MATCOM

CURRICULUM GUIDE

for co-operative management training

international labour office, geneva

MATCOM
Material and techniques for cooperatives management training

The MATCOM Project was launched in 1978 by the International Labour Office, with the financial support of Sweden. In its third phase (1984-1986) MATCOM is financed by Denmark, Finland and Norway.

In collaboration with cooperative organizations and training institutes in all regions of the world, MATCOM designs and produces material for the training of managers of cooperatives and assists in the preparation of adapted versions for use in various countries. MATCOM also provides support for improving the methodology of cooperative training and for the training of trainers.

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M = MATCOM has published a Trainer's Manual for a complete course on this subject.

F O R E W O R D

What to teach, and how to teach it? To find the answers to these two questions is half the job, at least for us working with management training. If we do not pay enough attention to the fact that training needs analysis (the "what"), and the choice of training methods (the "how"), we may waste time - both ours and the trainees' - and the money invested in training.

MATCOM's Curriculum Guide

One of the first efforts of the MATCOM Project was to draw attention to the importance of training needs analyses, job-oriented training and modern training methods. The first "Curriculum Guide" which was published in 1979 was the result of contributions from many co-operative educators, managers and policy makers. The original manuscript was evaluated at many co-operative training institutes and some international seminars were organised (in collaboration with the International Co-operative Alliance and the Vaikunth Mehta National Institute of Co-operative Management, India) for the purpose of testing and validatinq the material.

The present edition is revised in accordance with feedback and proposals from co-operators around the world, and is tuned to the training programmes presented in MATCOM's "Trainer's Manuals".

The Format

The Curriculum Guide is structured as follows:

a) The whole curriculum is divided into 27 subjects.

b) Each subject subdivided into a number of topics.

c) A training objective is suggested for each topic.

d) Possible learning methods are suggested for each topic.

How to use the Curriculum Guide

A systematic approach to curriculum development and course design is presented in a condensed form in Section 28. Suggestions for the practical use of the Curriculum Guide are also included. It should be stressed, however, that the Curriculum Guide does not contain a ready-made curriculum which can be copied and used everywhere witfurther considerations. As its name implies it is only a guide, or a resource document; its purspose is to provide guidelines and ideas to trainers and other persons involved in curriculum development and course design, particularly with regard to the following tasks:

- establishing overall aims of training programmes;
- establishing entrance qualifications for training programmes;
- analysis of training needs;
- selection of subjects and topics to be included in training programmes;
- defining objectives for courses and training sessions;
- defining the contents of training sessions;
- choice of training methods;
- session outline;
- determining the duration of courses;
- establishing standards for recruitment of trainees.

Applying participatory training methods

The training methods proposed in the Guide are often of the "participatory" type; lecturing has been reduced to a minimum. In this way trainees become actively involved in the programme as they learn more effectively than they would as passive receivers of information.

By necessity the training methods are described very briefly in the Curriculum Guide. A trainer may be interested in and curious 'about a proposed method, but find it difficult or even impossible to apply it as he may not have experience in preparing the material needed, such as a case study. It would seem then that the most difficult part of the job remains to be done...

This is not the case; most of the suggested case studies and other exercises have already been worked out and described in detail in MATCOM's "Trainer's Manuals", which are synchronised with the Curriculum Guide.

MATCOM's Trainer's Manuals

A trainer who wants more material and information with regard to the training methods should therefore check whether MATCOM has published a Trainer's Manual on the actual subject. (See page II).

Each Trainer's Manual presents a complete training programme based on the job-oriented syllabus and the training methods proposed in the Curriculum Guide; detailed instructions to the trainer as well as all needed training material are included.

Reading List

Whether a trainer is basing his course on a MATCOM manual or not, he would be well advised to prepare himself by referring to other books and material. It is particularly important that he is familiar with local practices concerning the actual subject; documentation in this respect is normally at hand in every training centre. To assist trainers who want to acquire further background and resource material on various subjects, a "Reading List" is included in this manual, see section 29.

MATCOM's Curriculum Guide plus the Trainer's Manuals constitute a resource which all co-operative trainers are welcome to exploit in their work. There are no restrictions; trainers should feel free to make use of any material, be it a complete course outline or just one single case study.

