often limited to the start-up stage. Re-examining the cooperatives studied four years ago it was clear that although many had received some form of start-up help, they were often left to develop the business in isolation and felt the lack of advice on more complex issues such as marketing, investment and diversification.

A number of the issues raised in our previous study, and in other reports on local employment initiatives, were dealt with in the Commission's recommendation on local employment initiatives adopted by the EEC Council of Ministers in June 1984. But although governments praise and even promote local job creation initiatives, they have still done very little to help them operate in an often hostile environment.

KENNINGTON OFFICE CLEANERS COOPERATIVE (KOCC), LONDON, UK

KOCC was registered in May 1978 as a Friendly Society under the Industrial and Provident Societies Act, with ICOM model rules. Started by seven women, the cooperative began office contract cleaning in November 1978. By 1982, it employed 20 women part time, their hours ranging from six to 15 a week. All had children. The cooperative had an annual turnover of £19,000 and nine contracts with charities. By 1985, the number employed by the cooperative amounted to 24 and hours worked range from 10 - 15 a week. Annual turnover has grown to £27,000.

HISTORICAL BACKGROUND

The idea of setting up a cleaners cooperative arose from discussions held at a local mums and toddlers group organised and attended by a local community worker - the women lived on the same housing estate. At the beginning, group discussions were mainly focussed on the family and, in particular, on problems with child care. However, as the group became more closely knit, income and employment became the main focus of attention. At the time all but two of the women had part-time jobs. Everyone's job seemed to fit the same pattern - unsocial hours, low pay, absence of any related benefits such as holiday and sick pay, little or no union organisation, job insecurity and so on. There were few opportunities locally for part-time work, apart from cleaning, and all the women were dissatisfied with their work. Complaints were made about the low pay - ranging at the time from £0.50 to £1 an hour - bad supervision, a lack of necessary equipment and inadequate materials that would sometimes be supplemented out of their own wages. Unionisation was discussed and a local organiser from the General and Municipal Workers Union (GMWU) was invited to one of the meetings. During the discussion, one of the women suggested that they would be better off organising their own work in a cooperative. With support from the GMWU and help from the community worker, the group continued to meet regularly, registered as a cooperative, applied for a council loan and looked for contracts.

FINANCIAL BACKGROUND

A research officer from the GMWU helped in the preparation of a feasibility study, which became a key element in planning and the search for start-up funding. The study included an analysis of market demand, capital requirement, pricing within the cleaning industry and an estimate of the minimum contract income required for viability.

Armed with the feasibility study, the director of the Lady Margaret Hall Settlement Trust (the community centre involved) and the community worker presented the cooperative's case to the local bank. A loan was made dependent on collateral or 50% of the initial funds.

CASE STUDY 1

Having tried conventional finance, the cooperative approached Lambeth Borough Council for start-up capital. An application for a loan was submitted to the Council, which had just appointed an employment development officer to promote jobs in the borough. Although the development officer supported the scheme, bureaucratic procedures and Council elections meant a long delay before the loan was approved. The delay discouraged the women and meetings were called off until something positive happened. During this period, the cooperative and its supporters started a campaign and, with the backing of the local Trades Council chairman, pressure was put on the Council. In June 1978 the Council approved a loan of £8,000, repayable over two years at 10.5%. In fact the cooperative only used £1,000 of the loan to buy equipment.

COMPETING FOR CONTRACTS

Originally the cooperative aimed, in competition with other contract cleaning firms, at local businesses. But the women had no success. Members also went round all the "big buildings" in the area asking for work. Firms were suspicious of the cooperative, and refused, saying that the women did not have enough experience even though most of them were experienced cleaners.

With backing from the local Trades Council, the cooperative tendered for work at three large private firms and for several small contracts for Lambeth Borough Council - small in the Council's terms, that is, 15 to 50 women would have been employed immediately depending on the contract. Usually only "approved" firms are allowed to tender for local authority contracts. To become approved you are obliged to have worked for the Council before.

The cooperative used the services of an estimator to prepare its tender, which was moderately priced so as to allow the cooperative to break even and pay a fair wage. But the cooperative's tender price (lowest estimate for paying fair wages) was higher than other firms. As a consequence of the legal requirement on local Council's to accept the lowest bid, the tender was rejected. By paying itself the recommended union rate the cooperative was easily undercut by large firms which pay low wages.

Publicity in the local press and radio, as well as personal contacts, proved the most successful means of obtaining contracts. In November 1978, the cooperative got its first contract employing three women. In the initial period the cooperative was forced to rely on contracts from organisations that were "politically sympathetic" and wanted to support local business.

MANAGEMENT AND DECISION MAKING

At the beginning, the women lacked confidence in their own ability to make decisions and run a business. Through another scheme in the area, they heard of the Action Research Centre (ARC) created by a number of large corporations to provide advice and personnel to community business ventures. KOCOC requested funding for a manager and an interview was arranged. The candidate for the job, a man, was an experienced business person. But it was felt that he was hostile to the concept of a cooperative and to the fact that it was a female-directed venture. The cooperative decided that he would be more of a liability than an asset and abandoned the idea, deciding to run the business on their own.

Although some of the women working in the cooperative only did cleaning, the majority were involved in management and decision-making to a varying degree. This was reflected in the number of women who became members of the cooperative. In 1982, there were 12 members out of 20 people working. Day-to-day decisions were taken at monthly policy meetings held on Sundays - so often women brought their children with them. All the members were entitled to participate and some non-members attended to gain experience.

Everyone working at KOCOC was given the option to join. Potential new members, usually recruited from the housing estate, were told how the cooperative was run and had to show a commitment to working collectively. Each had to work for three months at the cooperative and was expected to attend all the meetings before they could become full members. If they decided not to join the cooperative, they could continue working there. "As long as they do the job properly, we don't complain."

Two of the women, who were trained by the community worker, were mainly responsible for invoicing, book-keeping and the paying of wages. They were not paid for this work which was in addition to cleaning. All the members were involved in the costing of contracts, buying supplies and coping with day-to-day problems. It was hoped that every member would do some of the administrative work.

But this did not work out. Many of the members saw the cooperative as "a stop gap" until their children were older and they could look for full-time work. By 1985, only four founder members were still with KOCOC. Many had left to take on full-time work. The age group of the women is now more varied, starting in the early twenties to late fifties. Many have young children. Of the 24 present workers, two of which are men, 15 are members. The majority are not interested in the running of the cooperative and are there because of the good pay and working conditions.

Over the years, attendance at the monthly meetings dropped and now the cooperative has a meeting every three months. "When it comes to talking about bonuses or a rise in pay everyone has an

CASE STUDY 1

opinion," said one of the members. But decisions concerning the costing of contracts or buying the cleaning material arouse little interest and the responsibility falls on one woman worker who from the start dealt with administration and management. Many of the members volunteer at meetings to take responsibility for some of the work "but don't do it." Many of the women also do not want to spend their Sundays in a meeting and argue that they had been doing cleaning for a long time "and never had to go to meetings." When women start working at KCCC, they are told it is a cooperative business and run collectively. Although they all agree in principle, once they get the job attending meetings becomes a second priority.

There is a £1 fee to join the cooperative and potential members are no longer required to attend all the meetings. They are asked to join after working for three months at KCCC.

WAGES AND COSTS

At the beginning, the cooperative decided it would pay £1.25 an hour (just above the union negotiated rate at the time in a largely non-unionised industry). Most of the women earned less than £1 before. It was also decided, against the opinion of the community worker, not to give sick pay. One week's paid holiday was earned for every six months worked. Money earned from the contracts, after wages were deducted, was put back into the cooperative to buy equipment and material. No worker was allowed to earn more than the tax or national insurance threshold. Those on social security also kept to the earnings limit. Pay and conditions were reviewed once a year and this resulted in a yearly increase, to £1.40 an hour in 1980, and to £1.68 an hour in 1981.

The system of calculating wages has now changed as the cooperative no longer pays an hourly rate. Wages are paid according to each contract. The cooperative keeps 15% for tax, 2% for administration, 2% - 3% to cover holiday pay and 1% for cleaning materials. The remainder is paid in wages. Although wages now vary according to the contract the cooperative does not feel that this poses a problem. The system still means that the cooperative pays on average at least £2.00 an hour. Wages are reviewed every year and contracts every two years. The new pay system gives the women more freedom to fix the hours they work "as long as the work is done properly." They argue that on some days the work can be done in fewer hours and on other days more work is needed: "there is not much sense in fixing an hourly base, they receive the same money even if they do less hours. They don't lose out. "Each person is entitled to two week's paid holiday for every year they work at KCCC. As before sick pay is not paid. All the people employed by KCCC keep within the earnings limit which in 1985 was just over £34.

CASE STUDY 1

The woman responsible for administration and management is not paid for this work even though the cooperative agrees in principle that she should be paid.

The cooperative was already covering its running costs after the first year of operation. Each job paid for itself. Contract prices were calculated on the basis of the wages plus overheads (about 30%). Despite the higher wages, the cooperative's prices were still low. Monthly invoices were sent for each job. This system caused problems as "sometimes people try to forget their bills and we have to remind them that we can't pay our staff if they don't pay up."

Now the costing and pricing of jobs is done by the woman responsible for administration. She finds clients and negotiates prices. Every contract must pay for itself "otherwise we would not do it". The cooperative's prices are still "good value for money". The cooperative maintains that cleaning "is a dirty job" and companies have to be made aware that they need to pay "a proper price".

The cooperative has some 12 contracts at the moment, although the volume of work varies. Some are from private firms and others from charities. The biggest contract employs five women. The cooperative no longer advertises and receives most of its work through recommendations. One big handicap is that the cooperative does not have its own office and is still based in a neighbourhood centre.

WORKING ARRANGEMENTS

From the start, the cooperative decided not to employ supervisors. The women supervise themselves and are responsible for their contract. They know that if they do not do the job properly, it will reflect on the whole group and they will risk losing the contract. All the women have keys to their place of work and can do the work when they like as long as it is ready for the next day. The jobs are distributed by the woman responsible for administration. Jobs are rotated regularly on many of the contracts, "that way it doesn't get boring."

Before, if there was a complaint, some of the women visited the cleaner involved and asked her what was wrong. If the situation did not improve, the problem was taken to the full meeting. A written warning was issued and if nothing changed, as happened on occasions, the cooperative had to take the hard decision to dismiss her.

Now, if there is a complaint, clients are asked to take it up directly with the cleaner concerned. This happens rarely, and usually clients prefer to deal with the woman responsible for the administration. The complaint is then discussed with the cleaner involved and if there is no improvement a recommendation is made to dismiss her. Dismissals, however, are rare.

CONCLUSIONS

WCCC was the first women's cleaning cooperative started in the UK. It set an example and encouraged the setting up of similar cooperatives all over the country. The women set up the cooperative so as to create jobs for themselves and improve their working conditions and pay, as well as offering a better service. None of the women had any business experience although a few had been supervisors.

In 1982, the founder members said they were aware that funding and dealing with administration could be complicated. They learned to depend on each other and share the burden. "The cooperative at the time was new and employers would not trust us, because they said that no business could be run with just a group of ladies." Establishing the cooperative's credibility, especially with private firms, was one of the hardest battles. "In our opinion, what we were and what we had to offer were highly marketable. Working as we were for ourselves, we were certain that the quality of work would be significantly higher than in other firms, where employees were pressurised and underpaid". This line of thinking did not sell well. Local firms could not understand how a business could function effectively as a cooperative. To gain some credibility, "we started to play down the cooperative aspects of the business."

The women felt that cooperatives were a possible way of creating jobs for women. "Women are not seen as unemployed. They are seen as housewives. But women are the ones who the children look to for clothes, shoes, paying bills, etc."

The presence of the community worker and the backing of Lady Margaret Hall Settlement, gave the venture a credibility which might otherwise have been difficult to obtain. The community worker identified organisations that could provide the necessary technical information, explored methods of costing and finding contracts, applied to the Council for a loan and secured the commitment of the Council. As she pointed out in 1982, "the group's reluctance to shoulder the responsibility of setting up a cooperative, while mostly attributable to socialisation and class-based expectations, was also rooted in a lack of factual knowledge and experience."

She pointed out that at the beginning there was an inclination to "leave it to the experts". For example, the failure to involve the group more when the feasibility study was done meant that many aspects of financing were unclear to individual members. This lack of information resulted in a reluctance to explore fully and, if necessary, to challenge outside advice.

The expertise of the women was also neglected. The group discussed sales strategy and agreed upon tenders collectively, but outsiders were appointed for tasks they felt were beyond them such as drawing up tenders. The women were not encouraged to view

CASE STUDY 1

the premises to be cleaned when the tenders were drawn up so as to give their opinion. Yet all the women knew how much space they were capable of cleaning on an hourly basis.

The community worker also said that during the discussion for wages, sick pay and holidays, the group tended to be hard on itself and adopt conservative financial policies. She commented, however, that the group's knowledge of business management had come from individual experience as employees with privately owned firms. The group found it difficult to imagine how an alternative style of management might work.

But now with most of the founder members gone it seems that newcomers are quite happy to rely on the one woman who has been doing the administration from the start. Although decisions on wages are still taken collectively there is a reluctance and in some cases even indifference to dealing with the problems of running the business. Perhaps because there is no feeling that KCCC is at risk (the newcomers found the business already running smoothly), many of the members have little interest in the operation of the cooperative. This has consequences for the cooperative's expansion prospects. Without more active involvement of all the members, the cooperative is not planning to grow bigger.

FURTHER EXAMPLES OF CLEANERS COOPERATIVES

Following the example of KOCOC, new cleaners cooperatives were started up in 1980 and 1981. The idea to create these cooperatives came from women themselves or from local employment development officers. A short analysis is given of three of the cooperatives.

CLYDECLAN CLEANERS COOPERATIVE - GLASGOW, SCOTLAND

Founded in May 1980, in Glasgow, (also using ICOM model rules), the cooperative has expanded from the original six workers in 1982 to 21 workers. Most of the cooperative's founder members have left, however.

The initial idea came from the development officer of the Scottish Cooperatives Development Committee (SCDC). The cooperative started in an unusual way: the officer obtained the contracts first, and the cleaners second. His main motive was to help women to return to paid work, to achieve greater job satisfaction and better pay and working conditions. The main problem he foresaw at the time was the women's lack of business expertise.

Funding was never considered to be a problem. The SCDC arranged an overdraft from the Cooperative Bank, the main condition being that the SCDC was involved in the running of the cooperative at least at the initial stage. It was easily able to buy the necessary equipment.

The SCDC officer helped with pricing contracts. Their prices were competitive - similar to or lower than other industrial cleaning contractors - and the wages were higher than competing firms. Within 18 months of operation the cooperative won three contracts, one with a commercial firm and two with voluntary organisations. They were all one-year contracts. However they were not sufficient to cover running costs and despite help from SCDC new clients were hard to find.

The cooperative now has more than 24 contracts, which are sufficient to cover its costs. Most of the contracts have been obtained through word of mouth, good service and by "knocking on doors of new offices setting up." Most of the contracts are small employing one woman. Two of the contracts employ three women. However, the cooperative has had bigger contracts - in 1983, it won a contract to clean a new private hospital until it had trained its own staff. The contract, which lasted about 10 weeks, was worth some £30,000 and the cooperative had to bring in 20 outside workers to help. All the outside workers were cleaners who had lost their jobs. They were paid a slightly higher wage than the cooperative workers of £2-00 an hour "as the work was heavy and they had no share in the profits."

CASE STUDY 1

In September 1982, the cooperative employed one woman worker full-time to organise the administration and find new clients. She had just finished an intensive course at Glasgow university on business management on the suggestion of the SCDC officer at the time. She is paid £125 a week and is also expected to do cleaning. She is a single parent and had been made redundant by her previous employers.

All the 21 workers are members of the cooperative. The women come from a mixed age group and most have children who are all at school. The working arrangements are less flexible than those of KQCC. The cooperative is "strictly" run with each woman having her own job. If any problems arise with a contract, it is for the women involved to settle them. However, the cooperative is careful to maintain overall a high quality service. Wages are paid per contract and depend on how much work each woman does. Wages are now £1.80 an hour, "extremely good compared to other companies" which the cooperative said pay £1.40 to £1.50 an hour with some paying as little as £1.00 an hour. Many of these contractors have a high turnover of staff because of the bad wages and working conditions. However, there is ceiling on the wages earned at the cooperative to ensure that the women do not go above the tax and contributions threshold. The women also receive two weeks holiday pay a year and there is a profit-sharing scheme. Some of the money is put aside into a reserve.

The cooperative pointed out that although its prices are low, it is sometimes hard to compete. It said that many of its competitors eventually lose contracts by getting themselves "a bad name". This has sometimes worked in favour of the cooperative as firms are then ready "to give us a chance."

Following the example set by KQCC, the cooperative in its early years held monthly meetings to decide policy. Everyone could participate and the meetings were held on Sundays "although this caused some problems as there was less time to spend with the family and friends." The SCDC officer also attended these meetings. At the time, the development officer who took most of the day-to-day decisions said that perhaps the greatest problem "arose from the women not being able to see themselves as capable of organising their own work, particularly their relationship with their customers." He added, "it has been a question of encouraging and educating the women to become cooperators."

There are now only four meetings a year and although all the women attend they see the meeting as "just an occasion to see how things are going." Most members "are not interested in the running of the cooperative." One of the women commented that the main problem was that the cooperative "started on the wrong lines". Most of the women "are basically just interested in doing the job." More regular meetings are out of the question as the women feel this would interfere with their family life. The full time administrator does, however, keep the members informed and contacts them every day. The lack of interest in the cooperative

CASE STUDY 1

has sometimes created problems when it came to finding workers to carry out an emergency contract as few were ready to take on the work. Nonetheless, all the workers have taken up the option of joining the cooperative after a six-month trial period.

Attempts by the cooperative in 1982 to diversify into carpet cleaning after sending some of the women on a training course "did not work out." The training given by the private company proved to be poor.

This year the cooperative tried to expand and advertised for an additional worker to help with administration and management. No women answered the advertisement and a man was taken on. But after eight weeks and the loss of one contract, he was dismissed. Despite this setback the cooperative is confident that it can expand by diversifying into more specialised hygiene, bathroom, kitchen and wall cleaning. But the members said they did not want to grow too big and risk losing "the individuality" of the cooperative.

Although in the last few years the women have received no outside help in the running of the business, they said they would welcome advice from people experienced in contract clearing "as each job is different." They now feel confident about pricing work and give advice to new groups starting up. But one woman said that she would not welcome new cleaners cooperatives being set up in Glasgow as there is enough competition already. "It will just be another company to compete with."

ORTON FRIENDLY CLEANERS COOPERATIVE, ORTON, PETERBOROUGH, UK

Started by five women, the cooperative registered under ICOM model rules in April 1981. To satisfy the then legal minimum membership requirement of seven for a friendly society, the community worker involved and the cooperative's accountant also became members.

The women, who lived on a new housing estate, had moved to Orton with their husband who were working there. There are few job opportunities in Orton. To find a job, even a part-time one, means travelling to the nearest city, Peterborough, four miles away. The women felt there was potential in office cleaning and were helped by the local community worker to set up the cooperative.

The cooperative received a £100 grant from Peterborough City Council (this did not ever cover the cost of registering), £29 raised from jumble sales and a personal loan of £60 from the only other cooperative in the area - a theatrical group. Despite advertising in community newspapers and distributing leaflets in factories and offices, contracts were very hard to come by and many of the women lost their enthusiasm. "We didn't have the jobs to offer and the women lost interest. They thought it would happen overnight," one of the members said at the time. The cooperative's scarce financial resources meant that wages were extremely low, with the rate in 1982 being fixed at £1.00 an hour. This was lower than the £1.40 paid by other cleaning firms in the area. By 1982, the cooperative had five contracts. All were small employing at the most two people and giving a monthly turnover of some £200. The maximum number of hours worked was 21, and the average nine.

In February 1982, the cooperative decided to pay one of its members £5 per week to organise the work in an attempt to save the cooperative. Lack of commitment and disinterest had brought it to near collapse. This woman was responsible for getting the work, negotiating with new employers, sorting out a work rota, estimating for tenders, paying wages and organising meetings. She was not asked to do cleaning. An accountant was also paid £5 a week to do the books and the cooperative used his office.

A point system was started to encourage attendance at the monthly meetings. Everyone attending a meeting got a point and those with the most had priority when jobs were being allocated. A rota was also started set up so that everyone had a chance to do some of the available jobs. However, neither the paid worker or the point system proved successful. There were problems with the woman who took on the job and in 1983 she was asked to leave. The accountant was also told to go. The point system was abandoned because "people came to the meetings and there was no work to offer." The cooperative started once again from scratch and many of the founder members left. Only one founder member remains.

The cooperative now has seven members and one worker who is not a member. Two of the members are men, "we decided men could clean as well as women." Ages range from 30 - 40 years old and all except one have children. Although the cooperative hardly makes any profit, it has managed to keep jobs going. One of the members has taken on the administration and is paid £10 a week.

The cooperative now has five contracts and in 1984 had an annual turnover of £14,000. To get the contracts, "one needs to go around and knock on doors", said one of the members adding that although all the contracts are small everyone in the cooperative has a few hours work a week.

The cooperative was helped by the Cambridge Development Corporation and is now in touch with the newly opened Cooperative Development Agency in Peterborough. The women received advice on costing and pricing and helped in finding contracts.

The cooperative now pays £1.60 an hour and manages to cover its costs. The wages are lower than the standard rate of £1.80 offered by other cleaning firms. All the women keep below the earnings limit for tax and contributions but the cooperative said that this is not a rule. If more work came up then the women would receive wages above the earnings limit. Costing of contracts is done by the administrator. Prices are reasonable but the cooperative believes that it could offer more competitive rates if it won more contracts.

The cooperative is now more confident about its future and is currently negotiating another contract. They feel that personal relations are extremely important and all the members are now interested in the running of the cooperative. If there are problems these are taken up at the monthly meeting. With more contracts the cooperative is hoping to restart a rota system to ensure that everyone gets a fair share. The idea in 1982 to start window cleaning did not work out because "of the high insurance". Many of the women also did not want to do it.

HARDWORK CLEANING COOPERATIVE

Unlike Clydeclean, the idea to set up this cooperative came from the women themselves. A couple of women saw a British television programme on cooperatives, including KOCC. They thought they could take similar action with the necessary help and asked a community worker at the Family Service Unit in Newcastle for advice. They started with a few domestic cleaning jobs and some months later, in May 1981, registered as a cooperative under ICOM model rules.

With the help of the community worker the cooperative received grants from Newcastle City Council and the Northern Region Cooperative Development Association (NRCCA). The council gave £259 to help register the cooperative, £186 to buy equipment and £250 as working capital. The NRCCA gave a cash grant of £400.

To receive the money from the council, the community worker produced cash flows for a two-year period. It was hard to convince the council that money was needed for working capital. The council argued that the workers themselves had to put money into the cooperative. "They did not see that it was unrealistic and wrong to ask people to work free for two or three months," the community worker said.

The women were also greatly helped by KOCC. They met both the community worker from Lady Margaret Hall Settlement Trust and the women in KOCC. It was a real help just to "know someone else who had done it."