CO-OPERATIVE KNOWLEDGE

1. CO-OPERATIVE KNOWLEDGE

Aim: To enable trainees to identify the characteristics of co-operative organisations as compared to other forms of economic organisations, to identify the roles of co-operatives in the country and to identify the potential role of co-operatives in economic and social development.

1.1 The need for organisation and management

Objective: To enable trainees to identify and describe the organisational, as opposed to the technical needs of various types of activity.

Possible learning methods:

- A series of case studies will describe various situations where groups of people fail to achieve their objectives, not because of technical difficulties, but because of problems arising from lack of structure or from an unsuitable form of ownership or control. Trainees will isolate the need for appropriate forms of ownership, control and management.

1.2 Private ownership and control

Objective: To enable trainees to describe the various forms of private and corporate ownership, and to identify their advantages and disadvantages

Possible learning methods:

- An exercise involving the step-by-step examination of an "incident" will allow the,trainees to experience for themselves the stages of growth from an individual one-man activity to a complex one requiring financial, human and technical resources far beyond the capacity of one single man. They will arrive at their own definition of what is meant by sole proprietorship, partnership and limited liability.

- Lectures and discussion sessions will show the trainees how these forms of activity are applied in their own country and will enable them to identify their strengths and weaknesses from the point of view of the owner, the supplier, the customer, the employees and society as a whole.

1.3 **Government ownership and control**

Objective: To enable trainees to describe the ways in which the Government controls certain activities, and to identify circumstances where such control is appropriate, and the advantages and disadvantages involved.

Possible learning methods:

- Trainees will compare the nature and performance of Government-controlled activities with the privately-owned activities previously discussed; they will compare examples of parastatal corporations and of straightforward Government Departments, and identify the advantages and disadvantages of each.

1.4 **Co-operative ownership and control**

Objective: To enable trainees to describe the characteristics of the co-operative form of control in comparison with the forms analysed in 1.2

Possible learning methods:

- Trainees will summarise the disadvantages of Government ownership of the means of production and, from a case study, will discover for themselves the basic principles of cooperation.

1.5 **Co-operative activities**

Objective: To enable trainees clearly to distinguish the various types of activities which can be undertaken on a co-operative basis.

Possible learning methods:

- A number of short case studies describing difficulties people have in obtaining various services will lead to a list of the multiple functions which can be performed by a co-operative form of organisation.

1.6 **Different types of co-operatives**

Objective: To enable trainees to describe the purpose, structure and method of operation of the most common types of co-operatives in their country.

Possible learning methods:

- Trainees will endeavour to apply the basic principles of co-operation evolved at the end of 1.4, to the different co-operative activities.

- A number of case studies will be used to show how each type of co-operation is organised and how it operates.

1.7 **Multi-purpose co-operatives**

Objective: To enable trainees to identify the need for multi-purpose co-operatives, to describe how they operate and to identify circumstances when it may or may not be appropriate to carry out a number of functions within one co-operative organisation.

Possible learning methods:

- A role-playing exercise will illustrate the difficulties involved when a number of people are members of different societies, and should lead to the conclusion that one multi-purpose society may solve the problem.

- A further exercise will bring out the potential conflicts involved in the multi-purpose society, and trainees will evolve forms of organisation and control to minimise them.

- Trainees will examine a number of short case studies to select situations where a multi-purpose society may or may not be appropriate.

1.8 **The national economy**

Objective: To enable trainees to identify and classify the major economic activities of their country, to assess their relative importance in terms of value added and numbers employed.

Possible learning methods:

- Trainees will list under certain headings the major economic activities within their country, and will attempt to estimate the scale of each activity a) in absolute terms; and b) in terms of its share of the national "cake". These estimates will be compared with the true situation, and basic errors will be identified and discussed.

1.9 **Methods of ownership and control in our country**:

Objective: To enable trainees to list the various ways in which economic activities are financed, owned and controlled, in their country and to identify the respective merits of each.

Possible learning methods:

- Working from the previous list of types of activities, trainees will produce a matrix showing which type of activities are organised at present as family undertakings, partnerships, companies, corporations, Government departments or Co-operatives. They will identify the needs of each type of activity in terms of capital, management of technical skills, land, materials an so on, and will rank the various forms of organisation according to their ability to satisfy these needs. They will then place hypothetical new types of activity in the appropriate organisational column of the matrix, and will discuss whether the actual way in which the nation's activities are organised is the most appropriate one.

1.10 **Co-operative activities in our country**:

Objective: To enable trainees to describe the various activities which are organised on a co-operative basis in their country, and to identify current achievements and problems of the co-operative movement.

Possible learning methods:

- Trainees will work from the broad data collected in the two previous sessions in order to produce a more detailed picture of the co-operative sector of their country, broken down into various types of agricultural and non-agricultural societies; they will identify the services which each co-operative should be providing to its members and the general public and will judge the success or failure of each type in achieving these objectives.

1.11 The social and economic role of co-operatives in our country

Objective: To enable trainees to describe the social as well as the economic role-played by the co-operative movement in the past, the role it is playing at the current stage, and the potential role it could play in the future.

Possible learning methods:

- Trainees will, through lecture and readings, relate the traditional birth of co-operative organisation in tropical agrarian societies and its social and economic role. They will discuss the western evolution of the co-operative movement and the socialist model and relate these to the co-operatives in their own country and their social and economic role.

- Trainees will, in groups, forecast the likely future development of co-operatives in their own country in terms of membership, functions performed and social and economic roles.

1.12 The co-operative structure

Objective: To enable. trainees to identify activities and services required by co-operatives which are beyond the capacity of groups at the local level and which require a form of co-operative activity at a "higher level".

Possible learning methods:

- Trainees will examine a case study of one or more typical primary societies and will identify the services which they need and which can economically be provided by some sort of co-operative organisation at a "higher level".

1.13 The co-operative system in our country

Objective: To enable trainees to describe the functions and nature of the various co-operative organisations in their country, and to analyse the relationships and mutual interdependence of the system.

Possible learning methods:

- Working from the list identified in 1.12, trainees will evolve an ideal co-operative system for their country, identifying the functions which should economically be carried out at each level while balancing the apparent advantages of scale with the need for local control and contact. They will compare their model with the actual structure of co-operative institutions in their country; they will observe omissions from their own analysis, explain apparent anomalies and become familiar with the complete hierarchy of co-operative institutions from the apex to the primary society. The role of the national apex organisation as non-commercial spokesman of the movement should be observed and discussed.

1.14 Why should the Government be involved?

Objective: To enable trainees to describe the reasons why the Government is involved in the encouragement, formation, registration, management and control of co-operative organisations.

Possible learning methods:

- Trainees will analyse a number of short case studies which describe situations in unregulated and uncontrolled co-operative societies, and at least one situation where external encouragement for the establishment of a co-operative was needed, and will thus evolve for themselves a list of the ways in which the Government should be involved. These should include initial encouragement and assistance, registration, training, the provision of management advice and help, protection, home and export marketing as well as audit and control.

1.15 The Government's present role

Objective: To enable trainees to describe the ways in which the Government in their country is involved with co-operative institutions, and to name the various Government Departments which work on this task, along with their particular roles.

Possible learning methods:

- Trainees will analyse the job descriptions of the various Government co-operative officers and relate them to the Government tasks outlined in section 1.14. They will then evolve a model of the Government co-operative sector which was developed in section 1.13. They will examine typical reports produced by co-operative officers, and identify ways in which the Government can improve the functions of co-operative institutions.

CO-OPERATIVE LAW

2. CO-OPERATIVE LAW

Aim: To enable trainees to carry out their work within the structure of co-operative law, regulations and the society's by-laws.

2.1 Introduction to law

Objective: To enable trainees to define situations in the field of business activities when regulations are needed and to list those laws of the country which will affect the operations of a co-operative society.

Possible learning methods:

- Through brief case studies trainees will identify the critical differences between an individual, a partnership and a body corporate, whether co-operative, private or public, and will identify the occasions when a legal framework is necessary.

- Trainees will discuss and define the specific legislative and executive powers of each governmental department and relevant institutions.

- Trainees will, through lecture and readings, be introduced to the system and structure of the laws of the country which affect business activities generally and co-operative societies in particular.

2.2 Introduction to co-operative law

Objective: To enable trainees to explain the main functions of co- operative law, to describe the origins of the laws and regulations, and to describe the specific legislative and executive powers of each governmental office involved in the development and/or control of co-operative activities.