With the money approved, the women advertised in a local free sheet, wrote to organisations who might be "sympathetic" and distributed leaflets. However, most of the contracts were won through personal contacts. The community worker said at the time that Hardwork Cleaning was able to gain credibility quickly because of Newcastle's small size where it is easier to make personal contacts.

By spring 1982 the cooperative had nine members. All had worked as cleaners. Some were registered as unemployed and for all it was a return to paid work. Those on supplementary benefit kept to the earnings limit. The cooperative had 12 contracts, all much smaller than those of KOCC, employing one cleaner a few hours a week. The cooperative also decided to accept domestic work so as to build up clients immediately rather than waiting several months, as KOCC did, to get the first contract.

By 1985 the cooperative's membership grew to 11 women. All work as cleaners and the original nine members are still working there. The cooperative now has 16 contracts and no longer does domestic cleaning. Most of the contracts, however, are small - only two employ three women. All the contracts were obtained through personal recommendations. The women also get small cleaning jobs from the council on a regular basis, "such as

CASE STUDY 1

cleaning empty Council houses", which are well paid.

From the start the cooperative decided to pay union rates - in 1982 this was £1.47 an hour. They were able to give themselves a 10% rise later in the year, slightly higher than the increase recommended by the union. This brought the hourly rate up to £1.61. By 1985, the wages rose to £1.95 and they are expected to go up again by another 12% "as we try to keep up with the local authority rates." The wage increases are reflected in a similar price rise. The wages paid compare well with "decent employers", and are better than many other cleaning contractors. Other than one woman who is on supplementary benefit and keeps within the earnings limit, all the women depend on the cooperative for their main income. For the first three years the women did not receive holiday pay but now everyone gets a week's paid holiday on condition that they are members of the cooperative and have been with the business for one year. Everyone is paid on an hourly basis.

To set their prices the cooperative initially added 30% to the labour cost for overheads. This was lower for domestic cleaning. The cooperative still uses the same formula but now adds 33% for overheads due to a rise in costs. Although the prices are "realistic" they are slightly lower than private contractors. The cooperative has doubled its monthly turnover to £1,200. Certain cash-flow problems have arisen because of late payments. This has happened with the council, where delays of up to two months have occurred.

All the women are in the 35 - 45 age group and the majority have children. Most of them had always worked in unskilled jobs although some were involved in community work and one had an office job. This helped the cooperative at the beginning by making it easier for the women to run the cooperative more independently and rely less on the community worker for advice and guidance.

All the workers are members of the cooperative. At the beginning, decision-making meetings attended by all the women were held every fortnight. Chairing of meetings was rotated so that everyone got a chance even though "some aren't very good at it." The wages were paid during these meetings and the jobs distributed. This was seen "as an incentive to make the women attend and it has worked very well." However, some of the women were more involved in the running of the cooperative than others. Anyone interested in working for the cooperative had to come to the meetings. After their third meeting they were asked to join. Membership was obligatory for the workers.

The cooperative has now "got very lazy on the business side." Although meetings are still held fortnightly with wages and jobs being distributed, most of the women "are bored with the business side." Nobody chairs the meetings which have now "been taken over by chatting." One of the women said that the cooperative

CASE STUDY 1

lost the routine "of having an agenda" and holding a real business meeting. If there is a real problem it gets discussed but this is rare. This change in attitude has caused difficulties as the running of the cooperative has been left to two women. One of them said that every so often they complain to the other members and things improve for a few months. But the general attitude is "you know what you are doing so get on with it." But this is not "what a cooperative is about."

One of the two women has been doing the cooperative's books from the start as well as sending out the monthly invoices and taking day-to-day decisions. Although she was not paid for this work, which is additional to her cleaning job, the cooperative agreed in 1984 to pay her £100 a year for the administration "as I objected to doing it all." This is nowhere near the original hope that she could be paid for administration at the same rate/hour given for cleaning. The cooperative tried to rotate the administration but this did not work out. One woman agreed to be treasurer "and ended up doing this job for the last two years." Members of the cooperative have never asked to see the books, "when you show the accounts they say, how lovely". As long as the wages and holiday money is paid "they are happy."

The cooperative "is not looking for more work." It has enough for the present "and unless more people take an interest in the running of the cooperative we are not planning to expand. It is not worth it." The woman doing most of the administration said she finds the responsibility is a heavy burden at times "but I am used to it." However, if a big contract was awarded to the cooperative it would not be turned down. Specialist cleaning, started in 1982, of carpet shampooing and a buffing service "never got off the ground" as there was little demand for it.

The cooperative has no outside help, "we think we can manage on our own", and said it feels more confident about its business. A local cooperative development agency was recently set up and before it the ICOM North office advised the women when they needed help. The cooperative said that it feels more confident knowing there is a group there ready to help. Since 1982, another cleaning cooperative has been set up nearby.

CASE STUDY 2

TIC TAC CATERING COOPERATIVE - LONDON, UK

Set up in 1982, Tic Tac Catering employs three women permanently with more taken on when larger contracts come in. The cooperative provides a canteen service on contract and does occasional conferences and buffets.

SETTING UP THE COOPERATIVE

The idea of setting up Tic Tac came from a founder member of Pennington Office Cleaners Cooperative (KCCC), who was in the catering business before she had her four children. KCCC gave her the experience to enable her to start up on her own. At KCCC she had helped with the books in addition to cleaning work. She wanted a full-time job (cleaning is mostly part-time), but she was unable to find one that took into account school hours.

Using her own savings she started Tic Tac. It was not easy to find other women to join the cooperative. "Many want to help but are not prepared to share the problems." Having the full responsibility of a business made the start up harder and she depended on outside help from Lady Margaret Hall Settlement Trust and Lambeth Cooperative Development Agency (CDA). "KCCC was much easier as we were many and could share the burden of setting up the business."

Start-up funding was a major problem. KCCC helped by giving some money for equipment and the cooperative received a local council grant that covered setting-up expenses.

Tic Tac's first contract in spring 1982 was to run a small canteen at a bus depot. Takings ranged from £12-16 a day and with that the cooperative had to pay wages and buy food. She also did occasional conferences and other small jobs. Two more women joined the cooperative in 1983.

MANAGEMENT AND DECISION MAKING

Finding other women prepared to share the running of the cooperative was a major problem. Now the three members jointly take all decisions concerning the business. Although as many as seven women have been employed by Tic Tac it was difficult to get them all involved in the running of the business despite encouragement by the members. The founder said the cooperative felt "that we couldn't keep carrying people unless they took full

CASE STUDY 2

responsibility of all aspects of the work." When the new women were taken on they were told that Tic Tac was a cooperative run collectively and were asked to join. But "they did not want to know as long as they got their wages."

The founder member said one of the problems may be that newcomers to the group "don't know what it was like at the beginning and are less motivated. They accept there is a job they have to do and not the responsibility that goes with it."

The administration of the cooperative is done mainly by the founder with the help of Lambeth CDA.

WAGES AND COSTS

The cooperative has had three contracts since 1982 to run canteens for different groups. The last contract was from September 1984 to July 1985 and employed seven women. But Tic Tac pulled out of the contract when it realised they "were spending more than they were taking in". The cooperative had obtained a loan of £1,800 from Lambeth Finance, run by Lambeth CDA, to undertake the contract. At the end they had managed to repay only £1,000 of the loan.

The main problem with all three canteen contracts was that the clientele was much smaller than the cooperative had been promised. For the last contract, they were assured 50 people a day. But the average was about 10 and on some days there were only about five customers. The cooperative ended up running the service at a loss. The women said that they were "fed up running a cafe service" and the cooperative is now looking to develop its buffet service, offering not only English but also Caribbean food.

The cooperative would need £500 a week to cover the cost of running a canteen service and paying three wages. Weekly earnings from the last contract totalled £200-£300. Since abandoning the contract, the cooperative has considered opening its own cafe in addition to the buffet service. But they said that premises are expensive to rent and they would need income of at least £1,000 a week to cover costs.

A long-standing contract is providing lunches for a trade union in London at meetings or conferences. The cooperative charges a fixed rate per person depending on the number of participants.

The prices charged by the cooperative are still relatively low. To ensure that they remain competitive the cooperative checks regularly the prices charged in local shops and restaurants. For

CASE STUDY 2

buffets, the price varies depending on the number of people expected. Payment is guaranteed for the numbers the organisers say will attend. The cooperative said that they only make money on the buffet service if they cater for more than 10 people.

Tic Tac tries to guarantee a minimum £2.50 an hour rate for wages but this is not always possible. The women are paid according to the hours worked and all keep within the earnings threshold for tax and contributions. But the women said that they would go full-time if they got a big contract. Earnings from the cooperative remain low and the women cannot live on their wages.

The cooperative said that at the beginning, despite the low prices, people still had the attitude that the work could be done for nothing. "Many see cooperatives as being more like charities rather than a real business." Now that Tic Tac is better known "it is easier to charge higher prices."

The cooperative is doing a publicity campaign to attract more clients. Most of their work until now has come through personal recommendations.

CONCLUSIONS

Despite the difficulties, the women do not regret having set up the business. They are confident that they provide a good service at competitive prices and said they "are waiting for a break." The cooperative is now trying to establish a sounder commercial base and one of the women is planning to start a short management course in catering run by the local polytechnic. Although she applied for the course this year she was told that she should first take lessons to improve her writing and reading. She has now started an English course "but it means I have lost one year."

BARGOED BLOUSE COOPERATIVE - BARGOED, WALES

This cooperative of 26 women was set up in October 1980, three months after their factory was closed down. It started manufacturing clothes on sub-contract to a London firm. By 1982, the cooperative had 30 workers and a weekly turnover of £2,000-£3,000. Three years later, Bargoed Blouse increased its labour force to 47 workers and has a weekly turnover of more than £4,000.

HISTORICAL BACKGROUND

The women were only given 24 hours notice of the factory's closure. They immediately called a meeting and invited an official from their trade union, the Transport and General Workers' Union (TGWU). He suggested that they should try to reopen the factory themselves; with their skill and experience they had a good chance of succeeding.

Some of the women decided to call another meeting to discuss how they could set up on their own. The only knowledge they had of cooperatives came from newspapers. Out of the 42 workers made redundant in 1980, 17 came to the meeting. They decided to set up a cooperative and elected an organising committee of four women.

INITIAL FUNDING

Between them, the women found £1,000 from their own resources. A London firm agreed to continue its contract with the factory and offered them 1,000 garments a week. The women then approached a local bank which agreed to make them a loan (matching £1 for £1). However, this was not taken up as the local council offered rent-free premises for two years and the women were able to obtain the machinery through a hire purchase arrangement. During the start-up period they were greatly helped by the TGWU.

SETTING UP THE COOPERATIVE

Production of 1,000 blouses a week started almost immediately. However, the women drew no wages for the first two months. They were able to cope because of their husbands, who agreed to support them until the cooperative became viable. The two single women were able to draw unemployment benefit; in the UK unemployed married women cannot claim this benefit in their own right. They decided not to provide facilities for children as only one woman had a young child. The rest of the children were at school.

Within six months of operation, the women took on some part timers to help with the work. As production increased, they needed more full-time staff but were unable to expand as they had only 16 machines. The local council offered to buy 10 more

machines for their use, free of charge, until they could afford to buy them. This decision was taken as the Council felt it would be helping to create more jobs in the area. It also wanted to support local initiatives.

DECISION MAKING AND MANAGEMENT

In its early years all the full-time workers at the factory were members of the cooperative, taking part in the General Assembly. A committee of 16 women met once a week, during the lunch hour, and took the day-to-day decisions. Four of the women, with the help of the accountant, were responsible for management. The six part timers, were also consulted about any major decisions to be taken. As the cooperative was small, a lot of informal consultation also took place. Anyone working in the factory full time for 12 months was given the option to join. The cooperative was almost fully unionised and felt that trade union support was crucial.

Although new workers were taken on by 1985 the cooperative's membership fell to 15, comprising the founding members. The cooperative still has a policy of offering full-time workers the option of joining after working with the cooperative for one to two years. But one of the women said that although many of the workers are interested in the cooperative "the majority with children are afraid to take the risk." All the workers, however, are committed to the cooperative and like "the good atmosphere". She pointed out that as the cooperative still has a policy of rotating jobs the women enjoy their work more.

Most of the daily decisions and contact with clients is done by three women. Any major decisions including new contracts are taken to the whole cooperative for a final go ahead.

WAGES AND COSTS

From the beginning, the women agreed to pay the hourly rate recommended by the Wages Council. However, during the first year they were unable to pay such wages. After the first two months the women earned only £30 a week. This was increased gradually and by 1982 the women were earning relatively high wages.

This trend continued and by 1985 the cooperative was paying the top rates set down by the Wages Council. Everyone gets paid the same rate and bonuses are given to cooperative members. However, a large part of the profits "is left in the bank" to invest in new machinery. The wages are equivalent to other companies in the area. For all the women their wage is their sole source of income. The majority have children in school and six of the women have become the main breadwinners as their husbands, working in the coal mining industry, have been made redundant. At the beginning higher wages were paid to non-members of the cooperative to ensure they could attract good workers, but now everyone is paid this rate, said one of the women. The idea of

paying piece rates was rejected by the cooperative which felt that this would jeopardise the standard of work. One of the women said that the cooperative's reputation depends on its high standards and many of their clients have criticised the piece-rate system, saying that the quality suffers as the workers rush to get a maximum number of garments finished.

When the cooperative started the price charged per garment was already fixed by the London firm. As a result the women rarely had to do their own costing. The cooperative said that it had now "learned its lesson" and is more confident in assessing the costs involved on each contract and the price it is able to accept.

In 1984, the cooperative finished with the London customer as it found it was getting "better deals elsewhere." One of the women commented that at the beginning many firms approached them for work. "They thought we were just a group of women and tried to get us to work on the cheap."

Now three women are responsible for costing and pricing. When a new client approaches them they ask to see a sample of the work that needs to be done and they assess the cost involved. This is then put to the whole cooperative for a final decision. The three women are then responsible for negotiating the price with the client if the original offer is too low.

The cooperative now has some five regular customers and is producing about 2,500 garments a week. The size of the orders average 6,000 - 10,000 garments and they have two big orders for 22,000 blouses. The majority of firms are London based. Most of the clients approached Bargood Blouse on their own initiative.

ORGANISING THE WORK

By 1982, the cooperative employed 30 people, six of whom were part timers. The work was arranged in three-hour shifts. They had doubled their production and had taken on a cutter allowing them to produce the whole garment from beginning to end. Having a cutter also meant that the cooperative could take on new work.

Now the cooperative employs 47 people. Thirty work full time while 17 are part timers working from 9 a.m. to 4 p.m. "so finishing in time for the children coming back from school." Two of the workers were school leavers when they joined Bargood Blouse.

All the women are encouraged to rotate the jobs so that they experience all the stages of production. "Before we all stuck to one job. Now we see the work that needs to be done, and then we all do it together, learning the different skills involved. It works very well, maybe because we are women." One of the women commented that the system of rotating jobs has made the work more enjoyable. The women now only work two shifts.

TRAINING

By rotating jobs all the women have gained new skills. Both the unskilled women, who worked before at the factory, and the part timers are given the chance to learn new skills. The previous canteen assistant, for example, who stayed with the cooperative, has learned to use the button hole machine. One of the previous supervisors has her own tool machine.

However, the cooperative cannot afford to lose one of its workers, even for a week, so that they can gain outside formal training. For example, when the cooperative needed a cutter, one of the women said that she would be willing to train for the job. But the cooperative was unable to release her and so they advertised. All of the applicants who came to the interviews were men. This job is very skilled and there seems to be few trained women. The cooperative as a result employed its first male worker. In 1984, the cooperative took on a second male cutter who came as a trainee. None of the women in the cooperative took up the post "although this was suggested", as they "had to go away to do special training" and this was impossible both for the women who had family responsibilities and the running of the cooperative.

EXPANSION

The cooperative has expanded slowly but steadily. When it first started the women were producing 1,000 blouses per week, this rose to 1,800 by 1981, and now averages over 2,500 garments a week. Although the cooperative has had contracts for garments ranging from skirts to anoraks, it prefers to specialise in blouses and men's shirts.

Although by 1982 the cooperative was covering its costs, all the contracts came from the same London firm, and the cooperative had misgivings about this dependence. "It might be too risky to work only for this one firm." The cooperative was aware of the need to diversify so as to minimise the risk. However, despite being offered other contracts it was forced to turn them down because it did not have the capacity to take on more work.

With the additional 10 machines bought by the Council they were able to look for new clients and started making their own garments.

Now it has paid back the 16 machines it bought on credit and has invested in new machinery. The cooperative has not yet paid for the 10 machines bought by the council but said that it could do so "at any time." Changing fashion styles have meant that the cooperative had to invest in new machinery.

With 47 staff, the cooperative's premises are being used to full capacity. "We are overflowing into the store rooms." But the women are reluctant to contemplate further expansion either of

CASE STUDY 3

the business or premises. Employing 50 women is seen as a maximum for the cooperative. "When we started, the recession was deep set and there was little work on offer," said one of the women, adding that in the last two years they have had no problems getting contracts due to an increase in demand.

Three new textile cooperatives have started near Bargoed Blouse and the women said that they now have sufficient work to pass on orders to the new cooperatives. Bargoed Blouse welcomes the new cooperatives in the area and said that they work closely together. Bargoed Blouse has also opened a small factory shop selling its own-label garments and is now planning to invite the three new cooperatives "to get together" and sell in the shop.

LOUISE ARGYLE - Hebburn, Tyne and Wear, U.K.

The cooperative was set up by 18 women after the factory where they worked was closed down. Registered under ICOM model rules on 27 April 1981, the women started manufacturing two months later, cutting, making and trimming clothes on sub-contract from other firms and producing their own-label children's wear.

The women occupied the factory so as to save their jobs. They also felt that by producing their own-label garments they could offer a better product than previously. They were confident they could succeed as they were all experienced in the industry. But difficulties in finding outlets for their own garments and with contracts that were underpriced forced the cooperative in 1983 to abandon its own garments production and reorganise its work.

Historical background

Both the Northern Region Cooperative Development Association and local politicians from Tyne and Wear County Council supported the women and offered them advice and practical help. Louise Argyle was seen as an experiment by the council. As part of the 1981 Labour Party manifesto, the council had a policy to support new small businesses, especially cooperatives, in the area. The council was keen to provide both start-up finance, loans and grants. It also paid for temporary management. The council believed that locally based small businesses and cooperatives were important for creating jobs. Tyne and Wear has suffered from a "branch economy", ie., most of the firms are owned by people outside the area, especially London. They came to Tyne and Wear because of government incentives such as grants and rent-free premises for two years to anyone prepared to invest in the area. Many large firms took advantage of this scheme but when the two-year period was up, they closed the factory and left. Louise Argyle was one of many such cases.

Initial funding

The cooperative, being an experiment for the council, never thought that funding would be a problem. They received without difficulty an £11,000 loan from the council to be repaid in small amounts over six years and a £10,000 grant as working capital to cover wages and equipment. The women also contributed some £5 a week to a special bank deposit account; enabling them to invest £100 in total each. Premises were provided by the council.

Setting up the cooperative

Temporary management to help the cooperative during the start-up period was provided by the council. The idea was that the manager would do the feasibility study and train the women to do their own marketing and administration. Although employed by the cooperative, he was paid by the council.

The cooperative had problems contacting potential clients and they got most of their contracts through word of mouth. In addition to sub-contracts for cutting, making and trimming garments it also made its own-label clothes which it sold to shops and through mail order. At the time the cooperative believed that its small and flexible operation, its good reputation for quality and reliability, and better-than-average designs which were reasonably priced would be sufficient to attract clients. But this did not prove to be the case and the cooperative stopped its own-label garments.

Looking back, the cooperative feels the main problems were that a lot of the work obtained "didn't have a realistic price and the company made losses and accumulated debt."

An additional problem was the women's lack of knowledge "of the actual industry on a managerial level, marketing, selling, pricing."

Decision making and management

Initially, the management adviser and an executive committee - elected by the general assembly - were responsible for day-to-day decision making. A policy committee, also elected by the general assembly, met once a month outside working hours to discuss major decisions. All the workers had to join the cooperative and also participated in the general assembly. New workers were given a seven-month trial period before they were asked to join the cooperative. If they refused to join they could no longer work there.

The adviser, who did everything in the first four months, trained some of the women in management skills. But when he left there was a "vacuum" and the cooperative asked to have a new temporary manager. He was financed by the Enterprise Trust Limited, which was set up "to educate potential cooperators and provide temporary management." The trust was financed jointly by the local council and the European Social Fund so as to promote small businesses and cooperatives in the area with the aim of creating jobs.

When the new manager came in 1982, the cooperative was on the verge of bankruptcy. "Everyone thought he was going to save the company. But things did not work out." The new manager "did not understand the democratic structure of the cooperative" and tried to run the business "in the old style." As a result there was "a lot of infighting" and many of the founder members left (four original members remain). The situation was worsened by the cooperative's financial difficulties. Some of the contracts taken on by the cooperative at that time were underpriced "and the factory split in two", with one production line carrying the debt of the other. Once the orders finished "they were not renewed and the cooperative started almost from scratch." At that time the women were helped by the local Cooperative Development Agency which came in "to get the cooperative back on its feet" and managed to obtain a major order with a firm that the cooperative has worked with for more than two years.

The day-to-day decisions continue to be taken by an executive committee of five members elected by the general assembly. Production policy is also decided by the committee. There are also weekly meetings which the present 17 members of the cooperative attend. "Priorities are finance and production." Employees may become members after a six-month trial period after being proposed and seconded by two existing members. To be admitted they need "a 100% vote" in favour. The cooperative now will employ those who are refused membership or who do not wish to become members, but they cannot take part in meetings. However, most of the employees become members.

One of the cooperative's newest members, the only man working at Louise Argyle, is responsible for bookkeeping. He came on a part-time basis and was asked to stay. He has no training in management and said that he joined the cooperative because they could find no one else to do the books. "But people outside often address me as if I was a manager."

Wages and costs

At the beginning the women had problems deciding on their costs and prices. They determined the cost of producing the clothes, looked at "what the market could stand" and arrived at their final price somewhere between the two. The biggest problem was to calculate the overheads. Cash-flow problems also arose as clients did not always pay within 30 days.

Although in 1982 the cooperative was selling more than it could produce it was covering only 70% of its running costs. Monthly costs totaled about £28,000. Some £21,000 was used for buying materials of which more than £15,000 was for own-label clothes and the rest for garments under sub-contract. Despite taking on two new workers, enabling the cooperative to increase its production, it was unable to cover costs.

In 1982 the cooperative had machinery valued at £12,000 and fittings valued at £3,000. Wages were about 5% higher than those normally paid in this sector, giving take-home pay of some £50 a week.

Now Louise Argyle has one major customer "which pays a good price for high-quality work" - oiled cotton waterproof shooting jackets. The garments are cut and delivered to the cooperative where they are made into finished garments. This firm has been a customer of Louise Argyle for more than two years. Under the contract, the firm "usually pays within seven days" avoiding cash-flow problems. But problems sometimes arise as the firm is unable to occupy the cooperative full time, forcing it to seek work "from less reputable firms, with the chance we'll be ripped off."

The cooperative is slowly replacing its now outdated machinery. Wages remain a priority and have slowly increased over the last two years "but are still well below the national average." Take-home pay varies from £67 to £80 a week. Members are on the higher rate. Other companies in the area pay a slightly higher basic wage of £85 with piece rate bonuses.

The cooperative is aware of the risks involved in depending on one client but said that the shooting jacket order has enabled the cooperative "to keep its head above water." It has managed to improve the hours worked and the wages. All the debts have been repaid and the cooperative is now able to put money aside for new machinery. This is despite the fact there has been no price increase "because we did not feel confident enough to ask for one." The order for jackets was increased and the cooperative is planning to move into a larger factory at the end of this year (1985) "to cope with the new order." Costs have been reduced because the cooperative has dropped its own-label garments and paid back its debts costing it before some £300-400 a month.

The cooperative feels that with the new factory it will be able to start doing own-label garments again. However, the cooperative still feels "insecure about production lines." The main weakness is marketing and sales, yet to bring in a specialist on this the cooperative would need to pay top wages. Another problem with own-label garments is cash-flow as most clients would expect 30 days minimum before paying for the garments and often they do not pay until "months later." They are hoping, however, to be able to build up enough capital to cover cash-flow emergencies before starting own-label garments.

The cooperative has been able to cover its running costs but said that at times "when there are production problems" this has not been the case. Monthly overheads are now £256 and the monthly wage bill comes to some £6,000 a month.

Organising the work and expansion

Despite the problems faced by Louise Argyle it has managed to increase the number of workers to 25, two more than the 1982 figure. During its turbulent years many of the members left and new younger workers have now joined the cooperative. In 1982, there was a mixed age group of women ranging from 20 to 59 (average was 45). Now the average is down to 32 years. The cooperative still feels that age is important so that "they do not all have children/retire at the same time." Although most of the women have children there are no child-care facilities. Two of the new workers taken on by the cooperative were school leavers, "to give them work experience", and one has become a member.

Everyone works the same hours although the work week has been reduced from 40 hours in 1982 to 33 hours. Bonuses are paid to everyone. Overtime is unpaid although time can be taken off in lieu.

The cooperative does not rotate jobs because of the "divisionalised system of production." Their only male worker is responsible for administration, two of the women are passers (quality control) and the others are machinists. The male cutter is no longer with the cooperative since it had stopped making its own-label garments.

The women are encouraged to improve their manual skills by training each other. The cooperative would like to take on another 12 women but said that there is a severe shortage of experienced machinists and the cooperative does not have the time or resources to train more than one or two women at a time.

All the workers at Louise Argyle are committed to the cooperative. "They know the difference from working in a straight company." They are interested in the running of the cooperative and "no longer see it as just another job." They all agree that it is "better than working for a private company." The weekly meetings are well attended and members "keep themselves fully informed", especially on decisions concerning finance and production.

At the beginning the women did not realise the work and time involved in carrying out management and administration. They could no longer carry just "walk in and sit down at a machine and that was it." If there is tension or production problems "we usually end up switching off the machines and having a meeting" so that the members "can have it out there and then."

Louise Argyle initially wanted to set up a "sister" cooperative nearby that would be independent but work closely with it, sharing expertise and costs. But this did not work out. The economic circumstances of Louise Argyle and the problems faced by the cooperative which resulted in many of the members leaving meant that the plans for the sister cooperative were dropped.

Since 1982 three new textile cooperatives have been set up in the area and Louise Argyle said that they work together "sharing information and renting each other's machines." The cooperatives meet every month at the local Cooperative Development Agency. The most valuable information shared concerns potential clients. Louise Argyle said that there are many "cowboy operations" which offer low prices for the work and have been known to pick up the garments and disappear without paying or giving cheques that bounce. The three cooperatives have been set up in a period when many textile companies have gone bankrupt but Louise Argyle said that it is questionable if all these bankruptcies were genuine as many companies close down once the government subsidies run out.

Louise Argyle is now more confident and for the first time is planning expansion. With the new larger factory they will be able to increase production under the present order and hope to start producing their own-label garments with the help of designers from Newcastle polytechnic. The cooperative said, however, that the abolition of the metropolitan council will reduce "the availability of grants" necessary for expansion.

RAGGED ROBIN - LAMPETER, WALES

Set up in autumn 1979, Ragged Robin manufactured children's and women's clothes. All the designs were original and sold mainly through mail order. The cooperative employed 10 people and in 1984 had an annual turnover of £68,000. But in 1985 the cooperative had serious financial problems and ceased trading in August.

HISTORICAL BACKGROUND

The idea of setting up the cooperative came from 10 women who were unable to find work in the area. They all had young children and most were single parents. One was an unemployed designer and others were trained on government training schemes.

The women worked unpaid for seven months before they received a £4,000 loan from Industrial Common Ownership Finance. By mid-June 1980, the Welsh Development Board gave them a small factory on the Llambed industrial estate.

The women started out by producing well-designed and reasonably priced children's clothes. Their designs sold so well that they branched into women's clothes. They had a lot of support from the women's movement and felt that about half of their sales were to that market.

MANAGEMENT AND DECISION MAKING

Monthly meetings were held to discuss policy but as the group was small there were a lot of informal consultations. Problems arose early on because of the tendency of some members to dominate the group. The cooperative found this hard to deal with as no structure existed to resolve such problems.

WAGES AND COSTS

Although the price of each garment was relatively low, Ragged Robin managed through high productivity and sales to cover costs and wages.

Everybody earned the same hourly rate although total wages were kept below the tax or national insurance threshold. The cooperative wanted the tax laws changed to give special concessions to cooperatives because the present tax system "crippling" for them. Cooperatives must pay tax "on wages, corporation tax on the income of the firm and then extra tax on any bonus paid."

ORGANISING THE WORK

The cooperative had flexible work arrangements. Administration was shared out as was child care. Each woman took her turn to

CASE STUDY 5

look after the children for a week as part of her job. Any woman who wanted to join the cooperative was asked to go on a training scheme as a way "of showing their commitment to the work." This avoided possible conflicts between "skilled" and "unskilled" workers - without proper training facilities it was felt the burden on the skilled to train newcomers would have been too much.

CONCLUSIONS

Ragged Robin's liquidation came as a complete surprise. The venture was one of the first women's cooperatives in the UK and set an example. Its success was due mainly to the original designs of comfortable clothes that were reasonably priced and well made. In the last two years, many of the founder members left for other jobs and many of the women recruited did not have the "same commitment" to keep the cooperative going. This was especially true when financial problems set in and risks had to be taken. "The balance changed," said one of the women. When financial problems arose "they got nervous and left." By the time the cooperative ceased trading in August and went into liquidation only three members remained. Although the cooperative managed to make a profit in 1984, a decline in sales and a change of policy by the bank caused severe problems.

One of the women working at Ragged Robin said the cooperative had a lot of bad luck at a time when sales were falling. A new bank manager withdrew the cooperative's £5,000 overdraft facility early in 1985 and asked that the total sum be repaid before the summer. In the interim he refused to honour any of the cheques. Advertising had to be abandoned despite the fact that most of the cooperative's sales were done through mail order. Eventually some of the wages could not be paid and many of the women left. Recruiting new members was difficult and as a result production fell. With a fall in sales, especially in the summer months, the cooperative went into voluntary liquidation. A rescue plan had been accepted by the bank when the situation was already extremely bad but most of the women were not prepared to take the risk.

Looking back, one of the women said that the cooperative lost touch with its market. Ragged Robin's clothes represented "a new thinking" when the cooperative first started. But by 1985, "everyone was making similar clothes." The woman said that Ragged Robin continued to produce the same styles "and did not change as quickly as it should have done."

Some of the women from Ragged Robin are now planning to set up a new cooperative "which will be totally different". They do not feel that "it was a waste of time." Ragged Robin served as a model for other cooperatives and gave a chance to many women to enter paid employment. After leaving the cooperative many went on to other jobs.

CASE STUDY 6

ARTEMIS BUILDING COOPERATIVE - HACKNEY, LONDON, UK

Set up in 1979 by four women (two full-timers and two part-timers), the cooperative started building and carpentry work immediately. In June 1982, when two of the members left, the cooperative decided to close the business. It was more a personal choice than economic necessity.

SETTING UP THE COOPERATIVE

All the women started doing manual work through their involvement in the squatters movement. They set up the cooperative when they were offered a job by an architect working for a housing association. The contract was for restoring short-life housing. The houses belonged to the Greater London Council and had to be made habitable for five years. The work involved fixing the roof and stripping out gutters.

The women decided to set up a cooperative because "it was the obvious choice politically". After their first contract they undertook many other jobs including bigger contracts such as the conversion of 15 apartments. Jobs ranged from fitting kitchens to building external staircases, fire escapes and French windows. If they needed other skills for a job, such as electricity or plumbing, they tried to employ other women.

Most of the contracts came from personal contacts in the women's movement. The cooperative made some attempts to reach new clients through publicity but they found it hard to come to terms with selling themselves as a business while at the same time keeping their political integrity.

MANAGEMENT AND DECISION MAKING

Cooperative decisions were made during informal meetings. All the women - both the full-timers and part-timers - participated in the meetings. The biggest problem was finding time for administration which at times was neglected.

WAGES AND COSTS

Learning how to estimate the costs for each job came with experience. The women charged about £20-25 a day labour for each person working. If they took longer to complete a job they paid themselves lower wages. The price included about 20% for overheads, the cost of materials used and labour. The cooperative

CASE STUDY 6

felt that it could not charge the same rates as established firms. At the same time it was careful not to under-price the work merely because it was done by women.

ORGANISATION OF THE WORK

At the beginning only one of the women had received formal training (in carpentry) and the rest of the women learned the job under her guidance. Although carpentry remained their speciality, they did other work such as reslating roofs, plastering and glazing. The women felt it was important to bridge the gap between skilled and unskilled work and insisted on everyone learning to do all the jobs of the cooperative.

Although the women were free to choose their hours some of them felt that it would have been preferable to have only full-time workers doing the same hours a week. However, everyone felt that the choice of part-time work should be available for every woman working in the cooperative. None of the women had children.

TRAINING

Some problems arose at the beginning as there was only one trained carpenter. Sometimes the burden of teaching the others became too much and she felt the need to be recognised by the cooperative as having the "expertise". At the same time, it was evident that some of the members "would have felt trapped in formal courses, preferring to pick up the skills on the job." Artemis stressed that the ease with which they picked up the skills "contradicts what men usually say about manual work." They added that there was no "mystery" to these jobs but a matter "of learning how to cope."

The cooperative was critical of government run courses in manual trades. Women were always in a minority and "had to face the ambivalent reactions of other male trainees and an environment that was not suited to their needs." They also said that the courses were too specialised, pointing out that although they were carpenters they often had to do jobs that involved other skills like plastering. They said courses geared towards general building skills would be more useful.

A plan to set up a "joinery workshop" to design furniture and offer women apprenticeships never materialised because the cooperative closed down.

CONCLUSIONS

The cooperative stressed at the time that the women's movement had helped enormously to establish women in manual trades.

CASE STUDY 6

Through the cooperative they found it easier to enter the building trade although most of their work came from contacts in the women's movement. The women also said in 1982 that the cooperative enabled them to join "the well-paid labour market usually closed to women."

The cooperative closed down because two of the women emigrated. The two women who remained decided to make a clean break and each set up their own businesses.

One of the businesses is still running. This cooperative specialises in carpentry and employs three women full-time. The former Artemis member said that the experience gained with the cooperative has resulted in the present business, called "outskirts", being run on a better footing. Most of its clients are from contacts in the women's movement and public bodies. Their average take-home pay is some £100 a week.

SPECTRUM SECRETARIAL SERVICES - HACKNEY, LONDON

Founded in August 1981 by two women, the cooperative offered secretarial services, including audio and shorthand typing, book-keeping and a telephone answering service, as well as occasional jobs such as switchboard, telex and reception work.

The cooperative started work in June 1981. But it was unable to cover its costs and in August 1982 went into voluntary liquidation.

HISTORICAL BACKGROUND

The founder members, both single parents, saw the cooperative as a way to create jobs for themselves and other women and achieving greater job satisfaction.

Both of the women were experienced secretaries and had worked as "temps" (on temporary contracts) for employment agencies. They hoped they could offer an alternative service to the "temp" agencies.

The women were helped by Bootstrap Enterprises Limited, a registered charity working with groups of skilled people in the Hackney area wanting to set up their own business. In exchange the groups agree to train unskilled people on the job. Bootstrap offers technical advice, initial finance for equipment and free premises in its workshop building. They help groups through their first years, "keeping an eye" on their business. Bootstrap discusses with the groups involved how much they consider to be a reasonable salary. Rent for space in the Bootstrap building is only paid when the group can afford to pay itself the agreed salaries.

In this case, Bootstrap provided office space, a loan for equipment and advice on setting up. In return, Spectrum agreed to take on two trainees who were learning typing in college and needed office experience. With the help of Hackney Cooperative Development Agency they got a start-up grant from Hackney Council's Economic Development Unit. This grant however could not be used for buying equipment.

SETTING UP THE COOPERATIVE

For seven months the women were unpaid. They did their own feasibility study as well as canvassing, advertising and sending out circulars. Despite help from local groups with advertising, the women said that finding clients often took up "too much time which is unpaid time." Their clients ranged from local colleges, to individuals and businesses in the area.

MANAGEMENT AND DECISION MAKING

The business of the cooperative was discussed at weekly meetings, which a member from Bootstrap attended in an advisory capacity. Coming to meetings posed a problem for childcare as three of the women were single parents with children under five years old. The women had never worked for themselves before and "had to do it by ear", learning from their mistakes.

WAGES AND COSTS

By spring 1982, the two founder members earned £75 each a week, giving them take home pay of £50. They felt "awkward and unfair" because they could not afford to pay the trainees until they became competent typists and took on some of the work. Despite the long hours the women were only able to pay themselves a minimum wage. For example, a home typist would be able to keep all her money as she had no overheads and a temp working for an agency would get a full weekly wage.

Clients were charged by the hour plus an extra sum to cover paper and materials. Although the hourly rate was the same as for temps, the cooperative's prices were lower "as we charged only for time worked - not for a whole day or week as would be charged for a temp." The women felt they had worked out a rate that would give them at least a minimum wage and cover overheads. But at times they underestimated how long it took to type work that came "in dribs and drabs and was very poorly written."

Overheads, such as rent, telephone and electricity were all paid to Bootstrap. The cooperative's two electric typewriters worth more than £800 in 1982 were bought with a loan from Bootstrap. They also had the use of photocopiers, duplicators and an electronic stencil cutter, which belonged to other cooperatives. The women felt they would greatly benefit if they had their own equipment. They also said that a word processor would help them to offer a wider range of services.

ORGANISATION OF THE WORK

The women were not required to work a fixed number of hours each week. They did what they could "in relation to the time available, stamina, childcare." Bootstrap had a creche but this only operated until early afternoon and the women had to rely on each other and friends the rest of the time.

The cooperative tried to organise the work so that everyone shared administration and book-keeping.

CONCLUSIONS

Despite the flexible hours offered by the cooperative which gave the women concerned the possibility to return to paid work, the women reported in spring 1982 that the cooperative took up a lot

more time and energy than they had bargained for. This led to disillusion as they had to work hard "for often very few financial rewards." By the end of August that year the cooperative went into voluntary liquidation. The two members both found full-time secretarial jobs.

The women made an agreement with Bootstrap that if there was no upturn in the business by a certain date the cooperative should cease trading. The upturn did not happen and the cooperative was wound up. The £1,000 cash balance paid the costs of handling the liquidation and taxes. The women forfeited back pay and Bootstrap agreed not to press for the repayment of its £1,750 loan. After the closure of Spectrum, Bootstrap staff tried to analyse the reasons behind the failure.

The wage level agreed with Bootstrap was a departure from Bootstrap's normal policy of tying wages to income. This is because Bootstrap felt it was more important to give the women a degree of financial security rather than making them wait until they had enough income. Bootstrap said that this policy did not work because the wages were not high enough to give the women a feeling the business was going well and not low enough to make them face decisions about the future of the business. This, Bootstrap said, created conditions from which other problems stemmed.

Each group at Bootstrap has to make a cash flow forecast as a way of monitoring the business. If there is a major deviation from the forecast, Bootstrap can foreclose on its loan and force a cooperative into liquidation. Spectrum was told by Bootstrap staff on several occasions that it was not reaching its targets. But no time scale was set by which to measure how long the cooperative had "to get things right". It was only when the problems became critical that Bootstrap staff asked Spectrum to meet the directors. But arguably it was already too late. Now, Bootstrap says that cash flow forecasts are prepared with target dates by the groups before the start of the business.

As the cooperative went into decline and motivation was low, the quality of work suffered and Spectrum lost many of its customers. Further problems arose as dissatisfied clients complained to Bootstrap and not to the group. When the complaints were passed on to the cooperative it was "often resented and seen as interference."

Bootstrap also blamed the members' attitude towards book-keeping and business planning. They said that after an initial burst of enthusiasm the member responsible for the accounts never kept them up to date, while the other member refused to do the accounts as she did not like this type of work. Their attitude to business planning was one of "wait and see".

Bootstrap commented that the fact both women were single parents contributed "without a doubt" to their difficulties. They often

had problems attending meetings and particular difficulties when it was necessary to work late to get a job finished or when the children were ill.

The women had argued on a number of occasions that they needed a word processor to increase their turnover. But Bootstrap felt that income had declined because of their change in attitude rather than inadequate machinery. It was only at a later stage, when the cooperative was in deep trouble, that Bootstrap considered the possibility of a loan for a word processor.

The women had argued on a number of occasions that they needed a word processor to increase their turnover. But Bootstrap felt that income had declined because of their change in attitude rather than inadequate machinery. It was only at a later stage, when the cooperative was in deep trouble, that Bootstrap considered the possibility of a loan for a word processor.

The women had argued on a number of occasions that they needed a word processor to increase their turnover. But Bootstrap felt that income had declined because of their change in attitude rather than inadequate machinery. It was only at a later stage, when the cooperative was in deep trouble, that Bootstrap considered the possibility of a loan for a word processor.

The women had argued on a number of occasions that they needed a word processor to increase their turnover. But Bootstrap felt that income had declined because of their change in attitude rather than inadequate machinery. It was only at a later stage, when the cooperative was in deep trouble, that Bootstrap considered the possibility of a loan for a word processor.

The women had argued on a number of occasions that they needed a word processor to increase their turnover. But Bootstrap felt that income had declined because of their change in attitude rather than inadequate machinery. It was only at a later stage, when the cooperative was in deep trouble, that Bootstrap considered the possibility of a loan for a word processor.

PRYFCOPYN TANAT - PONYS, WALES

Started in January 1981, the cooperative produces handspun, woollen garments, sells spinning wheels and offers beginners courses in spinning. The cooperative now has six active members and six outworkers. In 1984 it had a turnover of £4,000. There has been little change since 1981.

SETTING UP THE COOPERATIVE

The cooperative was set up by seven women, who initially agreed to work without pay. This was seen as a loan to the cooperative. They also put in some cash and their own spinning wheels. The local community action group made an interest-free loan of £30 and offered the cooperative moral support and part of its premises. The North Wales Employment Resources and Advice Centre also helped and allowed the women to participate in a craft market. Finally, Clwyd County Council gave them a grant to buy capital equipment under its Rural Development Programme.

The women set up the cooperative because "in a rural area such as ours, the job opportunities for all, but especially for women, are limited." By 1982, the cooperative had grown to 14 members and six outworkers giving a total of 20 employees. The majority were between 30 and 45 years old.

The initial growth in membership did not last and by 1985 only six women remained, all founder members. Most of the women left for personal reasons and the cooperative did not recruit new people.

MANAGEMENT AND DECISION MAKING

At the beginning, all the workers were given the chance to join. Those who decided not to became outworkers. They still had a say in some of the decisions, such as the number of hours worked. Now the cooperative said that it restricts membership to spinners. All the outworkers do knitting or crochet.

The cooperative initially was helped by three male advisors. One of the men wanted to become a manager with his salary paid by the Development Board of Rural Wales. The idea was eventually dropped as the women felt it would be "inappropriate", adding that if they wanted a manager they would have chosen one of the members. "It was not fair to pay one of us to manage the others."

The cooperative's main decisions are taken in monthly meetings which all members attend. Day-to-day decisions are taken by individual members who each have responsibility for a certain aspect of the work. There is also a lot of informal consultation as the group is so small. All the women have other part-time jobs and are not paid for any of the administrative work they do.

CASE STUDY 8

When the cooperative had 14 members meetings were held weekly. One of the women said the meetings became "unmanageable" because they "went on for ever." The cooperative had problems with one of its members "who did not do any work or commit a certain number of hours to the cooperative". Trying to sack her became an ordeal and, since then, the present members are more sceptical about taking on new people. One of the women said that some members' refusal to share all the tasks led to a break down in the cooperative. Now everyone has specific responsibilities and only the chair at the meetings is rotated. They said that early teething problems led to some members having second thoughts about setting up the business as a cooperative but now "we are plodding along hoping to hit the big time."

WAGES, PRICES AND COSTS

The cooperative's income covers all the costs. The women were paid for the voluntary time they put into the cooperative when it started and there are no longer delays in the payment of wages. The small loan has also been repaid.

Apart from wages the cooperative has few other major costs. The fleeces are bought locally and the machinery already owned by the women is still adequate to cope with the present work load.

The cooperative's major difficulty has been to find clients that will buy in bulk. Most of its sales are local and despite some efforts by the women they have been unable to find an outside buyer. The lack of outlets also limits the price they can charge as the local economy is relatively poor.

The women are prepared to go full time at the cooperative if the right buyer turns up. They would not be able to meet an order from big chains and are aiming instead to find "small exclusive boutiques" that are prepared to buy the garments without a sale or return condition. But they said that the cooperative does not have the cash or the time to travel round the country to find buyers. Lack of money also means that the women cannot advertise as before. They do, however, distribute leaflets in tourist offices and the local library to attract clients.

Their main outlet is a small shop in a nearby village that is open during the tourist season. The women said that it would be "unfair" if they put their prices up for tourists. The women take turns to look after the shop and also spin there. They were helped by Clwyd County Council with a £79 grant to buy second-hand shop fittings. The Council also gave them a gas fire for the shop. Some garments are sold at craft exhibitions which the women try to attend during the winter months. They were advised to open a shop in Chester, 50 miles away, but they feel it would have been impossible to run because of the long travelling time.

CASE STUDY 8

The idea of a mail order service never worked out "as we felt that we wouldn't be able to produce in the quantity and variety needed to make up a catalogue."

Prices are calculated on the basis of the cost of the raw materials, wages and a fixed profit margin of 75%. Everybody is paid "for what is spun". There is no holiday pay and the women do not get bonuses or wages for doing the administration. Outworkers are paid per garment calculated by ounce of wool. The cooperative said that the rates paid are good for the area, amounting to £0.60 per ounce for double knit and £1 for fine knit.

The cooperative also earns money from its training course, which it runs two or three times each tourist season. Groups of three or four people are taught to spin in one-day courses costing £12. Some 12 to 14 people are trained a year and the cooperative feels this is an area it can expand. Six spinning wheels are used for the training. Money also comes in from sales of spinning wheels and accessories that the cooperative sells "below retail prices."