Possible learning methods:

- Case studies, possibly on audiotape or presented visually, will dramatically illustrate the type of situation which could arise if there were no rules to regulate the conduct of co-operative societies.

- Trainees will compare the details of private and public companies with a co-operative form of organisation, and will identify aspects where differences or treatment additional to that contained in company law are required.

- Through lectures and readings trainees will be introduced to co-operative law and regulations, and the structure of the governmental administration involved in co-operative development and control.

- Trainees will, in groups, trace the "co-operative principles" in co-operative law and regulations and note in which sections and paragraphs they are reflected.

- Trainees will be presented with a list of problems and questions covered by co-operative law and regulations; as an exercise they will locate the paragraphs and points in the actual documents which contain the answers to these questions, and will in this way become generally familiar with the contents and the lay-out of the Law and Regulations.

- Based on studies of co-operative law and regulations, trainees will discuss the roles of the registrar, an auditor and a co-operative extension officer and describe the "ideal relation" between a co-operative society and these government officers.

2.3 The by-laws of a co-operative society

Objective: To enable trainees to describe the purpose of a co-operative society's by-laws in relation to Co-operative Law and Regulations, and to describe the origins as well as the procedures for creating and amending the by-laws.

Possible learning methods:

- Case studies will dramatically illustrate the situation which could arise if a co-operative society had no by-laws to regulate its activities in practice.

- Trainees will study model by-laws or the actual by-laws of a society, and from this develop a list of issues which should be covered in them. Comparison should then be made with the directives contained in the Law and Regulations in this respect.

- Trainees will, in groups, trace the "co-operative principles" in the model by-laws and note the paragraphs in which they are reflected.

- Trainees will analyse the processes involved in forming and registering a co-operative, and will then examine case histories illustrating problems which can arise if important details are neglected in the by-laws at the initial stage.

- Trainees will devise, in groups, a strategy for promoting what is, in their opinion, a necessary amendment to the by-laws.

2.4 Statutory powers of the members

Objective: To enable trainees: a) to define the rights and responsibilities of the members; b) to explain how the powers of the members are exercised, in accordance with the law, at the annual and the extraordinary general meetings; and c) to define the manager's duties in connection with the preparations for such meetings.

Possible learning methods:

- With the help of the model by-laws, trainees will analyse a case study illustrating the delegation of authority in a co-operative society, and determine where power is ultimately located within the society.

- From a list of decisions taken within a co-operative society, trainees will select those which can only be taken by the members at a general meeting.

- Trainees will prepare an agenda for an annual general meeting.

- For a hypothetical society and on the basis of the necessary background information supplied, trainees will, in groups, prepare the annual report of the society. The reports will be interchanged between groups and criticised with regard to content and presentation. A "model annual report" will thereafter be prepared by the trainees.

- Trainees will discuss an auditor's report critical of the society. They will then suggest how the report should be presented and explained at the annual general meeting, and what additional information should be given at the meeting to enable members to take appropriate action.

- Trainees will prepare a "check-list" of preparations for an annual general meeting: a) when the meeting is still in the far future, and b) immediately before the meeting.

- Trainees will "act out" several annual and extraordinary general meetings, playing the roles of the members, the committee and the manager.

2.5 Statutory powers of the committee

Objective: To enable trainees to define the duties and responsibilities of the committee, and to describe how the manager can facilitate the work of the committee.

Possible learning methods:

- A case study will illustrate the type of situation which could arise if all common policy and management decisions had to be taken by the members at general meetings. Trainees will thus identify the reasons why a certain amount of authority is delegated to a committee.

- Through the study of the model by-laws, trainees will discover how the committee is elected and organised.

- Through lectures, reading and case studies, trainees will identify the duties and responsibilities of the committee.

- From the 'list of decisions' used in 2.4, trainees will select the ones which could be taken by the committee.

- Trainees will discuss the manager's monthly report to the committee: what it should contain and how it should be presented in order to give the committee members the best possible help and basis for their decisions. Working in groups, trainees will compare various forms for the monthly reports, and will select or design a form which corresponds to the actual needs.

- Trainees will "act out" several committee meetings, playing the roles of the committee members and the manager. A special requirement of the exercise will be that minutes of the meetings should be drawn up.

- Role-playing will illustrate undue interference by a committee member in the work of the manager, and trainees will discuss what the appropriate policy and behaviour should be in such situations.

2.6 The manager and the by-laws

Objective: To enable trainees: a) to define the manager's unique role within the organisational structure of a democratic co-operative; and b) to state, with reference to laws, by-laws and regulations, the duties of the manager in the planning, operation and control of the activities.

Possible learning methods:

- Trainees will, in groups, study the model by-laws and rank the ten most important paragraphs as far as the work of the manager is concerned. The proposals of the groups will then be compared and discussed in a plenary session.

- Trainees will, in groups, study what is stated in the model by-laws about the duties of the manager, and then rank the tasks in order of importance and in order of difficulty.

- From the "list of decisions" used in 2.4, trainees will select the ones which could be taken by the manager.

THE ROLE OF A CO-OPERATIVE MANAGER

3. THE ROLE OF A CO-OPERATIVE MANAGER

Aim: To enable trainees to appreciate the unique role of a co-operative manager as someone sensitive to the needs and aspirations of the members, who makes effective use of the resources available and who is also a successful businessman.

3.1 The underlying motives of management decisions

Objective: To enable trainees to identify and explain the differences in motives behind a manager's decisions in a profit-oriented enterprise and in a co-operative enterprise.

Possible learning methods:

- A series of case studies will describe situations where management decisions are called for. Trainees will be asked to propose the most likely and relevant decisions to be taken in the case of an individual business, a capitalist corporation, a government enterprise and a co-operative. The social aspects and responsibilities of "co-operative" management should come out very clearly in these exercises.

- Trainees will simulate a committee meeting at which an important management decision has to be taken. They will discuss a situation where members' interests are at stake. The "manager" will be given a brief depicting a situation where the members' interests are in the long run best served by a decision which appears to go against their interests in the short term. He will have to advocate his case against "committee members" who have been briefed only on the advantages of the short-term solution.

3.2 Democratic and objective decisions

Objective: To enable trainees to explain and appreciate the importance as far as the co-operative manager is concerned, of dealing in a democratic and objective way with the aspirations of members, elected officials and staff.

Possible learning methods:

- Trainees will, in a case study, be confronted with a situation where different groups (member factions, staff, elected officials) within a society try to influence the manager into taking decisions in their favour. Trainees will indentify the objective facts in the situation and suggest a solution which will be in accordance with co-operative values and principles. Long-term effects of non-democratic decisions will be discussed.

3.3 <u>Participation of members</u>

Objective: To enable trainees to explain and appreciate the importance of the participation of members in the planning of the affairs of the society.

Possible learning methods:

- In a brainstorming session trainees will list all "co-operative" reasons for involving members, committee members and staff in the planning of the society's activities.

- In a role-playing exercise, a "manager" will face a situation when all his actions and decisions are questioned by the members and the staff. Their displeasure with his management is due to the fact that they have not been consulted or involved. In the role-playing, trainees will suggest to the "manager" how they could have been involved.

- A case study will illustrate how a project proposal, suddenly presented by the manager at a meeting, is turned down. Trainees will be asked to discuss and suggest a better approach, more likely to arouse the interest and win the approval of the members.

3.4 <u>Open information</u>

Objective: To enable trainees to explain and appreciate the need for and advantages of open information to the members and staff of a co-operative society.

Possible learning methods:

- In a series of case studies, trainees will analyse, in a business management context, the underlying motives and the results of selective, suppressed and open information. They will list the reasons for having open information in a co-operative context.

- Trainees will, in groups, propose the type of information which should be provided to members and to committee members on a regular basis.

3.5 Co-operation between co-operatives

Objective: To enable trainees to appreciate the needs and reasons for co-operatives, and to make the best use of the services of co-operatives at a higher level.

Possible learning methods:

- Trainees will be introduced to the organisation of co-operatives at the secondary level and above. They will analyse their roles in the strengthening of the co-operative movement.

- Trainees will suggest fields of co-operation between co-operatives in their country; they will then compare their suggestions with the actual situation.

RURAL SOCIOLOGY

4. RURAL SOCIOLOGY

Aim: To enable trainees to identify the social and cultural factors which influence the behaviour of members, and to take them into account while carrying out their jobs.