ORGANISATION OF WORK

The members are free to choose the number of working hours. Outworkers fix their own hours with the cooperative members. If an order comes in one of the women rings up a spinner and "asks them to get going", this "gives an incentive to work faster." The wool is then taken to an outworker. Most of the work is done at home and sometimes the women work in small groups in each others' houses. The women also spin in the shop when it is open.

The cooperative sees no reason to try and fix hours for everyone although one of the women said that if they had a regular big buyer more rigid working hours might have to be organised. Presently the system is working well with the spinners doing enough to keep all the outworkers busy. Without more orders the cooperative is not thinking of recruiting new people. In the last two years the cooperative has produced and sold 800 garments.

From the start, the cooperative has searched for more flexible work arrangements especially as many of the women have children and all live in scattered, remote rural areas. One woman commented in 1982, "cooperatives allow for flexibility of hours and working arrangements that are generally not thought about or allowed in more orthodox work environments. Most jobs at present have been designed for the working male."

The women have always maintained that they want "to go it alone". Although they have had outside support they now feel more confident about running their business. But as one woman said, "all we need now is a break". Only then will the cooperative consider expanding its membership and output.

THE KNITTERS COOPERATIVE - HACKNEY, LONDON

The cooperative began work in October 1981. It was founded by seven women who wanted to earn money while working at home. The cooperative produced hand and machine knitted garments. But it never really got off the ground. Lack of finance and a resulting loss of enthusiasm by some of the members led to the winding up of the business at the end of 1982.

HISTORICAL AND FINANCIAL BACKGROUND

The founders, five of whom had young children, wanted to set up the cooperative as a way of combining childcare with earning a living. Only one of the women was registered as unemployed before the cooperative was set up. The cooperative aimed at the middle to upper end of the market, i.e., clients who were prepared to pay a fairly high price for something original and of good quality. The women all had experience in knitting, either commercially or for their own families. They owned between them three knitting machines valued at £2,000 and four sewing machines valued at £1,200.

The cooperative received some assistance from Hackney Cooperative Development Agency and got a £1,000 grant from Hackney Council's Economic Development Unit. When last studied, one of the cooperative members said that the grant was "a mere token gesture" which did not "touch upon the real problems." The cooperative financed the rest of its costs with contributions from its members and from friends. They felt that a major need was "banking facilities which accept cooperatives as a valid way of working."

MANAGEMENT, DECISION MAKING, ORGANISATION OF WORK

Running the cooperative was fairly uncomplicated. All the workers were members and most had experience of either living or working in groups. Weekly meetings were held to allocate the work and take decisions. Jobs were rotated. Each woman decided her working hours and kept a personal record sheet. By spring 1982, three women worked full time (30 hours a week) and four part time (10-20 hours a week).

WAGES, PRICES AND COSTS

The cooperative sold almost entirely through direct orders from personal contacts. The women made individual contracts to make garments to order within a specified time. Their customers paid a deposit which covered the cost of the raw materials. Although they were aiming at the middle to upper end of the market, the cooperative still tried to price its goods reasonably "without exploiting ourselves unbearably." This was an additional reason why they did not want to sell mainly through shops which would have increased overheads.

Prices were determined by the cost of raw materials, hours spent on the garment and a small profit margin for the cooperative. The final price took no account of the overheads borne by the women when they worked at home. They also found it difficult to obtain a wide enough range of materials, especially luxury yarns, at cheap prices as yarn merchants have exclusive rights on certain yarns and therefore a monopoly on the prices.

CONCLUSIONS

The cooperative never got off the ground despite the energy of its members. Sales remained low and one of the ex-members said "there was never a consistent work pattern or sales." In her view the cooperative failed because it was under-funded from the beginning. Apart from the £1,000 grant, it had no other financial help. The lack of finance also meant that the cooperative found it difficult to find members who were prepared "to make a commitment before any rewards".

The cooperative realised that it needed its own premises and an arrangement was made to share a shop. An application was made to the Greater London Enterprise Board for a large grant and loan to enable the cooperative to enter into new premises and start producing on a larger scale. The application was to help cover costs for two years. But as people started to realise "they would have to take responsibility for such a large financial commitment", they became frightened and started dropping out. By the time the cooperative finished trading there were only three women left.

Although the cooperative received some outside support, "when it comes to the crunch you are on your own trying to run a business on nothing." Even making applications for money "takes an enormous amount of time" that the cooperative did not have to spare.

One of the women said that in the last five years many people had entered the cooperative movement "without a lot of specific skills but a lot of idealism." She said the Knitters cooperative would have preferred more professional advice preferably from people who had already worked in a cooperative.

Apart from one woman, none of the other cooperative members continued with knitting. One went into teaching, "She had enough of trying to live on low wages" and one got involved in another cooperative. One of the members said that she did not consider their attempts to make the cooperative work "a waste of time" but added she was "disappointed". When the crisis point was reached "many shrug their shoulders and turn away."

She pointed out that it is particularly difficult for manufacturing cooperatives as there is little time or money for promotion or advertising. She said the cooperative calculated it would need £400 a week turnover to cover costs. "If you are one

CASE STUDY 9

week behind in your work it automatically means a £600 debt, then you are stuck," as the money is not there to buy the materials to increase production and catch up. "To keep a manufacturing cooperative going you need at least 10 people producing if you are to cover overheads and production costs."

She criticised "traditional finance" for ignoring cooperatives and said that people start to lose enthusiasm after working "months on end, on low pay. You can't keep working 12 hours a day."

CRESCERE INSIEME - Albano Laziale, Lazio, Italy

Crescere Insieme ran a creche on contract for the commune of Albano Laziale for about one year in 1979/80. The commune has now resumed direct control and the cooperative is inactive. This report is included unaltered because it illustrates many of the arguments and problems arising from cooperative involvement in this sector.

Historical background

The main legislation is the law 1044/71 - a five-year plan for setting up local authority kindergartens and creches with financial assistance from the government. The regions (the highest tier of local government with legislative and planning powers) had to implement this law by producing their own legislation defining the general criteria for building, management and control of creches. The law allows a contribution of Lit 40 million for the construction and Lit 20 million towards the running costs of each creche.

The law has been implemented very slowly. One of the reasons for this was the Stamatii decree which blocked the recruitment of new staff for existing services and limited the recruitment of staff for new services to one third. A later law relaxed the restrictions on staff for new services and allowed full recruitment.

In addition creches were seen as very expensive to set up and run compared with the limited number of places each one can offer. Even if the region tops up the state contribution, the commune (the lowest tier of local government) still has to find a major part of the costs itself.

The national law was implemented in the Lazio region by law 5/73 integrated by L.R. 38/77 providing for additional regional financing to that of government. The regional law is similar to many of the others. The communes or their organizations must exercise control through a committee elected every two years with three representatives from the commune, six from the families, one from the staff and one from trade union organizations. The committee is responsible for planning and supervising the service with particular emphasis on educational content and parent participation.

The 1974 provincial plan allowed for about 25 creches but in 1980 only four or five were operating.

The commune of Albano Laziale started building a creche but in spring 1978 the Stammati decree was passed. At the same time the founding group of the cooperative (all women) was getting organised and the first contracts were made with the commune. The idea of a cooperative running the creche on behalf of the commune aroused fierce political controversy. Although the PCI/PSI/PRI junta eventually came out in favour, there were doubts even in the junta parties about the principle of a cooperative running a public service. This is despite the fact that they regarded the opening of a creche as a priority and had the building but not the staff to run it. Finally they decided there was no choice but to resort to an outside agency and in July 1978 the commune decided to issue an invitation to tender to cooperatives, i.e., non-profit making enterprises, for the running of the creche, with the stipulation that 50% of the members came from the 285 youth unemployment list. (The idea of a tender for a service where quality rather than price is important is also very problematic.) Since it was the only group to have organized itself, Crescere Insieme got the contract but only for one year. Even then the controversy continued although the cooperative had acquired other members who had the right qualifications and had presented a budget which represented a very reasonable cost per child (Lit 160,000). The cooperative started operating the creche in March 1979. Ironically a law was passed soon afterwards allowing the recruitment of the full staff needed for new services.

There was another problem - the financial drawback of having an outside agency run a public service. Government and region financing was only available for creches directly run by the local authorities. The commune, having given the contract to the cooperative, argued that since the cooperative was being run on its behalf and under its supervision it was still a publicly run creche. The regional court of auditors did not agree and the commune was faced with a Lit 9.6 million a month bill. Thus when restrictions on staff recruitment were relaxed the commune felt it had no choice but to resume direct control, especially as political opposition to the cooperative had never ceased. Also the financial burden obliged the commune to ask the families for a means-tested financial contribution.

Setting up and membership

During the contract period, the cooperative had 17 members, 16 working in the creche and a president who participated without

payment outside her working hours. Ten of the members were part of the original promotional group and had been active in the feminist movement. Some of these women - mostly young - had already been in close contact with each other in the campaign to open a consultorio (family clinic). They then decided to start an initiative with both political and employment objectives and when the question of a creche came up it had wide support. "It seemed to be an ideal opportunity to provide jobs for young people and also to participate in the creation of social services for women." They then started contacting other young women on the 285 list with nursery teacher qualifications (which the original group did not have). Although the six members contacted in this way had initially been concerned with finding a job, they were also interested in the idea of a cooperative. The group was drawn together in the months of negotiation with the commune and the new members started to identify strongly with the cooperative. They chose as president a woman who did not want to be employed by the cooperative but who was already in the cooperative movement and had been involved in the group from the start. The local cooperative association gave advice and support.

Organization of work

The cooperative staff total of 16 had six members with specific qualifications. They organized a flexible work schedule which allowed them to function with three fewer staff than normally required. In addition to a regular 40-hour week, the members spent two hours every Saturday dealing with organization and structure.

The president contributed 10 hours a week to administration. The cooperative members and parents met together regularly in assemblies. Their efficiency is shown by the fact that they kept within fixed budget limits and could still pay themselves higher salaries than originally planned (everyone got the same salary).

Both the commune and the parents were satisfied with the quality and organization of the service.

When the commune resumed direct control and recruited its own staff, many of the members became unemployed again. The commune was unable to recruit the group as a whole, despite their success, because of the stipulation that 50% of the staff had to come from the 285 list. Thirteen of the cooperative members had been on the list but as they had been working for the cooperative they were no longer registered.

The events at Albano were followed with great interest in other areas and the introduction of a regional law was proposed allowing cooperatives to enter the sector. However, it was opposed by the majority of the political groups and parties, including the left, since it was feared that the precedent set by Albano would lead to a whole series of such arrangements and thus "expropriate the public function."

ROSA LUXEMBOURG - EDUCATIONAL AND SOCIAL SERVICES COOPERATIVE -
LECCE, ITALY

The cooperative was founded by a group of 26 people in January 1980 and started operating on 10 September the same year. It runs a children's educational centre (creche plus nursery), a family consultancy financed by the Region, and has recently started a service to help children with disabilities. It has 54 members in total, as in 1981, but this figure hides a large turnover in membership. Twelve remain from the original founding group. Turnover stood at Lit 85 million in 1984 (before the start up of the new service).

Setting up and finance

The educational centre, the cooperative's first activity, was set up mainly for political motives to improve child-care and nursery school provisions in the area and create a better structure and quality of service with equal involvement of all concerned, particularly the parents. The women had no outside help in starting up and learnt from experience and "all the mistakes we made." The initial capital came from membership contributions but the idea of having annual contributions, mooted earlier, has been dropped because "the members make enough sacrifices as it is." Additional finance was found at the beginning through a bank credit, personally guaranteed by the members of the Administrative Council. The cooperative now has a permanent credit line negotiated annually. This is essential because the local authorities pay so late. The first premises were lent by one of the members free of charge and all the equipment (tables, blackboards, cushions, etc.) was made by the members. These premises became inadequate after a year and the cooperative has moved to larger (600 m²), better equipped premises. It acquired them by taking over the running of a creche belonging to the local branch of the state tobacco company which was then merged with the cooperative's own educational centre. Some equipment and materials belonging to the former creche were still there, others have been bought by the cooperative or made by the members. The rooms, "rather spartan" when they moved in, were redecorated. The family consultancy is run in different premises.

Activities

The educational centre is almost unique in Italy in offering a unified educational structure for children aged 0-6 years. The Italian school system makes a sharp distinction between creches and nursery schools. The cooperative believes that there should be more contact between children in this age bracket rather than "segregation" by age. The cooperative's experience confirms that children make better progress in this set-up both educationally and in their social development, said the President. However, since the cooperative now receives Regional contributions for the nursery service, a formal distinction has had to be introduced. This has not affected the way the centre is run. For the creche service, the centre has contracts with the comune of Lecce and the tobacco company. When it started, the educational centre operated in the private sector and there are still private users; income is now split 50:50 between public and private. The teachers, who have the usual qualifications for this work, receive additional training for a week and participate in regular sessions on methods and content of teaching, etc. Fourteen women are involved in running the centre.

The family consultancy is a service for women and couples with personal problems and is run with financial aid from the Region. The five members working there specialise in various fields (contraception, psychology, etc.) and work on a consultancy basis. One of the consultants is a man.

The service for children with disabilities started at the end of 1984 when the cooperative got a six-month contract from the comune. The work involves providing special assistance and back-up for these children in schools in Lecce. When the contract expired, there was a change of administration in the town and there has been a delay in negotiating a new contract. But the service should be starting again soon. Twenty members are involved. As in the educational centre, the cooperative organized its own training but no specific qualifications are demanded for this work.

Wages and fees

All the work in the cooperative is now paid, including coordination and preparation of projects, except for participation on the Administrative Council. Payments vary from full-time wages in

the centre and the service for the disabled (though not on an employee basis) to small fees for consultancy. Some members are not working until the new contract for the disabled service starts - luckily the suspension of the service coincided with the summer holidays. Wages are still much lower than equivalent ones paid by the hour at standard rates for their professions - this is higher than the rates paid to other members. The service is free for users and covered by Regional contributions. Fees for the educational centre are higher than average for the private sector because, explained the President, schools in this sector often rely on "black" working or are subsidized by religious bodies.

Costs of maintaining a high standard of care are mounting constantly and for the contract with the comune, the cooperative has to meet the strict standards laid down for the public sector. Although it has managed to expand its services and active membership, the cooperative's finances are on a knife edge because it depends to a large extent on payments from public bodies, notorious in Italy for being late payers. Last year, the cooperative received Regional contributions it was owed for the previous three years.

Cooperative structure and decision-making

As in all cooperatives, the main structures are the General Assembly and the Administrative Council. The Council meets "when it chooses", which is at least once a month. The educational centre has its own management committee made up of working members, parents and a representative from the cooperative as a whole. The integration of parents into the school is considered important. The other two services do not have a similar structure because of the nature of the work - the family advice centre does not have the same continuous relationship with its users and the service for the disabled children is carried out in different schools although "members always work in close coordination with the parents." All three services have a degree of autonomy in decision-making. This autonomy is a result of a shake-up in the cooperative; when last studied there were guarded comments about "differing levels of participation and motivation" and "hierarchial" rather than "cooperative" attitudes betraying conflict in the cooperative. The President admits "it was a bad year" and that these tensions were exacerbated by the cooperative's financial problems. The cooperative also had a large

number of sleeping members. The upshot was the "exclusion" of a large number of members, the drawing up of internal regulations to avoid unnecessary conflicts and greater autonomy for members in running their particular service. The Administrative Council, "still dominated by founding members", is expected to become "more representative of the cooperative in future." Working relationships are now said to be much better.

Future plans

The cooperative has drawn up two major projects. One concerns training for the disabled, for which they have applied to the European Social Fund for a grant, the other, integrated services for various groups of "disadvantaged young people", for which they have applied for funding under a Regional youth law.

Conclusions

The cooperative has firmly established itself as an educational centre and provider of special services for disabled and disadvantaged children in the area. "We are the reference point for our sector." Constant efforts are made to improve teaching and services through seminars and refresher sessions. If applications for two major training projects get the go-ahead, the cooperative's horizons will expand, the constant theme being non-segregated structures for children and young people with disabilities and greater involvement of families. The cooperative's financial situation is still fragile, however, and wages are lower than they would like.

CASE STUDY 12

COOPERATIVE BUZZI, MILAN, ITALY

This cooperative was set up in 1977 in the Hospital V. Buzzi in Milan. The initiative to set up a creche came from 27 hospital workers in response to a greatly felt need.

By 1982, Buzzi had 111 members including 65 women (many of them parents). Six women were employed to run the creche. The cooperative had an arrangement with the Milan comune to provide 18 subsidised places to outside users. Buzzi was included in the previous study and no up-date information is available.

SETTING UP AND FINANCE

The idea of setting up a creche in the hospital came from trade union representatives who sent round an internal questionnaire and held meetings to see if there was support for the initiative. More than 300 women worked in the hospital in one of the areas of Milan with the poorest level of child-care provision. In addition, the opening hours of public nurseries were too limited for those on shift duty.

This was an unusual move. There are not many company creches in the province because the unions had always felt that the correct line was to push for public provision. However, as no creche was planned in the near future, they decided to press ahead. They also contacted the consiglio di zona (a kind of district committee) to get public support. Despite opposition from some consiglio members - it was feared that a precedent would be set which would then be exploited by private profit-making initiatives - the consiglio was represented on the cooperative. To organise the service properly and to lower costs the group approached the hospital administration for aid. They were unable to obtain funds from the regional hospital authority because of severe financial restrictions but the hospital itself gave money from a donation it had received.

The hospital agreed to provide the cooperative with premises free of charge, subsidised meals from the central kitchen and an

CASE STUDY 12

annual grant of Lit 5 million. Later the hospital provided a free medical service.

COSTS AND FEES Although the hospital's contribution represented a tremendous saving in costs, the cooperative was still forced to demand quite substantial fees from parents at the beginning.

There was a slight discrimination between hospital and non-hospital parents. The fees were scaled according to income with a maximum limit but were still much lower than in the private sector. When the arrangement with the comune was made to provide outside places, the cooperative was able to introduce a flat rate equivalent to the comune's. The monthly cost to the comune compared favourably with the cost per child in public creches without taking into account the fact that the hospital creche opened for longer hours.

COOPERATIVE STRUCTURE In addition to the normal cooperative structure (administrative council, general assembly, etc.) there is a management committee. This is organised on the lines of the committees which the regional law requires in local authority schools - representation from the teaching staff, parents, the consiglio di zona and the unions. There are also three representatives from the administrative council and one from the hospital council.

COOPERATIVE STRUCTURE

The founding members had hoped that the management committee together with the teachers would gradually take over much of the administration but this had not happened. The founding members took the major decisions while working members, the teachers, did not see the cooperative as their concern, but rather as their employer.

ORGANISATION OF WORK The cooperative employed six women to run the creche. They were all trained for this work and for two of them it was their first job. The women were all unemployed before working in the cooperative.

ORGANISATION OF WORK

CASE STUDY 12

The work is organised on a rota so that the more unsocial hours are shared out. They were also expected to do a lot of the cleaning and tidying up in the school although a cleaner was later taken on to do some of the heavier work. The teachers felt they should not have to do these more "menial" tasks.

The creche staff were not involved in setting up the cooperative. They became members because it was a condition for the job - some were unhappy about this being "forced" on them.

CONCLUSIONS

The cooperative members and parents were all satisfied with the educational standards set by the cooperative and demand for places was high.

The Milan comune had not planned to set up their own creche in the area for another five years but found itself faced with increasing demand due to demographic changes. It was able to ease this pressure by subsidising a certain number of places in the creche for families in the area, and at a reasonable cost to itself. At the same time, through the involvement of the consiglio di zona, the unions, the parents and the hospital board, it was assured that legal and educational requirements were respected and a certain public control maintained.

The cooperative's main problem was the gap between the "benevolent" members and the working ones. The women workers did not join the cooperative with any self-management ambitions and regarded the demands on their time and energy over and above a strict definition of their "job", as a burden.

lines, equivalent to the... 10 million. The group... has recently moved from... important since many...

Market

Their initial... founding members... formed mainly of... much to be eligible... to pay for full... very expensive. The... cases of urgent need...

CADIAI - Home help cooperative - Bologna/Italy

The cooperative started as an association in 1973 when women already working as home helps decided to get together to improve their conditions. This kind of work is much more varied than just "home help": it can range from baby-sitting to looking after children and physically or mentally disabled people, care of the elderly and more specialized nursing work. Typically such workers (almost always women) work in precarious conditions, generally in the private sector. CADIAI set itself up as an organized reference point for the whole sector with the aim of promoting the status of these workers, defining their professional role and ensuring its members a regular income with paid social security contributions.

CADIAI was formally set up as a cooperative in September 1974. There were 27 founding members and in the early years there was a membership high of 273, many of whom, however, did not work or worked only occasionally for the cooperative. There are now about 100 members, all of whom work full time for CADIAI. The cooperative has abandoned one-off jobs such as baby-sitting and concentrates on more continuous specialist work, most of which is for the local authorities.

Registered capital has risen from Lit 4,350,000 in 1979/80 to some Lit 100 million.

Setting up and finance

The women had the support of the regional cooperative association and were given material help by a big cleaners' cooperative in the form of administrative advice, a loan of premises and a secretarial service. This help was important for the cooperative's success as the founding members had few financial resources themselves. Thanks to the weight of the Bolognese cooperative movement they were able to obtain three bank credit lines, equivalent at the time to about a month's outgoings - Lit 30 million. The cooperative is now in good financial health and has recently moved into more central premises, the location being important since many members rely on public transport.

Market

Their initial market comprised the network of contacts that the founding members had built up. This was exclusively private, formed mainly of medium to high-income families who earned too much to be eligible for local authority services but not enough to pay for full private care (eg. for aging parents), which is very expensive. The local authorities' services are directed at cases of urgent need and deprivation. There are also growing

numbers of old people who do not necessarily need institutional care but require a lot of assistance. Thus a "half-way" solution was required which CADIAl could provide. However, the importance of this market for the cooperative has declined over the years and now represents only about 10% of the whole.

The cooperative also started services in two other areas: for the local authorities and supplementary care for long-stay or convalescent foreign patients in private clinics (mainly for the Libyan Embassy).

Its strategy to expand and acquire clients focused on three main areas:

- acquiring new members with experience (and contacts);
- proper publicity even with a minimal budget;
- continual pressure on the local authorities for recognition, at least politically, of their role. Members were active from the beginning on the local socio-health public bodies. The cooperative was convinced that it could play an important role in supplementing the local authorities' services.

Local authorities

The pressure on the local authorities was necessary because the cooperative ran up against an almost totalitarian concept of the authorities' role, particularly strong in the province of Bologna because of the high number of services provided. On the other hand, the cooperative could not expand much geographically - transport costs would have made fees too high.

The cooperative initially managed to conclude contracts with many of the smaller communes in the province and eventually with the commune of Bologna itself. Bologna, which already had a relatively good record of providing social services, initially had reservations about cooperative intervention in this sector. The smaller communes had fewer resources and the financial crisis of recent years had made them more "pragmatic". (In addition, the Stamatii decree caught the cooperatives by surprise).

In 1979/80, the cooperative got 13% of its work from the local authorities and nine of the cooperative members worked full time for four of the smaller communes. In Bologna, they started a service accompanying handicapped children to school in collaboration with another cooperative which provided the

vehicles. Members worked with public health bodies on the educational integration of spastics, while others, who had followed special courses, ran a re-education centre for the severely mentally disabled. Now contracts with the local authorities account for 90% of the cooperative's work, about half in Bologna itself and half in the province, involving work with the aged, disabled people and drug addicts.

Initially, the advantages for the local authorities were that they could buy in exactly the number of hours they needed, get staff that was already trained and obtain this at a lower unit cost. But the difference in cost was already being phased out by CADIAI when last studied and this process is now complete. "What we offer is a professional efficient service - our services are better."

Libyan Embassy

In the early years, this link was very important for the cooperative. It provided supplementary care in private clinics for Libyan citizens sent abroad for specialist treatment. Bologna is one of the main reception centres in Italy. At one point 44% of the cooperative's clients were Libyan but the link has now been severed. The Libyan government did not prove to be a reliable client and payments were often made late - or not at all. "We'd sign a contract with an Embassy official only to find six months later when we demanded to be paid, that he'd been declared an enemy of the revolution or something, and the government disclaimed any responsibility." The cooperative also decided that this kind of work in private clinics did not accord with the cooperative's "image."

At the beginning the cooperative carried out a wide variety of services, even "one-off" jobs to ensure work. But the policy to concentrate on more consistent, long-term work, already decided on when the cooperative was last studied, has now been fully implemented.

Membership

The cooperative started with a nucleus of mainly middle-aged women and then, as demand grew, took on many young women, often on a part-time basis and without much experience (although it preferred some experience even if it was gained helping in the family). In this way it acquired a large number of members who were not working for the cooperative on a regular basis. This situation has now been reversed and non-active members have been dropped. The average age of members has dropped steadily as the

members of the founding group reached retirement age and young recruits were taken on. Men have always played a peripheral role and at present number four or five. The management of the cooperative has always been in the hands of women.

This sector is almost exclusively dominated by women because "caring" is traditionally regarded as a female role - by the women themselves, who have de facto training in the family as wives, mothers and daughters, and by the users, especially the elderly, who prefer to have women around them. In the private sector the work is almost always "in the black", badly paid and without social security. It has no professional status and no career structure, also because there are no schools offering training. The cooperative has never had a policy of employing women only but very few men are drawn to this work - for the above reasons - and the few who enter the cooperative do not stay long.

Recruitment

During its initial expansion the cooperative was in danger of being used as an agency by those wanting part-time, occasional or holiday jobs. This led to problems because of: increased administration (and consequently costs); a high annual turnover of staff; a waste of the costs of training, which had to be carried out anyway to keep up the standard of service and maintain the cooperative's reputation.

A new policy was implemented to overcome these problems aiming to:

- try and keep on as members only those prepared to work full time (at least 36 hours a week);
- make this a criterion for new members;
- favour as new members those who wanted to work for the cooperative on a long-term basis;
- look for new members with previous experience.

This policy has been successful. The only problem is that it is still difficult to recruit people with qualifications or experience. The cooperative therefore has to carry out its own training.

Training

Owing to the lack of any formal outside training, the cooperative set up its own annual training course, lasting five months. The course, which was part funded by the region, was obligatory for all those who wanted to become members. There were theory courses in the evenings covering sociology, paediatrics, child psychology, geriatrics and dietetics with practical training in local authority creches and a geriatric hospital. The course was not held for a couple of years when, in 1980, the region decided to end its financial contribution. Training has now been restarted, despite the lack of financial support. The training the cooperative offers for care of the elderly is now an officially recognised qualification. This is not the case in other fields because there are no clear occupational profiles to use as a criterion. The cooperative wants to see the establishment of proper professional standards and qualifications in the sector. The cooperative is also running a course on drug dependence financed by the European Social Fund.

Wages and costs

The cooperative chose to work on an employee basis with all its possible implications vis-a-vis contributions and regulations. However, there was a problem in that there was no recognized category of work or contract for home helpers outside the public sector. This had to be negotiated and in 1976 an agreement was reached with the labour inspectorate, trade unions and insurance institutions on a category for such workers and the basic salary on which to tax contributions. It was followed by a ministerial decree recognizing a new category of workers in the province of Bologna - home helps.

Structuring wages and fees was a thorny problem in the early years. The cooperative's fees were often higher than those for private sector businesses, which could charge less because they did not pay contributions and had no administrative overheads. There were a wide variety of working conditions, different types of users, nightwork, replacement of workers on holiday, etc. to be taken into consideration. This, coupled with initial rapid expansion, involving many people working odd hours, led to a heavy and costly administration. As a result, the cooperative had a loss in 1977, forcing it to raise its fees and freeze wages. This action got it out of the red and enabled it to put some money into the reserves and raise wages the following year. It also introduced a policy of more full time work concentrating on larger "blocks" of work mentioned earlier. A block increase in

hours entails a lower increase in administrative costs. At the end of 1979 it restructured fees, grouping them so as to ensure a minimum hourly wage. The wages and working conditions offered by the cooperative are now "exactly the same" as those of the local authorities. As a result the cooperative's services do not come cheap and it also has competition from other cooperatives set up following its example. Until recently these cooperatives were cheaper because they were "weaker internally." CADIAI believes that the Lega and the other cooperative associations should take action to ensure similar wages and standards in the sector. Monthly outgoings total about Lit 170 million.

Structure

The cooperative has a nine-member administrative council and a general assembly which meets every three months. Five members, including the president, do day-to-day administration and coordination. To involve the other members who work individually or in small groups, often in the surrounding province, group assemblies have been set up in the workplace or by sector. This enables the workers to discuss problems and serves as a link between them and the cooperative as a whole. In addition, there are three committees working in parallel to the council: administration and finance; staff (one administrator responsible for organization of work flanked by an educationalist and a social worker); commercial policy and marketing. The council is well attended and there is about 50% participation in the general assemblies. Attendance rates are seen as quite high compared with a lot of other cooperatives considering that many members live in the province and have to travel a long way. The administration is felt to be running smoothly.

Strategy and prospects

CADIAI lays constant stress on its professionalism - at any hour of the day or night. This is very important in the private sector because of its relatively high fees. Contracts with the local authorities have multiplied and they now constitute the bulk of CADIAI's market. This is expected to continue. Relations with the various communes and public health bodies are good. The trade unions were initially suspicious of the cooperative and while these suspicions have not disappeared, relations have improved: "with the number of cooperatives now, it's in their interest." CADIAI had hoped to see its service develop as part of a network of support structures (canteens, day hospitals, rehabilitation centres, protected housing for the elderly and the handicapped, etc.), but while its work with the local authorities has increased considerably, the squeeze on public spending means that there has been no real expansion for the last two years. In addition, a regional law has been passed promoting the role of voluntary organisations in this sector.

The cooperative has no plans to increase its members in the near future, the emphasis is now on diversifying and improving its services. Next year, for example, there will be new services for the elderly, a field where the cooperative is specialised. The cooperative is already running protected houses and there are plans for day centres.

CADIAI celebrated its tenth anniversary last year and its achievements have been quite remarkable. It has already made substantial progress in improving the working conditions, wages and status of its members, not to mention creating a new category of workers. Members now have the same pay and conditions as workers in the public sector. In the last study it was commented: "the local authorities are the main providers of social services and the role the cooperative can play ultimately depends on decisions taken by them. The demand for services is increasing, especially as many women are not able or willing to carry out the family's traditional role. As public services do not yet meet these needs, the only alternatives are in the private sector or voluntary/charitable efforts. It may be argued that a cooperative can offer a valid professional solution under local authority control and supervision (a point which must be stressed) which is less expensive than direct local authority provision and less centralized and bureaucratic. It is a question which must be studied further." The cooperative undoubtedly has proved that it can provide a professional service, indeed, its efficiency is the strong point rather than cheapness, and it has stable working relationships with local authorities. There are now a number of competing cooperatives without, in the opinion of CADIAI's president, there having been adequate organisation of the sector by the cooperative associations. This problem remains unresolved.

AGORA - BOLOGNA, Italy

Medical cooperative (surgery and medical information)

Agora was set up in February 1980 by a group of 10 women who were doctors or medical students, and started operating in September of that year. Of the initial group, seven worked in the cooperative, five of whom were fully active, while the others were still students. There are now 14 members, of whom nine are active plus a non-member secretary and four outside collaborators. The registered capital has risen from Lit 4 million to Lit 5.2 million as a result of the expansion in membership.

Setting up and finance

The women set up the cooperative because they wanted to offer a service to women as women and create a different kind of doctor/patient relationship. They felt that to work in a traditional hospital would mean having to conform to a male-dominated structure and service, which they were not prepared to do. They also described the medical service in Italy as being in a shambles, and in this respect their opinion has not changed. Having established the cooperative, the emphasis is now more on building it up and gaining recognition from public bodies. The founder members had participated in feminist medical collectives and from this experience grew the desire to organise themselves as women doctors. Their patients are mostly women and while initially they were young (15-30) they now find that an increasing number of older women are coming. The initial capital was put up by the women themselves without any loan or subsidy.

Expansion

The cooperative is functioning well and has gained a good reputation. It started with basic medical and gynaecological equipment worth about Lit 8 million in premises comprising two surgeries, a waiting room, office, bathroom, toilet and hall. The women have been able to invest in more equipment and instruments such as a microscope and a diatermocoagulator thanks to a grant obtained under legislation in Emilia Romagna (regional law 33) authorizing financial aid for investments by cooperatives where 60% of their membership is under the age of 29. The grant can be applied for either to cover past investments or for future plans. The cooperative decided to finance two years retrospectively and three years ahead, obtaining Lit 20 million and Lit 15 million for the two periods. This year (1985) is the last year covered by

the grant. The money was paid on presentation of the invoices and covered 60% of each purchase. When necessary the members have advanced the initial purchase money. They are now about to move into new, bigger and more expensive premises for which they are also buying more equipment (sonicaid, computer, videorecorder, office materials, etc.). This is described as "a big step forward - and also a risk."

Wages and costs

The women are all self employed ("liberi professionisti") and the charges are calculated on the basis of the lowest fees laid down by the Ordine dei Medici (medical association), taking into account real costs. They are obviously not as cheap as public services but are cheaper than private practitioners and reckon their fees are more or less the same as those of similar groups. They are, however, the only women's medical cooperative in the area. The patient's bill is made out by the individual doctor since there is an old law in Italy, never repealed, prohibiting the formation of cooperatives by members of the liberal professions. To get around this law, the cooperative is in fact legally constituted as a service to doctors rather than as a doctors' cooperative. When the cooperative first opened, rent and other overheads stood at about Lit 1 million and have now risen to Lit 3 million. The rent of the new premises will be much more expensive, costing Lit 1.6 million when the women first move in, rising to Lit 1.9 million in the third year. To cover the cost of moving (plus the new equipment mentioned above) they are taking out a bank loan on which they will have to pay the normal rate of interest.

Management and decision making

The cooperative has an administrative council and a general assembly but, given the small numbers, the structure is flexible and the bulk of the decision making is done by the active members at meetings held about every two weeks. Most of their problems were and are caused still by their lack of experience in legal and fiscal matters. The accounts and auditing are carried out by the Lega and this service is regarded as good. But the Lega's organisation of the special services sector was criticised as inadequate: "Until recently all services were lumped together under one official - transport, porters, social services, the lot. There is now a separate social/medical sector but Lega is still not doing very much for this sector." The administrative load is now lighter with a secretary and a full-time administrator but the women have not abandoned their original idea of paying a set fee to members for participation in meetings and other non-medical work such as the preparation of applications and projects. They still hope to implement this.

Organisation of the work

There are nine working members: three gynaecologists, one general practitioner, two dietiticians, one endocrinologist, one breast specialist, one psychologist and one administrator. In addition, there are four outside collaborators, two of whom are men - a massagist, a mesotherapist, a neurologist and a specialist in the problems of ageing. There are two male collaborators simply because they were friends who offered their services "but it is not proposed that they become members." The consulting hours are organized by common agreement and there are no fixed number of hours. At the beginning the women tried to rotate some of the general work among themselves but found it was a mistake to be too flexible and have no specific roles. The policy now is that people take responsibility for specific tasks and assignments. Their earlier problem of trying to treat working relationships like relationships between friends and finding that this did not work has not been resolved. The present group of nine "has developed its own way of doing things - there's a certain esprit de corps" and the new members will have problems fitting in. "But at least we have a psychologist!"

As doctors they find it an advantage to work in a group and exchange experiences and ideas.

Training

All the medical practitioners are graduates in medicine. The administrator is a linguist by training who started studying medicine and then "reconverted" to administration. They also organise internal meetings and individual members attend external courses and seminars on their own initiative.

The cooperative itself also carries out training. From the outset it has conducted courses on women's health for the trade union evening classes. The women also have had contracts with local public health bodies (usl) to conduct pre-natal classes, part of the contract being to train the usl's own workers. They would have liked to develop this part of their work but they have not been able to secure any new contracts, one of the reasons being cuts in public spending.

COOPERATIVA REGISTRAZIONE ELABORAZIONE AREZZO (CREA) - data processing cooperative - Arezzo, Italy

CREA was set up in April 1980 by 54 people, mostly women (average age 29), who had been working in the sector for nine years. In 1981 there were 29 working members. There are now 22, of whom 19 are founders.

Historical background

The cooperative was set up when the firm for which the founding group was working was closed down. There were 60 employees in the old firm and 54 of them (49 women and five men) decided to start a cooperative. The initial period was difficult. Although the cooperative largely succeeded in keeping the firm's former clients, it had problems in getting access to finance and in gaining credibility. Initial political support never materialised in the form of help in getting finance or contracts, the cooperative claimed. During this period some of the founder members left because of the problems or because they were offered more secure jobs elsewhere. Since 1982 other women have left but for personal reasons, not as a result of problems within the cooperative. There are now 22 members. There are no plans to expand beyond this number at present since it is felt to be "optimal" for the cooperative's present volume of business. Most of the women are married with children.

Setting up and finance

Initial capital was found through members' contributions. The business required expensive equipment and most of it was bought initially from the receivership of the old firm. The cooperative had great difficulty in obtaining bank credit, which took two years to get, owing to problems of credibility and doubts (shared by the Lega) about the viability of the reconversion. The cooperative's financial situation has now stabilized; it has an annual credit line at the bank and has leased new equipment.

Market and contracts

The founders were hopeful about the cooperative's prospects in view of the expansion of the informatics sector and their previous experience in the field. They largely succeeded in keeping the old firm's clients but problems of credibility arose when looking for new clients, both as a cooperative and especially as a cooperative of mostly women. All market analyses and costing was done by the members although they would have

liked more technical advice from the Lega, which they did not receive. Marketing advice would also have been useful, they felt. Initially, their prices were lower than average to win a place on the market but they are now comparable. Their main contract is, and always has been, with the "Consorzio Nazionale Tra Gli Esattori Delle Imposte Dirette (National Consortium of Income Tax Collectors) which accounts for a large proportion of their work.

Costs and wages

The initial volume of work was insufficient to cover costs but this improved after one year. The cooperative kept the same grades and wage scales as the old firm and wages vary accordingly. They are the same as those normally paid in the sector under the national contract. Turnover in 1984 amounted to Lit 569 million.

Working arrangements

All the workers are salaried employees working a 37-hour week. There is no job rotation or flexitime. However, everyone "helps out" if the need arises. Overtime can be recovered later. There are no child-care provisions.

Structure and management

As in many reconversions, the cooperative has kept a fairly hierarchical structure.

There is a seven-member administrative council, which meets once a month, and a general assembly. Day-to-day decisions are made by the president and the departmental heads, the chief accountant and the work coordinator. It is interesting to note that while only five out of the 54 founders were men, it was they who took command initially. The first president and vice-president were both men. The president was one of the first to leave and when a new council was elected, both posts were taken by women. This, members said, led to an improvement in the structure and working of the cooperative. However, the burden of the administration falls on the shoulders of the president and two departmental heads because most of the women are unwilling to take on extra responsibilities outside their normal work. As a result it is not easy to get people to join the administrative council.

Training

The members had been working in this field for nine years and so continued in jobs for which they had been trained. In 1982 all the women participated in a European Social Fund-backed training course for operators, programmers and analysts. The content of the course was described as good but the outcome of the training has been disappointing. Although the women had a chance to learn new skills, this has not been reflected sufficiently in the cooperative. The women want to work a fixed number of hours and then go home, said the president. "They don't have the time to develop new programmes." Indeed, it was mentioned at the time of the last study that the women would have problems in following the course itself in addition to working full time and looking after their families.

Conclusions

In 1981, after a difficult start and the departure of some of the founding members, the cooperative seemed to be finding its feet. They felt their start-up would have been easier if it had been a question of saving the jobs of "male breadwinners." The cooperative is now "ticking over" without any immediate problems but is unlikely to expand or branch into new fields because of the problems women have of putting in extra time over and above a normal working day.

CTI "LILITH" (Cooperativa Traduttrici/Interpreti) Srl - Naples/
Italy

Translators and Interpreters Cooperative

Lilith was set up in July 1980 by 10 women who were graduates of or students at Naples University faculty of modern languages. Not finding adequately rewarded work in their field, they decided to set up on their own initiative. They offer a translation, interpreting and language teaching service. There are now nine members (one of the original group dropped out). Registered capital is Lit 110,000.

Setting up and finance

The women were all trained in modern languages and decided to set up a cooperative not only to get better wages and working conditions but also to improve the status and training of women linguists in the area. Graduate unemployment in Italy is high, particularly in Naples. There are few jobs in languages and competition is fierce. Many women are forced to take underqualified jobs in offices, often in the black and badly paid. Lilith's founders were strongly supported by the women's bureau of the national Lega and the Unione Donne Italiane (UDI). UDI gave practical help in the form of premises at a reasonable rent. This assistance was vital since rents in Naples, already high, rocketed after the earthquake. These premises were not really adequate, however. The women have now rented more suitable premises and, by a stroke of luck, not too expensive. The members raised the initial capital themselves and have never received any outside funding apart from an ESF grant for training.

Marketing strategy

The women had no expert advice on this and relied on their personal experience. Their prices have always been slightly below the standard rates because there is a lot of competition from freelancers who often undercharge. One of their original plans to set up a conference centre has been shelved because they see no likelihood of obtaining the necessary funds to invest nor is the cooperative properly equipped to do it. The women publicise through leaflets and an advertising box in the telephone directory, but have not expanded their clientele greatly. A new activity being started is language teaching for private firms.

Earnings and costs

The members work on a freelance basis, receiving a 70% cut on the jobs done. Overheads now total Lit 600,000 a month compared with Lit 300,000 immediately after starting up. Running costs were covered after one year. The women sometimes have cash-flow

problems because of late payments. They have typewriters and equipment worth about Lit 3 million, the same situation as before. This is woefully inadequate but there is no money to invest in better typewriters, a photocopier, specialist dictionaries, etc. They still do not have equipment for simultaneous interpretation.

Membership

The women are aged between 25 and 30. Five were registered as unemployed before the cooperative was set up and for the majority it was their first job. Most have now obtained jobs in schools or offices because of the small earnings from the cooperative, and supplement their income with the business.

Cooperative structure

While the administrative council is responsible for general policy making, the day-to-day running and coordination of the cooperative is carried out by one of the members. The books are kept by the Lega. The coordinator is paid for her work sporadically "if there's any money left over."

Organisation of work

Members work on a freelance basis, usually at home. There are four or five outside collaborators who take on work in languages not known by the cooperative members. Work in the cooperative is more or less a secondary activity for the women since most also have jobs outside.

Training

All the members are graduates in modern languages. They participated in an ESF-funded course in interpretation, which, however, did not work out as successfully as they hoped. They had applied for funding for a year long course but were granted only enough for three months, "not at all sufficient."

Conclusions

The cooperative has not been able to expand as the women initially hoped. It is caught in a vicious circle since it cannot develop its work or improve the quality of the service without further investment. The cooperative is not generating enough revenue to finance these investments itself. They cannot afford, or put up the necessary guarantees, for bank loans which carry a high rate of interest. The only likely expansion is in language teaching for private firms.

LA PANOLE - CRAFTS COOPERATIVE - ARLEGNA (UDINE), ITALY

La Panole was set up in November 1978 to produce traditional craft products of the region such as corn dollies out of dried maize leaves. It had 15 members, none of whom had previous experience of this work. It ceased production towards the end of 1984 and in September 1985 the General Assembly wound up the cooperative.

Setting up and finance

The women were all victims of the Udine earthquake and had had to move into temporary housing, often inadequate and overcrowded. The cooperative was set up not only for economic reasons but also as a way of escaping from this depressing situation and lifting their morale. They decided to make these products because they were interested in maintaining the tradition of local crafts. They also knew of other craft cooperatives operating in a consortium and this gave them encouragement to start. The Region promotes this sector and gave financial aid and training through the consortium.

Marketing

The cooperative was a member of a consortium of local craft cooperatives which handled the promotion and marketing of the products. The problem for all the cooperatives in the consortium was that these products were not commanding sufficiently high prices to pay worthwhile wages. The women considered moving into more profitable areas such as knitting or dress-making but that would have required financial investments they could not afford.

Earnings and cost

Earnings were low - about Lit 2-3,000 an hour in 1981 - whereas a Lega representative estimated that they should have been earning about Lit 5-6,000 an hour to have a reasonable return on the time and skill demanded. The premises were donated and overheads in 1981 totalled Lit 250,000 a month. The cooperative had tools and equipment worth about Lit 1 million.

Membership

The members were all women of varying ages. Three had been registered as unemployed and none of them had ever had paid work outside the home. Most were married with children.

Structure and decision-making

The cooperative has a formally constituted Administrative Council and General Assembly but since the members saw each other practically every day, the administration and decision-making were carried out informally in working hours. Administration was made easier by the fact that the consortium handled all the marketing and distribution.

Organization of work

The working arrangements were elastic and informal and this was the main advantage of working in a cooperative for the women. Working hours could be tailored to individual requirements and some work done at home if need be. At the same time they enjoyed the social contact of working with other women. Each woman had her own batch of work to do and general tasks such as cleaning and colouring were done on a rota system (groups of three women rotating every two weeks). This functioned well although there were some problems at the beginning "because for some members the meaning of the word 'cooperative' is still not clear." The cooperative worked independently but when there was a rush of orders, they asked for help from other cooperatives in the consortium.

Decision to wind up the cooperative

The women decided reluctantly a year ago that it was not worth continuing with the cooperative. It was not possible to obtain a worthwhile price for these products, a problem common to all the cooperatives in the consortium. This led to closure of the consortium two years ago. La Panole struggled on for another year but the running costs of the cooperative (some Lit 5 million a year) compared to earnings of some Lit 200,000 a month meant that the cooperative was barely keeping its head above water. And the situation was getting worse rather than better.

There are Regional aids for the artisan sector but "there are so many rules and regulations that it was out of the question, for example, to qualify we would have had to pay social security contributions for each of the members which would have come to Lit 250,000 each." The women did not have money to invest in the cooperative since their houses are being rebuilt and any spare money "goes in concrete and furniture". The last General Assembly was held last month to wind up the cooperative. "It was more like a funeral, it had meant a lot to us to get together after the earthquake, it gave us a moral boost."

Other craft cooperatives in the area have had to close, one has converted to making ties, another group of women in a neighbouring village are still working - "I don't know how they keep going."