4.1 Change and the individual

Objective: To enable trainees to identify the factors which may lead individuals to resist apparently beneficial changes.

Possible learning methods:

- Trainees will, through case studies, analyse and act out a number of situations involving individual staff or society members who resist change in an apparently irrational way.

- Trainees will identify and list the reasons for this resistance.

4.2 The individual

Objective: To enable trainees to describe the processes which lead to individual actions, and to design strategies for working through existing attitudes to influence future individual behaviour.

Possible learning methods:

- Working from the list produced i.n 4.1 and through further role-playing exercises, trainees will identify the psychological fears, attitudes and perceptions which lead people to act as they do, and will devise strategies for introducing change without conflicting with existing patterns of behaviour.

4.3 Change and society

Objective: To enable trainees to be prepared for massive resistance to change within the, society, and to list the social institutions which may lead to this.

Possible learning methods:

- As in 4.1, trainees will analyse the communities' resistance to change, and will identify the underlying reasons for it.

4.4 Society

Objective: To enable trainees to identify those aspects of rural society which act as a barrier to change, and to discuss ways of working through and around them in order to introduce change successfully.

Possible learning methods:

- Trainees will work from the list produced in 4.3, and will identify formal and informal family, community, tribal, religious and political institutions which affect the behaviour of rural people. They will, through simulation, devise and test co-operative approaches which make use of rural institutions rather than conflict with them.

4.5 The co-operative experience

Objective: To enable trainees to learn from the successes and failures of co-operatives in other countries, their success or failure being due to the way the co-operatives were introduced into the social context.

Possible learning methods:

- Trainees will analyse and discuss a number of case studies of successful and unsuccessful agricultural co-operatives in developing countries, and will draw conclusions from their own country's experience.

4.6 The spread of innovations

Objective: To enable trainees to identify the various stages between initial introduction and wholehearted adoption of innovation, and to devise appropriate strategies for promoting change at every stage.

Possible learning methods:

- By reference to a number of case studies, trainees will identify the various processes which encourage or hinder the spread of new ideas. They will apply what they have learned to situations known to them in their country's co-operative sector.

4.7 Rural leaders

Objective: To enable trainees to identify formal and informal leaders and critical institutions, through which innovations, such as a new co operative society or a particular agricultural technique, should be introduced.

Possible learning methods:

- Through role-playing exercises, trainees will identify particular individuals and institutions in rural communities through which an initiative for improved participation in a 'dying' co-operative society should be introduced.

4.8 Social investigation

Objective: To enable trainees to design, carry out and present such social surveys as may be needed to obtain information to aid co-operative decision-making.

Possible learning methods:

- Trainees will, under guidance, design, cost and carry out in the field a simple survey including the design of a questionnaire and the selection of an appropriate sample, administering the questionnaire and analysing and presenting the results.

ECONOMICS

5. ECONOMICS

Aim: To enable trainees to describe in economic terms, household, enterprise, community and national behaviour and to identify the role of co-operative enterprises in the economy.

5.1 The farm in the economy

Objective: To enable trainees to describe the change-over from subsistance to surplus farming, to identify the importance of supply and demand as well as the origins and the role of a means of exchange.

Possible learning methods:

- Trainees will, through a sequential exercise, move from complete selfsufficiency, through simple barter, to the need for a means of exchange, and will devise a simple monetary system to facilitate exchange between farm units.

5.2 The farmer saves and invests

Objective: To enable trainees to identify, generally and as far as the farmer is concerned, the sources and uses of capital, to describe the role of financial insitutions and to explain the need for interest payments.

Possible learning methods:

- Trainees will develop the previous sequential exercise; some groups, representing individual enterprises, will produce a surplus while others will need investment funds. Trainees will then introduce into the exercise a financial intermediary, and will calculate interest, rates based on the supply and demand of funds and the risk of proposed investments.

5.3 Corporate enterprise

Objective: To enable trainees to identify those activities which cannot be carried out by individual households as well as the various sources of initiative, capital and management which are applicable to these activities.

Possible learning methods:

- Trainees will further develop the sequential exercise; they will identify the need for trading, processing, manufacturing and service enterprises and the various ways in which such activities can be initiated, financed and managed.