NADIA - KNITWEAR COOPERATIVE - SOLFAGNANO (PERUGIA), ITALY

NADIA manufactures knitwear under exclusive contract for a big Perugia knitwear firm producing for the Ginocchietti label. It was set up in 1973 by nine women and now has 34 members plus one employee. Seven apprentices are about to become members. Turnover in 1984 stood at Lit 435,794,000.

Setting up and financing

NADIA was founded in 1973 and started operating a year later. In 1980 the cooperative in its present form only really came into being when it joined forces with other groups of women in the area already working collectively and moved into its present premises provided by the comune and the province. Many of the women knew each other and had worked together. The name NADIA was kept for the bigger group because it was the longest standing cooperative. All the women had previously been homeworkers and setting up the cooperative was an attempt to escape from this precarious, underpaid work. Homeworking is very widespread in this region and cooperatives (there are a number in the area) are very important in the struggle to create secure, declared jobs. The women's initiative therefore received a great deal of political support. Their cooperative association, the Lega, was promoting this sector and actively backed the cooperative. The initial capital was gathered through members' contributions and the machinery the women already had at home. With Lega support, further finance was raised in the form of a bank loan obtained at a preferential rate for the artisan sector (the term 'artisan' covers not only crafts but a range of small and medium-sized businesses). The big problem was finding premises and it was only after seven years that they obtained the present newly-built factory offered to them by the local authorities at a nominal rent. The cooperative is the first tenant.

Market

All the women obviously had experience of the work and contacts with local firms. But none had any business experience or even experience of working for a company. The Lega gave some help in marketing but the early years were very hard and the women were clearing only Lit 30-40,000 a month, which, even ten years ago,

was very little. The women persevered, sub-contracting for various firms and the situation improved when they acquired proper premises. After working for a number of firms they opted for an exclusive contract with the Perugia company a few years ago since it was the company which gave the best rates. This arrangement suits the cooperative at present since it does not have the design and marketing skills to start up its own lines and the company offers a degree of security in return for high-quality work.

Wages and costs

The women started up the cooperative with their own machines and without premises and covered their costs from the outset, although earnings are very low. For the past five years, they have paid a purely nominal rent for their local authority-owned premises and although the amount of rent will be reviewed in 1986 and probably linked to turnover, it will remain very low. The cooperative has bought some new machines over the years but any specialized machines required for a particular job are supplied by the company as and when needed on a loan-back arrangement. Wages have gradually improved over the years but reached "satisfactory" levels only two years ago. Net take home pay now stands at about Lit 800,000 a month, slightly below the average for the sector, but can vary according to the volume of work. The cooperative has a policy of making sure that all other costs are covered before paying out the wages. "The bills and social insurance contributions always come first, then the wages. Unfortunately, while the wages sometimes vary the contributions we have to pay never do."

Decision-making and organization of work

Day-to-day administration is handled by the office worker, and if need be, the President. They pay a monthly fee (Lit 250,000) for Lega's services but do not need to call on them often. There is a five-member Administrative Council but in practice, whenever there is a major decision to be taken concerning, say, wages or an order, a General Assembly of all the members is called, usually in working hours. If a meeting is called, the women "knock off" an hour early. If there is work to catch up on, they make up the time later working through a break.

"We meet in the evenings only when we really have to because most of us women are married with families to look after." They work a fixed eight-hour day but within this framework working arrangements are as flexible as possible. The good relationships within the cooperative are strongly emphasized: "there is a very good feeling within the cooperative and a sense of solidarity, for example, some of the women are getting quite old now and cannot work as fast as some of the others but no one makes remarks or tries to put pressure on them to leave. There is no absenteeism and the women have to be really ill to stay off work."

Training

All the women had extensive experience as homeworkers before setting up the cooperative and were able to produce good quality work. Many have been able to improve their skills thanks to courses run within the cooperative and paid for by the local authority. For example, in 1983, some of the women had training in the special cutting techniques needed for modern knitwear styles.

Membership

There has been no turnover in membership and all the founders still work in the cooperative. The one non-member employee explained that in her case, "I was just taken on without being a member and it's just stayed that way. I could become a member but it doesn't make any difference." There is a fair spread of ages and some members are getting close to retirement age. This was one of the few cooperatives to mention age as an important consideration "as it affects productivity." Seven girl apprentices were taken on through the employment office in 1984 and their contract came to an end in September 1985. They were asked if they wanted to continue with the cooperative and become members. "We explained to them the history of the cooperative and the sacrifices we made building it up so they could understand what the spirit of a cooperative is. We also made it clear that it's not like working for a normal firm where you can expect to be paid every increase in the index. We pay ourselves what we can." All have decided to stay on but two cannot become members yet because they are not yet eighteen.

Future plans

The Lega is planning to set up a consortium of knitwear, clothing and leatherwear cooperatives in Umbria so that the cooperatives can market their own lines. Talks are currently being held with the cooperatives, including NADIA, but this is a long-term project and will not get off the ground immediately.

CASE STUDY 19

LES TRAVAEELLES SARL - PARIS, FRANCE

Set up in December 1976 as a limited company, Travaeelles does photostetting and mounts dummy copies of books. Although registered as a company, it is run as a collective. In 1985, the original owner of Travaeelles died and the business has now changed hands.

SETTING UP THE BUSINESS

Four women decided to start Travaeelles to create jobs for themselves, get more job satisfaction and train women to do traditionally male jobs. However, none of the women were unemployed at the time and the workshop was seen as a way to achieve more general political aims, "to move away from theorising about women and work to setting up something concrete, our own business." Despite their lack of training they saw printing as the obvious choice. Familiar with reading or writing books, they decided to make them.

The women originally thought of setting up the business as a cooperative but as they needed a legal minimum of 10 people they opted for a limited company working collectively. They knew that they would have all the "normal" problems of starting a business such as finance and finding premises. What was not foreseen was the strong opposition to the idea of a women's business. For example, by taking this initiative, one of the women lost her job as a lecturer although the money she received as compensation went towards creating the business. To raise the rest of their capital, they pooled their savings and got short-term loans using their salaries as guarantee.

The women did not seek or get any grants. They rejected the idea of being subsidised to avoid creating a dependence which would have been hard to escape from afterwards. To buy the equipment they obtained bank loans which they were only able to get by putting up personal collateral - one of the women had to mortgage her house. Getting premises was also a problem not only because of the high rents but also because landlords were reluctant to let to the firm, doubting the women's ability to run a profitable business. They had to depend on their families to raise some of the money for the rent - a minimum of FF20,000 including the deposit. To get the premises one of the women had to take personal responsibility for the lease.

CASE STUDY 19

A circular was sent in the hope of attracting clients but most of their work came from personal contacts.

At the beginning the women concentrated on printing but this did not attract enough clients. "There was a general suspicion of a printing workshop run by women. Printing is identified as a man's job and people did not have the confidence that women could do the work." The business ran into debt and three of the women left in May 1979.

The woman who stayed bought all the shares and continued to work singlehanded for a few months. By September 1979 she found other women to work with her (the second collective) but the business did not pick up and by May 1980 the business was on the verge of bankruptcy. Left alone again, she worked unpaid to get the business out of debt. It was only in September 1981, when the business was back on its feet, that the third collective was formed. It was decided to abandon (the machines were given to another group) and concentrate on photo-setting. This formula worked and by spring 1982 the business was covering its running costs and had more work than it could sometimes cope with. "Photo-composition is seen by others as corresponding more to the image of women." However, much of their work still came from "alternative" publishing houses and magazines.

MANAGEMENT AND DECISION MAKING

Decisions on the running of the business were made at informal meetings both during work and/or in the evenings and at the weekends. All the women working there participated.

As the company was legally owned by one person, the collective worked on the principle of equivalence and not equality. Problems arose because of this. After their first enthusiasm for collective self-management, some of the women started to see themselves as employees and not as members of a collective. They re-established a hierarchy between the founding member, who for them represented the owner, and themselves, the workers. They became less involved in the management of the business. The former owner of Travailles said when the business was last studied that "the difficulty arose as most of the women's previous experience was in traditional companies and they could not easily adjust to working collectively. The fact that they had no direct financial stake in the business meant that it was easier for them to reject the burden of management."

Under the new management, the business has changed some of its internal organisation. The woman who took over in October 1985 - she owns 50% of the shares, the other 50% are owned by the family of the original owner - intends to run the business on more

CASE STUDY 19

traditional lines. She will take sole responsibility for the main business decisions. She said that the women working at Travaelies will be consulted but the responsibility remains hers. "If there is a problem, I take the decision". She has been working in this sector for more than 10 years and had previous experience with cooperatives.

The change in management seems to have been welcomed by the three other women working there - the same as under the previous owner. One of the women said that they always felt like employees although the atmosphere was friendlier and they knew that their opinion counted. But she said that the final decision was always taken by the former owner. She said that the women did not want to be concerned with the management of the business. "If we were interested then Travaelies would have functioned as a real collective. But as employees we do not want to have more responsibilities."

WAGES, PRICES AND COSTS

In 1982 the wages were relatively high but as the business reinvested and there were some financial difficulties, the rate did not keep up with the rest of the sector. Wages now are "average" with take home pay at around FF6,000 a month, FF2,000 a month more than the minimum wage. Monthly wages in other firms can be as high as FF12,000.

Under the previous owner the firm had a policy that everyone, including the owner, should earn the same wage. The new woman manager will be paid a higher salary, although she said that if there is no work her salary will be the first to go down. She said that the differing wages may create some problems but it was still early days.

Setting prices was one of the most difficult tasks. When Travaelies was started experts were hired to estimate the costs and decide the "right price". But this did not work out and prices were then set after negotiations with the clients. Prices depended more on the existing market price than any internal considerations.

The expectations of a firm run by women were also different. "Clients have come to us expecting that our prices will be lower." Travaelies main work came from people who are sympathetic to their aims. They did not succeed in attracting more "conventional" clients such as large publicity firms that pay higher prices.

Under the new owner, Travaelies is hoping to attract clients that are "more lucrative and maybe less sympathetic to our aims." in

the last two years, Travaelles went through a bad financial period. Many of its regular clients "disappeared" because they stopped publishing. The new owner said that Travaelles prices were also very low. The business was sometimes run as a "charity". She is hoping to bring some of her own clients to Travaelles - she was working freelance before. The business "is making a step into the unknown" to find new clients.

In early 1984, Travaelles reinvested in new photocomposition machinery bought on credit or through a leasing arrangement. The capital was increased to FF100,000 from FF20,000.

The new manager said that Travaelles will need FF80,000 a month to cover its costs. In the last few months it has earned only FF40,000. She hoped that by the end of the year the business will pick up. Prices charged are higher although they vary depending on the work and the client. The prices are still slightly lower than other firms. The manager said that Travaelles is hoping to become "more commercially minded". They will be moving into larger premises by the end of 1985 which are more central.

ORGANISATION OF THE WORK

From the start the firm had flexible working arrangements. Under the previous owner, all the jobs were rotated and every woman decided when she wanted to work. If there was a lot of work everyone was asked to work weekends or evenings.

At times flexible working arrangements caused tension, particularly during the first two collectives. There was a difference in attitude between women who had little working experience and those who had worked in "traditional industry". It was felt that women who were new to paid work adjusted more easily to fixing their own timetable and were more responsible for their work.

At the workshop the women learned all the processes involved in book production. Each woman had her own clients, discussed the design and layout and was responsible for doing the work. If there was too much work, the job would be shared out.

The organisation of the work is expected to change little under the new owner. The women will continue to have their own clients - something that is not done in other firms - and share the workload. They will also continue to decide their working hours, "although if there is an emergency then we will stay later or come in."

Travaelles said that new technologies can, if used in the right way, be positive for women. These machines, such as those used by

the collective, have opened up new opportunities for women. They have removed all physical effort and have allowed women to learn skills more easily - the women feel that "the machines are no longer alienating as you can follow all the stages of production and see the final product".

CONCLUSIONS

Travaelies is one of the few examples of women setting up a collective self-management business in France. In 1982, the women said that while the feminist movement may have analysed the position of women in the labour market and tried to set up women's initiatives with different kinds of working relationships within the movement itself, it has not yet managed to translate them into a wider context. Travaelies said it was important that women should show they can cope on their own and run a business which can compete on the open market. "Unfortunately the women's movement has not shown interest in doing this yet." The difficulties in setting up and the regulations involved "may too easily intimidate many women and there is a general tendency to hesitate about doing it on their own and so rely on official schemes and subsidies."

The new owner said that "the economic environment" is now a little more sympathetic to women's enterprises than when Travaelies was set up.

CASE STUDY 20

CARABOSSES AND BARCAROSSE - PARIS, FRANCE

Carabosses, a feminist bookshop, and Barcarosse, a women's cafe, shared the same premises and were set up in consecutive years by the same group of women. In 1978, seven women started Carabosses. Although it was registered as a limited company, it was run as a collective enterprise. In September 1979, Barcarosse was opened and registered as an association under the Law of 1901. Both were created to provide a new service which was linked to feminist politics.

Although both ventures became well known, neither the bookshop nor the cafe became viable. At the end of 1984 the women decided to close them down and the business was sold.

HISTORICAL BACKGROUND

The project never intended to provide employment and this affected their financial approach. The members initially made loans and this was continued, at irregular intervals, when both collectives needed money. Sales generated the income but this was not enough to pay wages. Two paid workers were subsidised by the Ministry of Labour and the Ministry for Women's Rights.

Most of the work was done on a voluntary basis by about 15 women. The cafe and bookshop never covered all their running costs. Apart from the two salaries, the biggest expense was rent and the group said that the government should do something to control rents to help collectives such as theirs.

When starting up, the group received advice from other bookshops and support from the feminist movement. The women never actively sought other assistance nor did they see themselves as part of the broader cooperative movement.

DECISION MAKING AND ORGANISATION OF WORK

The two groups were collectively self-managed and decisions were taken by consensus. The work of both the bookshop and the cafe was rotated but not systematically. Voluntary workers gave between three and 12 hours per week.

WAGES, PRICES AND COSTS

Prices in the bookshop and cafe were determined in relation to competition with the aim of covering costs, except salaries.

Volunteer work was a major problem because the women did not like it. They wanted to be paid what their work was worth. But they never managed to increase income sufficiently to cover labour costs.

CONCLUSIONS

The project fell somewhere between a business and a voluntary organisation. From the start, its main aim was providing a service not viability. Although income during the first few years "was promising", by 1983 it stagnated and the cafe and bookshop were unable to cover their costs.

By the end of 1984, the question of viability started to be raised. The 10 women running the business at the time looked at a number of options to decide if there was a way to increase income. One of the problems was that the business "was linked to a feminist project - the team of women were all feminists - yet activism is not what it used to be." A complete restructuring was necessary to make it viable.

One of the women said that the cafe and bookshop had similar problems to other small businesses. The bookshop, for example, had difficulties surviving the strong competition from bigger shops. The women also lacked formal management skills and everything had to be learned on the job. This led to management problems which were accentuated by a shortage of money.

The group was forced "to make a recovery plan." To become viable, income had to be increased by more than 30% even if the paid workers continued to be subsidised. Two options were discussed which reflected the tendency of the two teams. One wanted to expand the cafe into a cultural centre with videos and exhibitions to attract more clients arguing that this would reduce costs and emphasise the political side. The bookshop would become a sideline. This was opposed by the team responsible for the bookshop which wanted the group to concentrate on promoting women's books. This would have involved expanding the bookshop to include a larger variety of books. Both of the options meant new investments.

The group was unable to agree on a common project and decided to close down both the cafe and bookshop. In addition, they felt that they had little chance to find the money to put the business on a new commercial base with real prospects of viability.

A buyer was found for the business, a small women's publishing firm in Paris. The new owner, along with another small publishing house, have decided to reopen the bookshop along the lines of the second option considered by the original collective. Women

CASE STUDY 20

writers will be promoted by the bookshop, which was expected to open in November 1985.

Each of the publishing houses appointed a manager to run the bookshop and two workers have been taken on - one being the woman previously employed in the bookshop.

The new bookshop is "commercial and professional", said one of the women. The capital was provided by the two publishing houses. The new venture expects to keep the old clients of Carabosses as well as reaching a wider public. The original collective is not involved in this new venture.

One of the women said that the new shop "would never have seen the light of day" if the collective had not acted as "pioneers". Looking back, she said the collective failed because it was marked "by the feminist politics of the 1970s, and it was unable to successfully link this with the creation of a commercial enterprise."

MANSOURIA - MOROCCAN RESTAURANT - PARIS, FRANCE

The restaurant was set up in January 1985. Although it is registered as a limited company it is run collectively. The restaurant employs three full-time workers, including the woman who set up the business, and one part-timer, all Moroccan. There are two non-working partners.

Setting up the business

The idea of starting a restaurant came from one woman - the owner and present manager - who was interested in Moroccan cooking. She said that "good quality" Moroccan restaurants are rare in Paris and are usually owned and run by men. Although women work in restaurants, they usually do unskilled jobs. She wanted to offer Moroccan women the chance to put their cooking skills to profitable use and help create jobs. Two of the women who joined her had been cleaners and for the other, the youngest, it was her first job.

The project was supported by the Association Femin'Autres, a group which provides funds to help women setting up their own businesses. The money is collected in a way "inspired by African women." Members of the group pool their savings to finance individual projects. Each project waits its turn to receive funding in the form of low interest loans. The owner of the restaurant is a member of the group. The restaurant received FF 14,000 from Femin'Autres. Although this was a symbolic sum, it gave the owner the courage to seek additional finance. Some FF 900,000 was needed to start up the business.

One year was spent trying to raise the money. Banks refused to make a large loan necessary as the group could not offer any guarantees. They devised an original way of raising more funds - asking potential clients to buy "a meal in advance" costing FF 100. The campaign proved successful and some clients even offered personal loans. With the money collected and the FF 14,000 from Femin'Autres, the women had enough collateral to get a bank loan. The loan was used to buy equipment and renovate the premises.

The women were further helped by the fact that the person who sold them the restaurant business extended them credit of FF 200,000. The project also received public subsidies for local job creation initiatives (FF 40,000 for each job created).

While the financial support from Femin'Autres was symbolic, the group was of great assistance in giving advice on management, looking for funds, drawing up a provisional budget and giving continuous back-up.

Marketing

Femin'Autres also helped publicise the venture. There was no spare money for advertising but through its contacts Femin'Autres was able to spread the word. This led to newspaper articles, which was just as effective. The women also devised another form of advertising, which doubled up as a market survey. Four months before the restaurant opened, they offered a home delivery service of meals they planned cooking in the restaurant. This made them known in the area and allowed them to rest reaction to their dishes. The women found the premises in the 11th arrondissement of Paris, which has reasonable rents and "a future" as new public buildings are going up.

Prices, costs and wages

The average price of a meal is between FF 100 and FF 112, calculated on the basis of prices charged by other restaurants, the quality of food and the labour costs. The women seem to have found the right balance since custom is growing and after five months of work at a loss, "normal for this type of new business", costs have been covered and they are starting to make a profit. Earnings have been reinvested so far in the business to buy more equipment. Everyone earns the same wage, based on the standard legal rates for the sector. However, the women have often put in unpaid overtime, especially at the beginning, to get the business off the ground.

Management, decision-making and organisation of work

The restaurant was registered as a limited company because it was a less "cumbersome" structure and also because the group was not "sufficiently closely knit" to set up a cooperative. The women work as a team and all the jobs are shared (buying, kitchen work, waitressing, etc.). Because a couple of the women are illiterate, a system of oral instructions for the kitchen has been devised instead of written chits. The women have learnt to work on the

job since there was neither the time nor the money for outside training. The manager followed a week's course in business management at the local Chamber of Commerce. The three workers participate in decision-making, the planning of new projects and the daily running of the business but are not partners in the company. When the restaurant opened, the bookkeeping and administration were done by the manager but recently this work was handed over to an outside accountant. He plays no role in management. The manager would have preferred a woman accountant but they are scarce and she did not find anyone suitable. There are no childcare problems because none of the women have young children. Should such a problem arise, "it would be discussed in the group" and any necessary arrangements would be made.

Expansion

The restaurant is starting to do well and has recently taken out a new bank loan, on the strength of its forecast performance, to finish buying the equipment it needs and carry out work in the restaurant. The cooperative has obtained an exclusive contract to sell its specialities in a large cultural centre (Le Zenith) which will create two new jobs. They are also planning to open a shop selling Moroccan pastries along the same lines as the restaurant - good quality food that is not easily available on the Parisian market. They are currently looking for suitable premises. The shop would create a further job.

Conclusions

The manager believes their success has come from a "professional attitude" and a shared interest in Moroccan cooking. The restaurant also has achieved another aim - creating jobs with recognized skills for women who would otherwise be trapped in unskilled, casual labour. With the experience gained in the restaurant, they can now find other work in the sector should they need to. The manager has also satisfied her wish to promote high-quality Moroccan cooking rather than the standard dishes usually served.

The main obstacle, as is almost always the case for small businesses and cooperatives, particularly those started by women, was obtaining the necessary capital. It is very difficult to get a bank loan without collateral, which women often find difficult to raise. A public agency to stand as guarantor for loans is needed, the manager said.

VIRGINIA - PUBLISHING COOPFRATIVE - AMSTERDAM, NETHERLANDS

The Virginia feminist printing business started up in 1978 with the aim of promoting women's work and giving women jobs in a traditionally male sector. At present (1985), the collective is made up of four paid workers. All have acquired professional training and qualifications.

Setting up and finance

The collective was set up by 12 women in 1978. The four present workers were not among the founding group: the original members have left over the years either because they found other paid jobs in or outside printing or because they no longer agreed with the collective's policy. The start-up capital came from individual contributions and a grant of Fl 25,000 from Amsterdam town council. The women also obtained loans at a low rate of interest. They were thus able to buy all the necessary equipment without, however, being able to pay wages. As the business expanded wages were paid and the women plan to take on a fifth worker early next year.

Organisation of work

"We started off hardly knowing anything and with scarcely any money. We all worked on a voluntary basis. At the beginning, everyone did everything. We realized fairly quickly that this was not working out, and we started dividing up the work. While working we were able to identify what we liked doing the most and chose the type of training best suited to our tastes and the requirements of the business." In addition to attending training courses, the women were able to call on people they knew in the printing business for advice.

The main decisions are taken at the monthly meeting of the Administrative Council which is held outside working hours (and is unpaid). Normally all four of the workers attend. In the day-to-day running of the business, the person responsible for any particular aspect takes the necessary decisions. There have not been any voluntary workers in the collective since September this year. They plan to take on a fifth paid worker early next year. The normal working day is from 9 am to 5 pm, totalling 32

hours a week. The workers are aged between 34 and 52 and none have children.

Market and expansion of the business

Virginia has acquired a good reputation and finds no problem in getting work. The women did not make a marketing study since they had many contacts in the women's movement and were confident there was a market to develop. They charge "fair" prices (no knock-down rates) and are able to allow themselves the luxury of choosing their clients. The women admit that initially they were not taken seriously in traditional printing circles, but this never affected them much because they were working in a completely different market. They print mainly newspapers, magazines and posters for women's groups. They have now reached a high level of professionalism thanks to continuous training. The business is going well and they can afford to invest in new equipment and pay a new worker. The women complain that it is difficult to find women with skills in printing, especially for the more technical tasks. Hence the importance of training in working hours.