5.4 The need for government

Objective: To enable trainees to identify the types of economic problems which require regulation and control and to describe the government role in the management of the economy.

Possible learning methods:

- The simple equilibrium model used in the sequential exercise so far, will now be subjected to realistic distortions; monopolies, natural disasters and regional imbalances will lead to a need for overall management which promotes balanced development and growth. Taxation, inflation, urban growth, income distribution, pollution, education, the need for law and order and the protection of the old, the sick and the young will be introduced.

5.5 The world environment

Objective: To enable trainees to identify the links between their own economy and the rest of the world, and to design strategies for reducing or exploiting these links, as appropriate.

Possible learning methods:

- The simulated closed economy thus far developed in the sequential exercise will be "opened up" to imports and exports, and other foreign exchange flows will be introduced, together with changes in the terms of trade and various forms of foreign assistance. Trainees will develop strategies for dealing with matters of this sort.

5.6 Our country's economy

Objective: To enable trainees to gather together what they have learned from the simulation in the sequential exercise and to apply it to their own country.

Possible learning methods:

- Trainees will be given guidance in evolving a simple flow diagram of the economic system and will fill in the appropriate data from their own country's statistics. They will compare the farm, community, enterprise and government roles which they have evolved during the sequential exercise with those played by the respective institutions in their own countries.

5.7 The co-operative sector in our country's economy

Objective: To enable trainees to describe the role of the co-operative enterprise in the national economic system, and to identify ways in which co operatives can affect the growth and development of the economy.

Possible learning methods:

- Trainees will identify the co-operative sector's place in the flow diagram produced in the previous section, and will "magnify" that part of the diagram describing in detail the co-operative sector's inputs and outputs.

- Trainess will assess the effects, on the economy as a whole, of bottlenecks affecting co-operative sector inputs and outputs, and will examine how these compare with the experience of their own country.

- Trainees will identify those aspects of co-operative performance which most critically affect the economy, and will list the improvements which can have an immediate beneficial effect.

DEVELOPMENT ECONOMICS

6. DEVELOPMENT ECONOMICS

Aim: To enable trainees to describe and explain the differences between more developed and less developed countries of the world, to identify problems arising from underdevelopment, to suggest feasible and useful strategies for dealing with them and to define the role of agriculture and agricultural co-operatives in such strategies.

6.1 Criteria for development

Objective: To enable trainees to define criteria for development and how these relate to the welfare and well-being of the individual and of society as a whole and to make use of these criteria in a comparison between the profiles of their own country and the profiles of typical rich and poor countries.

Possible learning methods:

- In a brainstorming session trainees will list a number of possible criteria for measuring the welfare and well-being of the individual and of society. They will compare these with commonly used criteria for development. They will devise and apply a simple model for comparing the development of several rich and poor countries with the development of their own country.

6.2 Causes of poverty

Objective: To enable trainees to identify the causes of national, regional and individual poverty in their country.

Possible learning methods:

- Trainees will be divided into two groups, with each group being given a paper advocating a different point of view as to what extent social, cultural, historical and/or political causes have played a role in the development/ underdevelopment of their country so far. The groups will have to prepare a ten-minute speech to be delivered by one of their group, supporting the position taken in their respective papers. A full discussion involving all the trainees will follow the two speeches.

6.3 **What can be done?**

Objective: To enable trainees to identify alternative strategies for promoting development, to asses their suitability in various conditions and to compare this assessment to the development strategies adopted in their own country.

Possible learning methods:

- Trainees will assess a variety of approaches to economic development, including population control, manipulation of price signals, industrialisation through import substitution or export development, total national self-sufficiency, the use of appropriate technologies and various ways of redistributing incomes. Trainess will, in particular, analyse the effects of each strategy on the development criteria suggested under 6.1 and the relationship between each of these strategies and the causes of underdevelopment in their country as identified under 6.2.

- As a result of this, trainees will select the mix of strategies which, in their opinion, is most appropriate for their country, and compare it with existing government strategies.

6.4 **By whom?**

Objective: To enable trainees to identify appropriate institutions in their country for the various tasks in national development.

Possible learning methods:

- Trainees will identify appropriate institutions in their country for putting into practice the development strategies they suggested in 6.3. They will compare their suggestions with the way development tasks in their country are actually distributed.