Conclusions

Virginia has overcome its initial financial difficulties when it was unable to pay its workers and now has a good number of clients. The women are satisfied with their achievements because they have been able to develop a new market, create their own jobs and gain professional qualifications while respecting their "feminist ideas and commitments."

DE BRON - translation collective - Amsterdam, The Netherlands

De Bron was set up by five women in 1982 to carry out translations, preferably of feminist texts but also of general works concerning women. The women, aged between 30 and 40, had long been active in the women's movement and found that many feminists' works were badly translated because the translators either lacked knowledge of the subject or betrayed certain deep-rooted prejudices. They therefore decided to form a collective that would specialize in this field, with the hope of creating jobs for women in a highly competitive and saturated market.

Setting up and finance

The collective was able to start up thanks to a grant of Fl 15,000 from the Dutch Ministry of Economic Affairs. The grant proved to be insufficient to cover the costs involved in launching the business, but the women said that this was their fault because they underestimated how much was needed. They were also helped by Stew, a cooperative support agency, and all the women followed a business management course run by Stew.

The grant was used to buy basic materials and equipment (dictionaries, typewriters, etc.). It was not enough to cover the cost of renting premises, however, and at the beginning each member contributed Fl 100 a month towards the rent. This is now covered by the collective's earnings.

The collective is still in debt to its members since it has not been able to repay the money members paid out of their own pockets at the beginning. However, the cooperative is starting to stand on its feet financially since "earnings have doubled each year." To make up any shortfalls, the women sometimes do proof-reading and interpretation but the bulk of their revenue comes from translation. They feel that "heavy taxation" hinders their efforts to put the collective on a sound financial footing.

Organisation of work

Five women work in the collective on a regular basis and are responsible for all the administration (unpaid). In addition, there are 40 outside collaborators (all women). Ten of these collaborators are working on a new project - the preparation of a feminist dictionary. This is a voluntary effort. Everyone works on a freelance basis; when a translation job comes in, it is awarded to the person most suitable to carry it out and 10% is kept by the collective to cover administrative costs.

For most of the women, earnings from the collective are a supplementary income. Some women still receive unemployment benefit and others are part-time teachers.

Decision making

Apart from the obligatory annual general assembly, meetings do not take place on a regular basis. Meetings were held regularly at the beginning but they find that this is no longer necessary. Day-to-day administrative decisions are taken by whoever is handling the day's business and the five regular workers get together as and when a decision is needed on the collective's policy. This system has functioned to everyone's satisfaction. Even though three of the original members have been replaced (they found full-time work and no longer had time to commit to the collective), this has not affected the smooth running of the business.

Policy

From the outset, the women were determined to do "high-quality" work. This principle applies not only to translation but also to the texts they translate. "We didn't want to translate anything simply for the money." They work only with women who have feminist sympathies and awareness of feminist issues. Women who work with the collective must be qualified and they are asked to do a translation test.

For example, if the collective is asked to translate a text which the women feel is "not good", it is turned down. However, if one of the members or collaborators wants to translate it on their own account they can do so, but the collective's name will not appear in the published work.

Marketing

The women did not carry out a market study prior to setting up since "we were the only specialists on the market - and still are." Publishers approached the collective on their own initiative "since they did not know of anyone else to do good quality translations of feminist writings." But this was not enough by itself and the women made the mistake of not doing enough publicity in their first year of activity. But they have now rectified this and, coupled with a good reputation, are gaining more clients. Their prices are standard in the

Netherlands for translation; there is a professional association which sets prices that all translators must observe. In certain cases, however, the collective gives small discounts in return for a service such as free publicity in a magazine. This is also a way of supporting small groups with little money.

Work with other groups

De Bron makes an effort to work with other collectives. A lot of their work is for feminist publishing houses such as Sara and whenever possible they buy materials such as writing paper from other collectives. They have also given advice on translation.

Conclusions

While the women who set up De Bron were anxious to create jobs, they also wanted to work as feminists within the women's movement. This has shaped the character of the collective: the choice of texts, the preference for working with alternative, preferably feminist groups and a flexible working structure. They complain that it is difficult to find premises in the Netherlands, particularly Amsterdam, and say they were lucky to find the ones they occupy at present. They argue that the public authorities could play a bigger role in offering or building reasonably priced offices and work spaces. Another complaint is that tax and contributions make it very expensive for the collective to hire people and that something should be done to make it easier.

However, with income doubling each year and a project for a feminist dictionary under way, they feel confident about future prospects.

HET SCHIPSTERSKOLLEKTIEF - BARGE COLLECTIVE -
AMSTERDAM, THE NETHERLANDS

The Schipsterskollektief was formed by 12 women in 1980 with the aim of setting up a commercial service to transport goods by barge and of starting a training centre for women. The barge was bought in 1983 thanks to a grant and four women started working: a coordinator and a barge operator (both paid) and two untrained voluntary workers, who were trained on the job. The commercial side did not prove to be a success and in 1985 the barge was sold. The training continues. The women found that it was not easy to enter into a hitherto male preserve and suffered, in addition to strong prejudice against women, from a lack of experience and little training.

Historical background

Setting up and finance

The collective was legally constituted as a foundation in 1980 by 12 women, three of whom had founded the group. Their aim was to become professional barge operators. They received a grant of Fl 25,000 from the Queen Juliana Foundation towards the purchase of the equipment and Fl 10,000 from the Amsterdam Town Council for fitting out the boat. The barge was bought in 1983 but by then the collective had lost eight of its members: some had decided to go into other forms of navigation and others went into other fields altogether.

The commercial operation - the transportation of goods by barge - was able to start, thanks to further subsidies from the Noord-Holland province and the European Social Fund (ESF). The Dutch funding helped with the purchase of the boat and running costs, while the ESF funding made it possible to pay two workers, the coordinator and the bargehand.

Why the commercial operation failed

The women ran into problems from the beginning. "Reactions in the business to our initiative were very aggressive. Doubtless we didn't have enough training and experience but nothing was done to

help us acquire any. We weren't given any real chance to integrate". They were not taken seriously by bargemen and never gained their confidence. Without professional recognition they did not obtain work in a sector which is tightly organised and protected.

Barge operators do not have direct contact with their clients: all contracts pass through a commercial intermediary which distributes work on the basis of a waiting list. The collective claims that it did not get work because the intermediary systematically ignored them when they came up on the list.

The women say they received no support of any kind in trying to combat this discrimination. They had foreseen there would be problems and had contacted the seamen's union beforehand. The women wanted to explain why they had taken this step and hoped that the union would help give them a foothold in the sector. This hope was dashed because the union thought the setting up of a women's collective in the business served no purpose. The women's failure to win credibility, which came close to a boycott, meant the enterprise was doomed to failure. With no contracts, there was no revenue to pay the running costs of the barge or the services of skilled workers, such as fitters, repairers and helmsmen.

With little or no work, it was impossible to improve the women's skills and gain experience and they started to lose confidence in their ability to make such an operation viable.

Other financial difficulties were caused by delays in obtaining ESF money. In September 1985 the women were still owed Fl 60,000 for 1984. Payment delays, combined with the difficulty of getting work, meant that the project had no chance of becoming viable. The barge was sold this year and the transport operation ceased.

Organisation of work

In addition to the problems of finance and acceptance, the women feel that they never organised the work satisfactorily. Without full training in all the different tasks connected with barge transport, they often felt "unable to cope." When starting up, they received assistance and advice from two organisations: the women's section of STEW, a support agency for collective and cooperative businesses, and Veringing voor Werk, a group which helps unemployed people who want to create their own jobs. This

assistance mainly took the form of "study days" and seminars where the problems of collective management were discussed and analysed. The assistance was not followed up, said the collective, which does not feel it was of great help.

Training

It is very difficult to become a bargeman, let alone a bargewoman. There are schools in the Netherlands offering mainly theoretical training in navigation, open to both women and men. Few women opt for training in this traditionally male job, and to become a fully fledged bargehand four years practical experience on a boat are demanded, almost impossible for a woman. There are no women working on their own account in this sector, only wives of barge captains whose work is unrecognised.

The Schipsterskollektief's barge was therefore the sole possibility of training and practical experience for women wanting to become professional inland waterway navigators. To set up the training course, the collective placed small ads in the press and 45 candidates presented themselves. Ten were selected and this training is still under way. Since the barge has been sold, the training is now mostly theoretical. The aim is to arm women for the problems they will face in the commercial sector because of the difficult working conditions and the prejudice they will meet. "We need to expand the training still further since it was the lack of training in the very specialised skills required in commercial navigation that contributed to our downfall." The women hope to buy another barge in five years. In the meantime, they plan to rethink their commercial operation and develop their navigating skills and ability to carry out heavy work done by other workers in this sector.

ZIJWIND - BICYCLE COLLECTIVE - AMSTERDAM, NETHERLANDS

Zijwind was set up in 1983 by three women and specializes in the storage, repair and sale of secondhand bicycles. All three had qualifications and experience in this type of work and were keen to set up their own business.

Setting up and finance

The women obtained start-up finance from the Amsterdam Town Council totalling Fl 20,000, half as a grant and half as a loan. In May 1985 they took out another loan from Memomunt, a support agency. These loans are repayable over five years, with the condition that there is a guarantor in case of bankruptcy. The women's families agreed to act as guarantors.

In addition, they received advice on business administration from the women's section of a cooperative support agency, Stew, which had also put forward their application for the loan from the Amsterdam Council. With the initial loan and grant the women were able to buy basic materials and equipment and rent premises. During the first year they paid Stew to do the bookkeeping. They then acquired a fourth member, an accountant, who has taken over the business administration since May 1985 and is paid for this on a freelance basis. Recently the women have been able to pay one of the workers a wage and they plan to start paying a second wage in January 1986. The third member of the original group will continue on a voluntary basis. Towards the end of the year they plan to expand the business by taking over a warehouse belonging to another group affiliated to Stew's women's section.

Marketing

Finding a market was not a problem - bicycles are big business in the Netherlands. They were also helped by the fact that their premises had housed a bicycle business, so there was a ready-made clientele. The location is also good - central and thus accessible - with a lot of passing traffic. The women have advertised in newspapers and leafleted letterboxes in the area. They gained some free publicity when they were featured in a television programme on initiatives to combat unemployment. All this, coupled with the fact that they already had some experience

before starting up has meant that they have built up a good clientele despite the fact that their prices are somewhat higher than average.

Management, decision-making and organisation of work

All decisions are taken jointly at meetings held twice a month outside working hours. Each person takes responsibility for their own area of activity in the day-to-day running of the business, the principle being "recognition of each person's work and skills." This system works well and the collective has always aimed at developing "working relationships based on mutual trust."

The business is open all day, five days a week. Each of the women works three and a half days a week and the hours are flexible to fit in with individual requirements. Everyone works on the bicycles and the administrative tasks are shared out, each woman having a particular responsibility - bookkeeping, renting out storage space, etc. The cooperative can pay only the legal minimum wage. The decision on who should be the next to receive a wage (the collective could not afford to employ everyone at once) has been made jointly "taking into account each woman's needs."

Conclusions

The women were highly motivated to set up their own collective business "with no boss" and carry out high-quality work. They have created working arrangements suited to their individual needs and are optimistic about the future. The one fly in the ointment is the fact that they are forced to pay low wages at present because of the "burden" of employers' and social insurance contributions.

WOMEN'S COMMUNITY PRESS - DUBLIN, IRELAND

Women's Community Press (WCP) was set up as a limited company in November 1983 by a group of women who had completed an innovatory training course in women and publishing. The course, set up by Irish Feminist Information, was funded by AnCo, the Irish national training authority, and the European Social Fund.

Problems with the Irish law on cooperatives and a belief that it would be easier to get loans from banks led the women to form a limited company but they work as a cooperative. There are seven founder members, of whom three are employed as full time workers and one part time. The cooperative publishes books and does contract work in design, layout and editing, as well as distributing books published by other companies.

Historical background

In deciding to set up a community publishing cooperative, the women saw themselves as breaking into a new area for Ireland. They looked to other countries such as the UK for examples of what could be done. One of their main aims was "to give people normally denied access to the printed word the opportunity to have their experiences recorded." In addition they hoped to promote the women's movement and create jobs for women in what has been a traditionally male field. The cooperative also wants to research into the special problems of women and minority or "social issue" groups and publish the results, as well as train women in publishing and printing.

The women started with a commitment to collective work because it is non-hierarchical and gives "equal access to information and decision-making." They also had some experience in community publishing which "was a criterion for the women in the publishing course."

Setting up and finance

Finance has been a major problem for WCP, partly because of the nature of publishing which is "a special case: you need the money immediately and then you might have to wait a year before getting it back." Such a business needs a large amount of money

to start up, although capital investment is not enormous. In this context, the funding given by the Commission's women's bureau was crucial, not in the amount given (£7,000), which was nowhere near enough as start-up finance, but in giving credibility to the project and therefore access to some national funding bodies, such as the Youth Employment Agency. "EEC funding can give you the credibility you need to get further funding but if you're not eligible for any other funding then the amount given by the women's bureau is really nothing."

Another problem facing the WCP has been the way in which funding is allocated. They would prefer to see funding "gradually slowed down" rather than having it cut off after one year. Flexibility is the key, the women believe. "Funding should be available according to the needs of different enterprises ... which vary from country to country and business to business ... It would be better in our case if funding was spread out over two years or so. In publishing cash flow is a big problem.

The women stressed the psychological pressure of getting a reasonable amount of financial aid for one year and then having it cut off. "The idea that everything is dried up makes you feel hopeless about the whole thing... it can cause you to break up or collapse before you should." There is a danger of being used as "a publicity stunt" by funding agencies and then "blamed for failing" when the money is cut off, they said. Conventional businesses are not expected to be totally viable after one year, they said. Delays in payments can also cause serious problems especially for cooperatives which usually have cash flow difficulties.

Premises were not a major problem for WCP since they were able to rent a room in the same building as the publishing course and the "owners were supportive". The cooperative needs more space. They have only one room for the four workers and their equipment, consisting of office machines such as typewriters, calculators and a dictaphone. If they had more money they would take on more rooms and specialised material such as a computer, a repro-camera for art-work, a photocopier and telephone answering machine.

Marketing

Since "community publishing is virtually non-existent in Ireland" the WCP has special marketing problems. Not only do they have to

compete against the "very high-powered, commercial methods" of the bigger publishers, but they must "create an interest in community publishing as well as publishing the books."

But they are optimistic the business will get off the ground. They have seen that community publishing is successful in the UK and some of the books they have published have been received favourably. They recognise the need to expand marketing beyond present methods which are limited by lack of money to word-of-mouth, free publicity in the media and sales through community groups and at conferences. They would like to expand their distribution network which could fill a major gap in the Irish market since the outlets for selling alternative or radical literature are very underdeveloped compared to other countries. WCP also has financial problems because of the market it has served so far: "We have the poor groups - the women's groups, the community groups, the left groups - the ones that have no money." The women recognise they may have to become more hard-headed in dealing with their clients. "Our service is unique in the sense that we're sort of softies. We'll spend an hour talking to anyone that comes in without ever any mention of money." Yet they see this as one of the main factors which attracts clients. "The process is as important as the end product."

There is a danger that the cooperative will get caught up in a vicious circle. Their working methods and clients mean low income. This in turn keeps wages low and prevents them from introducing innovations which might save them money in the long run. They also find it difficult to publicise their services outside Dublin or beyond "certain circles" which already know them.

Organisation and decision-making

Despite the fact that it is registered as a limited company, WCP operates collectively. The four workers make up the board of directors - only those employed by the cooperative have a right to sit on the board. The day-to-day running of the cooperative is decided at weekly meetings of the "worker-directors" which are held during working hours. The "wider organisation" is discussed at monthly evaluation meetings.

The passive role of the cooperative's other members does not bother the directors, but they said any future members of the

board would be chosen carefully to avoid problems. Any woman who becomes a worker has a right to apply to join the board after six months. Her admission needs the approval of all the board members.

Employment

Three women are employed full time on a self-employed basis. The fourth works part time. Wages are low because of the cooperative's financial problems but all workers are paid the same rate. The women work 38 to 40 hours per week although this is flexible depending on the work load.

Childcare has not yet become an issue; only one of the workers has children. The woman's maternity leave was arranged so that she could do some of the bookkeeping at home.

WCP believes in rotating jobs as far as possible, so as to share information and pass on skills. But the pressure of too much work and too few workers has made this difficult to fulfill at times. The women do not feel this has caused any major problems.

The women started the cooperative with skills such as type-setting, editorial, layout and research and have acquired expertise in business management, basic bookkeeping, marketing and general knowledge of the book trade.

The main problem area for the women is that "there is always a danger of self-exploitation which leads to demoralisation." This can happen, they feel, both because of financial problems and through cooperative members' commitment to the business. This can lead to more general problems such as pressure by funding agencies to keep wages low and the negative image of cooperatives among trade unionists who fear hard-won wage levels and conditions will be undermined.

Wider context

High unemployment in Ireland has led to an increase in the number of cooperatives, as well as the example of the cooperative movement in the UK and the influence of certain political ideas, especially the belief in non-hierarchical structures. The WCP believes that women are particularly active in the development of

cooperatives and that the women's movement has influenced the trend.

When WCP was looking for support to start up, it found backers in the trade union movement, especially among women, in feminist groups and in other cooperatives.

The cooperative now gives informal advice to other groups and is involved in the 30-member federation of worker cooperatives which was launched in October 1983. The federation is aimed at providing mutual support for workers' cooperatives operating in "a hostile environment", encouraging and helping the formation of new cooperatives and lobbying for improved funding and services.

The WCP's support of the cooperative movement is not uncritical. The women warn that female involvement in cooperatives could be seen negatively given that wages are low. This perpetuates women's traditional economic disadvantages. They also feel that in some ways they are letting governments and local authorities "off the hook" by giving advice and information which ought to be available through publicly funded bodies.

WCP wants the government to take a more constructive approach to the development of cooperatives. They stressed the need for adequate start-up funding as well as a major change in the attitude of banks, tax authorities and other public bodies.

CASE STUDY 27

LIVE WIRES - LONDON, UK

Set up in February 1984 by four women, the cooperative started work immediately with backing from London New Technology Network - LNTN (1) and some financial support from the European Commission Women's Bureau. All the women had training in micro-electronics and/or computing. The cooperative assembles printed circuit boards and cables for computer hardware.

SETTING UP THE COOPERATIVE

The cooperative was initiated by the director of LNTN who was aware that finance was available from the European Commission for this type of project. He was in contact with one of the founder members who had been trained on a government youth training course in electronics and wished to continue in this field. She formed the cooperative with two other women from the course and a trained programmer. For all the women this was their first job. The cooperative is registered with ICOM and received a start-up grant of £1,500 from the Women's Bureau.

Considerable support has been given by LNTN which is the cooperative's landlord and sponsor, providing premises and equipment at a favourable rate. Without the equipment provided by LNTN, the cooperative could not operate. The electronic processing and testing equipment required is too expensive for the cooperative to consider buying itself. The grant from the Commission only just covered the purchase of basic office equipment and hand tools needed for assembly of the circuits.

The cooperative said that small grants to cooperatives trying to set up in technologies can only be useful if the group has a support structure. They criticised the Commission's system of paying out the grants in two steps as this creates cash flow problems.

(1) The LNTN is a body sponsored by the Greater London Enterprise Board (GLEB) which runs training programmes in new technologies and houses production facilities on its premises. Members are drawn from universities, microelectronic manufacturers, educational and training institutes, trade unions and local government.

CASE STUDY 27

Initially, clients were introduced to the cooperative through LNTN, but the women have now established regular contract work and are beginning to consider their own marketing. All work is carried out on a contract basis, with clients providing the basic components and the cooperative carrying out assembly and testing of circuits. The cooperative has two permanent contracts and has carried out several one-off projects.

Apart from the need for finance and equipment, the cooperative has found a major problem in convincing clients that women can work in electronics. They feel that some potential clients were sceptical about the group's abilities or tried to take advantage of their inexperience. Both attitudes have been challenged by the members but they feel that women inevitably face the problem of having to prove their credibility in a technical field like electronics.

The cooperative wants to expand but finds that its small amount of equipment limits the type of work it can take on. Grants are not available to buy the major electronic processing and testing equipment required.

MANAGEMENT AND DECISION MAKING

Decisions affecting the cooperative alone are taken in informal meetings held during working hours. However, as the cooperative is so dependent on LNTN, many decisions have to be taken jointly with them. For instance, decisions affecting the premises are made in meetings of all organisations working in the LNTN building. The cooperative is represented by one member.

WAGES AND COSTS

Initially, prices were set on the advice of the LNTN production manager. So far costs have not been a problem in as much as clients provide components and most overheads are initially financed by LNTN. The cooperative uses part of its income for rents etc.

All the workers are paid at the same rate but as the work flow is erratic this is not a very regular income. Therefore, the women need family support (all are young and single) for accommodation etc.

ORGANISATION OF THE WORK

Work is organised to tie in with the requirements of clients. All members carry out the same tasks in assembly and testing. However, one member (who is the most recently trained) acts as an unofficial technical supervisor by mutual agreement. Working

CASE STUDY 27

hours vary according to the workload. When there is little or no contract work, the women work a 6 1/2 hour day, five days a week. When a contract is underway, the women have worked up to 11 hours a day. Other workers at LNTN help when the workload is very heavy. Although contracts are erratic, all members see the flexible hours as one of the advantages of working on a cooperative basis despite the fluctuations in income.

In addition to the basic assembly contracts, the cooperative is interested in training women in new technology. LNTN sponsors a micro-electronics training course for women and members of the cooperative have given training and advice on this course.

CONCLUSIONS

Despite irregular work and income, the members see the cooperative as an effective way of combatting unemployment and gaining experience. They prefer to work in this way than claim state unemployment benefits. It will be some time before the cooperative can stand on its own feet financially and in the meantime it is heavily dependent on LNTN, especially for the provision of equipment.

Another problem is marketing and finding new clients. This costs money that the cooperative does not have. Yet unless it expands, the cooperative cannot become self-financing or pay regular wages.

Even so, the members are committed to working in this way. The cooperative gives them wide experience of all aspects of the work, both technical and commercial, which are often denied to women, in addition to the benefits of working in a non-competitive and flexible organisation.

COOPERATIVE AMAL - crafts and educational aids - Brussels, Belgium

Cooperative Amal, made up of mostly Moroccan but also Turkish and Italian women, was set up in November 1984 as the result of a study carried out by three Asbls (non profit-making organisations) working in the immigrant communities of Brussels.

The cooperative produces pottery and educational aids for teaching immigrant children. It sublets premises from Dar El Amal, an Asbl involved in the study, which organises courses for women and girls in domestic science and other skills including knitting, weaving, first aid and Dutch and French language.

The study looked into "the integration of the immigrant population in the host country." It argued that for women from Mediterranean cultures a cooperative-style structure was the most appropriate form of employment, since they were used to carrying out tasks communally. The Asbls contacted women in the area of Molenbeek, where immigrants make up 60% of the population, and the cooperative was set up in November 1984. A marketing study, which focused on the Dutch-speaking part of the country, found that there were possible markets for pottery and educational games aimed at immigrant children. The study took into account the fact that the cooperative could rent space at Dar El Amal, which has a basement with a pottery workshop and space for the production of games. Loans were obtained from individuals and a cooperative bank to buy a minimum of basic equipment: a wheel, a table and shelving, moulds for mass production of pottery, etc. The Asbl's workshop was already equipped with an oven. At the same time, the administrators made an application for a start-up grant from the women's bureau of the Commission (some BF 300,000). The first part of this funding, for 1985, has been used to employ a qualified domestic science teacher, who has five years' experience in literacy teaching in the immigrant community, as coordinator for three days a week. She is responsible for the day-to-day running of the cooperative. It would not have been possible to employ anyone without the grant from the women's bureau. The condition for membership of the cooperative is to be unemployed without right to unemployment benefit.

Marketing strategy

The pottery market is very competitive and publicity is needed to be able to sell individually designed items. The cooperative therefore decided to undertake mass production and is working on the basis of a couple of big orders for about 300 pieces each (mainly candle holders and plates). Since there were no existing clients and the cooperative does not have any organized sales outlets, it holds exhibitions of its wares on the premises. Educational aids for immigrants is something new in Belgium. Up to now there has not been any production of teaching materials specially designed for literacy programmes aimed at women or the teaching of the language of the host country in nursery and primary schools. The Asbls which helped set up the cooperative have undertaken to act as intermediaries between schools which might be interested in using these products and the cooperative. They tell the cooperative about the schools' needs and pass on orders. The materials used are simple and inexpensive - paper and cardboard - and are made up into collages and demonstration boards.

This first year was a "trial run" for the educational aids and it has proved there is a potential market for these products. The cooperative is hoping to increase production and so lower costs and prices.

Organisation of work

The women work on a voluntary basis for two hours a week each in small groups of three to six people. The number of groups varies according to the amount of work. At the peak of activity last May, there were three groups producing pottery and two producing educational aids. Now, with work starting up again after the summer, there is only one group for each activity, with the expectation that there will be two for each by winter. Membership of the groups also varies and a total of 20-25 women have participated over the past year.

Costs

Sales of the pottery are expected to cover production costs, estimated at BF 500,000 since starting up. At the time of writing, the cooperative had not yet completed a full year of activity but turnover is estimated at BF 50,000 a month to give a total of BF 600,000 for 1985. The cooperative has equipment worth some BF 800,000.

Decision making

An administrative council comprising three founding members meets three times a year. In practice, the management and administration is carried out by the part-time workers, assisted by the three administrators and three voluntary workers representing the work groups. Meetings are held whenever necessary and all the volunteers participate if they are free to come.

Future prospects

The sales of pottery are the main source of income at present while the educational aids are being developed. The educational aids are thought to be the best long-term prospect for improving the skills of the members and creating paid employment. The cooperative hopes to have its bookkeeping carried out by an outside agency to free time for training and income-generating activities.

PRIMULA - SERVICES COOPERATIVE - MILAN, ITALY

Primula was founded in April 1985 by nine women, some of whom were members of Coop di Utenza, a service cooperative within a housing development, which aims to provide services for working women and employ women unable or unwilling to work outside the area. The aim of Primula is to provide back-up services such as child-minding, assistance for isolated people such as the elderly, laundry, etc. on a commercial basis. It has no employees yet and the registered capital is Lit 450,000.

Setting up and finance

The idea for the cooperative arose after a year of discussions among a group within the Coop di Utenza. The women decided to try and identify sectors where needs existed and see if there was a market. The provisional project was to supply an emergency stand-in service of the type not available through more conventional channels which could range from assistance to families where the mother was in hospital, help to drug addicts where there was no one who could help cope, to child-minding or ironing. This could be backed up by a service to help people find more permanent solutions where necessary, putting them in touch with the local authorities, specialist organizations, etc.

A proposal along these lines was submitted to the European Commission's Women's Bureau for a grant, which was approved. Most of the money has been earmarked for a feasibility study which is under way. The rest has gone towards rent of a small room which is only just big enough for meeting and has no telephone. At present the women are using the address and telephone of Coop di Utenza. They have applied for a telephone from the local company which has promised them an easy number for people to remember.

The other main expense has been the legal documents and fees for setting up the cooperative. The regional Lega helped the women with the constitution of the cooperative, found them a lawyer and recommended a firm to carry out the feasibility study. The women said the Lega regional committee was helpful "but they're not used to working with non-professionals like us." It would not have been possible to start up without the grant from the Women's Bureau and the women feel the project will not be able to go

ahead without further funding. Members' contributions made up the initial registered capital.

Market

A feasibility and marketing study is under way. The women have produced some posters and leaflets and are planning to advertise in free sheets. At present they reach clients by word-of-mouth.

Wages and costs

The grant did not cover all the start-up costs and no other form of external assistance was received. "Since some of us have already been in cooperatives we're used to putting in our own money." The women have tried to start work on a small scale, charging Lit 7,000 per hour for child-minding and Lit 5,000 per hour for ironing. No wages are paid at the moment and any income is reinvested back into the cooperative. Payment is in cash on the spot. The women obviously hope the cooperative will become viable.

Membership

The ages of the members range between 30 and 45. Three work in the home. They are also members of the housing cooperative for whom Primula represents their first "job". The others have office jobs but want to work for the cooperative if it gets off the ground. Six are married and some have children but they are past the toddler stage and child care is not a problem.

Management and decision-making

An Administrative Council meets once every two weeks, the administrators being the three members of the housing cooperative who have more free time to devote to the running of Primula. The General Assembly meets every month.

Working arrangements

All the women work on a voluntary basis, putting in about 15-20 hours a week. Those who have jobs outside clearly cannot put in as much time as the others. At this stage, no clear working arrangements have emerged but a number of women have previous experience in cooperatives.

Training

None of the women have previous experience of this work although one is a qualified social worker. They hope to enrol for regional training programmes and perhaps do courses with the Lega.

Future strategy

Much depends on the results of the feasibility study and on whether Primula will convince the local authorities to offer them work. If the women get the go-ahead, it will be necessary to acquire a computer or have access to a data bank in order to store the information for their referral service.

CASE STUDY 30

WOMEN'S AGRITOURISM COOPERATIVE OF PETRA - LESBOS, GREECE

As on other Greek islands, many families on Lesbos rent out rooms to tourists. The cooperative was founded in 1983 by 24 women to provide an overall structure and coordinate the provision of bed and board by members in their own homes. The cooperative started trading in the summer of 1984. There are now 50 members, four of whom are employed in the running of the cooperative, five non-member employees (male) and a woman manager appointed by the Greek Tourist Office.

HISTORICAL BACKGROUND

The idea of forming this type of cooperative - which is becoming increasingly common in parts of the Mediterranean - came from the Greek Council for the Equality of the Sexes, which promoted the idea among some of the women on the island. The Council proposed a women's tourism cooperative because many of the women were already involved in this sort of work. It would also help bring more tourists to Petra, so financially benefiting the whole village, and provide an alternative to mass tourism which treats tourists as "herds" or just a source of money. Agri-tourism encourages tourists to participate in local life and learn about local traditions. It was also the Council which told the women of the possibility of obtaining financial assistance from the Commission's women's Bureau and a written proposal was put in.

SETTING UP AND FINANCE

A number of women had already rented out rooms in their houses, others had worked in the family business or on farms. None had experience of running a cooperative. In addition to the Council for Equality, they received advice and help from a number of sources - ELKEPA (Greek Centre for the Promotion of Production), the National Bank, the Ministry of Agriculture, the Bank of Macedonia and Thrace and the local authorities. Each member contributed Dr 500 to form the cooperative and they obtained bank loans that were shared out among all the members (Dr 20,000 each) to buy furniture and fittings for the rooms and equipment for the cooperative's restaurant.

CASE STUDY 30

The cooperative is registered with the Greek Tourist Office and the office appoints and pays the salary of the manager of the cooperative restaurant. The restaurant is in rented premises.

MARKET

No marketing or feasibility study was carried out but several of the women had already been taking in paying guests, and tourism on the island is on the increase. In addition, the initiative was supported by the Greek Tourist Office and the cooperative's publicity material is distributed through travel agents. The cooperative did not face any problems in attracting business. People are attracted by "the good atmosphere and high standard of service."

COSTS, WAGES AND PRICES

Costs were covered at an early stage. The first year's trading produced a surplus which was reinvested in the cooperative to buy more equipment. The second summer (1985) brought a substantial surplus, this time distributed among members according to the number of rooms each one rents. When a room is rented, a certain proportion goes to the cooperative to cover running costs. Prices are fixed by the Greek Tourist Office. Monthly costs stand at some Dr 700,000 for nine wages, rent and other overheads (the manager's wages being paid by the Tourist office). Financially, the cooperative is a great success.

COOPERATIVE STRUCTURE AND ORGANISATION OF WORK

The cooperative has a general assembly and a management committee made up of members and the restaurant manager. The committee is the main decision-making body but the restaurant manager is responsible for the day-to-day running of the cooperative. There are also nine paid employees, four women members and five male non-members, who do the administration and run the restaurant. The other members each contribute about one day's voluntary work a month in the restaurant. Besides this, there are no formal working arrangements as such; each member is responsible for her own rooms and the cooperative has overall responsibility for ensuring a high standard of service is maintained. They also have to comply with the standards laid down by the Tourist Office and the cooperative is also subject to supervision by the Agricultural Bank, as are all cooperatives in the agricultural sector.

TRAINING

Some of the women already had experience in renting rooms to tourists and tourism is a familiar phenomenon on the island. Some of the money from the women's bureau was spent on 300 hours of subsidised training; seminars on cooperative structure and management and the history of the island. The women have not done any further training although the Council for Equality believes that now would be a better time to run seminars on cooperative management since the women have gained some practical experience and would know what questions to ask. It is worth stressing that five of the nine employees are male "professionals" hired from outside the cooperative to do certain jobs.

FUTURE PLANS

The cooperative would like to build more rooms and premises for the restaurant (the present premises are rented). Another idea is to convert for tourism some of the old traditional houses but a loan would have to be taken out to carry out this scheme.

CONCLUSIONS

The present Greek government supports the cooperative movement and there is a policy to encourage women in agricultural areas to break into the male-dominated world of cooperatives. This, combined with the active role played by the Council of Equality in setting up the cooperative, meant that the women received a great deal of concrete support. All the women were questioned on their feelings about the cooperative and they were generally pleased with the results, especially from the financial point of view. But views on the role of the cooperative differed. Those more closely involved with the running of the cooperative as a whole tend to see it as a political and social achievement and state willingness to make sacrifices to keep it going. Others see it as a chance to earn money and acquire skills but are more diffident about working collectively. There has been mistrust and "power trips", but grievances are not always expressed: in some ways the cooperative is perceived as another "authority", especially since it has been promoted by outside bodies. The experience is generally regarded as a success, however. The Council for Equality is planning to set up an association of women's cooperatives.

CASE STUDY 31

KVINDENUSEET, ARHUS - DENMARK

A women's museum set up by a collective in 1982. Three years later it is employing 42 women backed up by an equal number of volunteers. The museum is a private non-profit making organisation and the women are employed through a variety of public subsidised job creation schemes.

HISTORICAL BACKGROUND

The collective was set up "to produce and transmit women's culture" through a centre on women's history, files, exhibitions, a library and publications. The women felt that such a museum was necessary to research into women's history, "the spoken word rather than the written word has handed down the knowledge and tradition of women." The group set out to record the lives of women, collecting objects that reconstructed their history - tools and utensils, diaries, photographs, etc.

Although the women never expected the museum to become self-financing, one of their major aims from the beginning was to create jobs for women. Contributions were made by the members of the collective, who now total 250, and the local council offered the building "for a symbolic rent". Money was also received from the Ministry of Labour. Members of the association continue to make regular contributions.

A grant was also received from the Commission women's bureau but by then the project was already under way. Even without the grant the women said the project could have started but the group said that it was a useful contribution to their work.

The women received no outside support to start their project. They pointed out that it was very hard to have access to private funds as the museum "is a bit too radical in structure to please the mainly male boards of private funding bodies." They said that by getting EEC money from the women's bureau "it was much easier" to tap national sources for grants, both public and private.

ORGANISATION OF WORK

The collective organises its work under two main sections. The museum, run by volunteers and largely financed by members' contributions, and job creation schemes setting up, for example, exhibitions, which are totally publicly financed.

One of the job creation schemes that the museum is involved in concerns young people under 25 years old. Sixteen young women were taken on under the scheme. Six were single mothers. All the women had little formal education or work experience. Two main themes were chosen for the youth work projects: women in domestic help and single mothers. The women traced history through interviews and collections of photographs, objects and documents recording the life of such women from a predominantly rural and agricultural society to present day society. By the end of 1984, when the first job creation schemes came to an end, the museum put together "a live exhibition" on women's lives in the 1930s centered on housework, childbirth and bringing up children. The exhibition is now being showed in other museums across the country.

During the scheme, the young women were taught interviewing techniques, archiving, darkroom techniques and operation of audio-visual equipment. Some of the women also learnt administration, bookkeeping and basic budget control. Technical skills were also gained in setting up the exhibition. Throughout the training, the women were given moral support and help with confidence building.

The wages of the 16 young women were jointly financed from the State Department of Employment and Aarhus municipal council. The council also paid the wages of the teaching staff. The materials used were paid through donations from private funds and public funds such as the grant from the women's bureau.

The other paid workers at the museum are financed by the municipal council. They are all women who had been unemployed for over two and a half years and are entitled under Danish law to be employed on publicly subsidised contracts for a maximum seven months. All the women employed under this scheme chose to work at the museum because they were interested in its activities and

CASE STUDY 31

some had worked there previously as volunteers. The age group of these women is 18 to 55 and they come from different educational backgrounds - some having university degrees, others being unskilled.

All the wages are fixed according to the agreed trade union rates and the women have to become members of the association. There are set working hours, each working an eight hour day and there are no flexible working arrangements. Some attempt is made to rotate "the uninteresting but necessary jobs" although this has created problems because of lack of continuity. Some of the women on the youth job creation scheme considered their work at the museum as just another job and were not interested in the running of the organisation.

Although many of the women have children the museum does not provide any child care facilities. All the women working there were registered as unemployed and none of the young women had previously worked for longer than six months.

The museum itself is financed totally from member's contributions. The subscriptions do not however cover all the costs and the women said they were often held back because of insufficient funds to buy the technical equipment needed to start new projects and exhibitions.

Evening classes on all aspects of women's lives are also held at the museum. Two videos and eight slide shows have been produced for the classes which are accompanied by lectures, plays and exhibitions. Tape and photograph archives are slowly being built up as well as "regular museum objects" to expand the collection.

DECISION MAKING

Policy making meetings are held monthly and are open to all the members. These meetings are held in the evening to allow all women interested in the museum to attend. Day-to-day decisions are taken in weekly meetings of all the women working at the museum held during working hours. At these meetings the tasks are shared out. In addition, for each project, be it an exhibition, a course or the collecting of materials, an independent group is

set up to plan the work. These groups are made up of both paid workers and volunteers. The volunteers work "from one hour a week to seven hours a day."

FUTURE PLANS

It was never imagined that the museum would become self-financing. The group is trying to get public recognition for the museum putting it on equal footing with other cultural and historical museums in Denmark. This recognition would guarantee the museum annual subsidies from the Ministry of Culture.

CASE STUDY 32

HALCYON CRAFTS - DYFED, WALES

The cooperative was set up by ten women in June 1984 to market local crafts. Most of the women were already producing crafts in the area. The cooperative started trading in October 1984.

BACKGROUND AND ORGANISATION OF THE WORK

The cooperative was set up to try and find outlets for "high quality original craft products." The ten women were all involved in the sector and felt the need to try and market their goods collectively. The idea was to sell the products through mail order and at different craft shows. They said that the marketing cooperative was aimed at helping women working in "this isolated rural area". They felt the cooperative could also help promote and maintain individual craft skills.

The cooperative was helped with a grant from the Commission's women's bureau. Although the project was already under way when the cooperative applied for the grant, the women said that starting up would have been "a lot slower" without the EEC money. A written proposal outlining the difficulties of marketing and lack of employment possibilities for women in the area was submitted to the women's bureau. The grant did not cover all setting up expenses. Although the women said the grant was very useful they said problems were caused by the condition that "the full grant be spent before it is received".

None of the women are employed by the cooperative. They all work there on a self-employed basis.

The cooperative received outside support from the Industrial Common Ownership Movement. The women said that the major problems faced by the group before starting up was finding premises, which the cooperative still does not have, and a lack of information on marketing.

The women felt that they could attract clients through the originality of their products. However, getting off the ground has been slow and the cooperative is unable to pay wages for the running of the business. All the women are paid, however, once their products are sold. The cooperative keeps 10% of the craft persons price to cover its costs.

The cooperative does not aim to train women in new skills and all the women there are experienced in craft work.

DECISION MAKING

All the women are actively involved in the cooperative. Day-to-day decisions are taken at regular meetings which all the women are entitled to attend. Decisions are taken by consensus of those present. The majority of the women are between 30 to 45 years old and six of them have children.

The women said that working in the cooperative takes up more time and energy. They emphasised that they would like to see more funds and training being set aside for business management and market research.

FUTURE PLANS

The women said they would be greatly helped if they had an office in a central area. The cooperative is still finding it hard to make a break through. The women decided to jointly market their products as they live in an isolated rural area with few outlets. But as the cooperative is also operating in this environment the women have found it difficult to reach new markets for their craft work and one of the skills the women said they needed to improve was marketing techniques to enable them to expand.

European Communities — Commission

Programme of Research and Actions on the Development of the Labour Market

The viability of employment initiatives involving women

By: Centre for Research on European Women — CREW

Document

Luxembourg: Office for Official Publications of the European Communities

1986 — 187 p. — 21.0 x 29.7 cm

EN

ISBN: 92-825-6088-0

Catalogue number: CB-46-86-501-EN-C

Price (excluding VAT) in Luxembourg:
ECU 11.34 BFR 500 IRL 8.10 UKL 7.10 USD 10.50

Venta y suscripciones · Salg og abonnement · Verkauf und Abonnement · Πωλήσεις και συνδρομές
Sales and subscriptions · Vente et abonnements · Vendita e abbonamenti
Verkoop en abonnementen · Venda e assinaturas

BELGIOUE/BELGIE

Monsieur belge / Belgisch Staatsblad
Rue de Louvain 40-42 / Leuvenestraat 40-42
1000 Bruxelles / 1000 Brussel
Tél. 512 00 26
CCP / Postrekening 000-2005502-27

Sous-dépôts / Agentschappen:

Librairie européenne /
Europese Boekhandel
Rue de la Loi 244 / Wetstraat 244
1040 Bruxelles / 1040 Brussel

CREDOC

Rue de la Montagne 34/E- sat 34
Ste 11 / Bus 11
1000 Bruxelles / 1000 Brussel

DANMARK

Schultz EF-publikationer
Møntergade 19
1116 København K
Tlf: (01) 14 11 95
Girokonto 200 11 95

BR DEUTSCHLAND

Bundesanzeiger Verlag
Breite Straße
Postfach 10 80 06
5000 Köln 1
Tel. (02 21) 20 29-0
Fernschreiber:
ANZEIGER BONN 8 882 595
Telecopierer:
20 29 278

GREECE

G. C. Eleftheroudakis SA
International Bookstore
4 Nikis Street
105 63 Athens
Tel. 322 22 55
Telex 219410 ELEF

Sub-agent for Northern Greece:

Molho's Bookstore
The Business Bookshop
10 Tsimiski Street
Thessaloniki
Tel. 275 271
Telex 412885 LIMO

ESPAÑA

Boletín Oficial del Estado
Trafalgar 27
E-28010 Madrid
Tel. (91) 446 60 00

Mundi-Prensa Libros, S.A.
Castelló 37
E-28001 Madrid
Tel. (91) 431 33 99 (Libros)
431 32 22 (Suscripciones)
435 36 37 (Dirección)
Telex 49370-MPLI-E

FRANCE

Service de vente en France des publications
des Communautés européennes
Journal officiel
26, rue Desaix
75732 Paris Cedex 15
Tél. (1) 45 78 61 39

IRELAND

Government Publications Sales Office
Sun Alliance House
Molesworth Street
Dublin 2
Tel. 71 03 09
or by post
Stationery Office
St Martin's House
Waterloo Road
Dublin 4
Tel. 68 90 66

ITALIA

Licosa Spa
Via Lamarmora, 45
Casella postale 552
50 121 Firenze
Tel. 57 97 51
Telex 570466 LICOSA I
CCP 343 509

Subagenti:

Libreria scientifica Lucio de Blasio - AEOU
Via Maravigli, 16
20 123 Milano
Tel. 80 76 79

Libreria Tesati

Via A. Farnese, 28
00 192 Roma
Tel. 31 05 90

Libreria giuridica
Via 12 Ottobre, 172/R
16 121 Genova
Tel. 59 56 93

GRAND-DUCHÉ DE LUXEMBOURG

Office des publications officielles
des Communautés européennes
2, rue Mercier
L-2985 Luxembourg
Tél. 49 92 81
Telex PUBOF LU 1324 b
CCP 19190-81
CC bancaire BIL 8-109/6003/200

Messageries Paul Kraus
11, rue Christophe Plantin
L-2339 Luxembourg
Tél. 48 21 31
Telex 2515
CCP 49242-63

NEDERLAND

Staatsdrukkerij- en uitgeverijbedrijf
Christoffel Plantijnstraat
Postbus 20014
2500 EA s-Gravenhage
Tel. (070) 78 99 11

PORTUGAL

Imprensa Nacional
Av. Francisco Manuel de Melo, 5
P-1000 Lisboa
Tel. 65 39 96

Distribuidora Livros Bertrand Lda.
Grupo Bertrand, S.A.R.L.
Rua das Terras dos Vales, 4-A
Apart. 37
P-2700 Amadora CODEX
Tel. 493 90 50 - 494 87 88
Telex 15798 BERDIS

UNITED KINGDOM

HM Stationery Office
HMSO Publications Centre
51 Nine Elms Lane
London SW8 5DR
Tel. (01) 211 56 56

Sub-agent:

Alan Armstrong & Associates Ltd
72 Park Road
London NW1 4SH
Tel. (01) 723 39 02
Telex 297635 AAALTD G

SCHWEIZ/SUISSE/SVIZZERA

Librairie Payot
6, rue Grenus
1211 Genève
Tel. 31 89 50
CCP 12-236

UNITED STATES OF AMERICA

European Community Information
Service
2100 M Street NW
Suite 707
Washington, DC 20037
Tel. (202) 862 9500

CANADA

Renouf Publishing Co., Ltd
61 Sparks Street
Ottawa
Ontario K1P 5R1
Tel. Toll Free 1 (800) 267 4164
Ottawa Region (613) 238 8985-6
Telex 053-4936

JAPAN

Kinokuniya Company Ltd
17-7 Shinjuku 3-Chome
Shinjuku-ku
Tokyo 160-91
Tel. (03) 354 0131

Journal Department
PO Box 55 Chitose
Tokyo 156
Tel. (03) 439 0124

Price (excluding VAT) in Luxembourg:
Ecu 11.34 BFR 500 IRL 8.10 UKL 7.10 USD 10.50

 OFFICE FOR OFFICIAL PUBLICATIONS
OF THE EUROPEAN COMMUNITIES

L - 2985 Luxembourg

ISBN 92-825-6088-0