6.5 What can the farmer do?

Objective: To enable trainees to explain the key role of the agricultural sector in the improvement of individual and national welfare and well being, and to define from this, the tasks and priorities for the agricultural sector in their country.

Possible learning methods:

- Trainees will, on the basis of a resource document, analyse the agricultural sector of their country in terms of output, labour, sectoral importance, specialisation, tenancy, inputs, etc. and relate them to a) the criteria for development which they described for their country under 6.1, b) the causes of poverty in their country which they identified under 6.2, and c) the development strategies they proposed for their country under 6.3.

- Trainees will, in groups, prepare "policy papers" suggesting and outlining a number of development activities for the agricultural sector in their country. Suggestions could, for instance, include land reform, a "Feed Yourself" or "Feed the Nation" operation, subsidised importation and widespread introduction and distribution of cultural machinery pools, etc. Each policy paper will clearly have to state and explain the relationship between the activity or activities suggested and the conclusions reached in the previous method.

6.6 How can co-operatives help?

Objective: To enable trainees to describe the development role of co-operatives in general and in the agricultural sector in particular.

Possible learning methods:

- Trainees will, in the same groups as in 6.5, describe how co-operatives can help to realise the priorities put forward in the policy paper they prepared under 6.5.

FARMING

7. FARMING

Aim: To familiarise trainees with the basic facts of and the external circumstances affecting farming in their country, in order to enable them to manage co-operative enterprises in the genuine interests of the farming community.

7.1 Crops and subsistence needs

Objective: To enable trainees to identify the most suitable crops for any particular area of the country.

Possible learning methods:

- On the basis of their own estimates, trainees will fill in blank maps of their country, to show rainfall, soil types, temperature ranges and the main crops grown. After filling in each map, trainees will compare it with a map describing the actual situation and make corrections where appropriate. Trainees will then produce a chart summarising the favourable conditions for each crop.

7.2 Crop potential

Objective: To enable trainees to assess the crop capacity of a given piece of land.

Possible learning methods:

- On the basis of the figures for past crop yields (good, average and poor) per hectare, trainees will estimate the actual yields of the plots described to them.

- They will then compose a list of the factors which influence the yields of major crops, stating whether the factors are environmental or can be affected by the farmer himself, with or without external assistance.

7.3 Livestock potential

Objective: To enable trainees to recommend economically suitable a) types of animals, b) numbers of animals, and c) animal husbandry systems for given plots of land and farming units.

Possible learning methods:

- Trainees will "match" given herd types and sizes with given land areas and farms or community farming systems, and from this will develop guidelines for animal husbandry which take into account the quality and area of land as well as the patterns of farming behaviour.

7.4 Land law

Objective: To enable trainees to identify the occasions during their work when they must have regard to the laws controlling the ownership, use and transfer of land.

Possible learning methods:

- Trainees will, from brief case studies, acquire a general familiarity with the laws governing the ownership, use and transfer of land, with which they are likely to be involved as co-operative society managers.

7.5 Farm management

Objective: To enable trainees to assess the farm management capacity of a given farmer.

Possible learning methods:

- Trainees will examine case studies of farms with similar physical characteristics but different yields and will identify the vital role of management ability.

- They will be introduced to techniques for rapidly and objectively assessing the quality of farm management and will practise their application to the same case studies.

7.6 **Subsistence needs**

Objective: To enable trainees to estimate the subsistence needs, and therefore the subsistence area vequired, for households of any size in each of the major areas of the country.

Possible learning methods:

- Working from basic human nutrition requirements and nutrient contents of local crops and animal products, trainees will calculate the subsistence needs of sample families, and compare these with the production capacity of typical farms. They will calculate optimum production patterns for satisfying basic nutrition requirements <u>and</u> generating the largest possible marketable surplus.

7.7 **Farming systems**

Objective: To enable trainees to describe the various systems available for the cultivation of the major crops in their country, and recommend suitable systems for particular farms.

Possible learning methods:

- Trainees will identify the various ways in which the same crops can be grown, and will then pair appropriate systems to particular farms in relation to their size, condition, labour capacity and management ability.

7.8 **Crop input requirements**

Objective: To enable trainees to estimate the water and irrigation requirements, the correct varieties and quantities of seeds, the appropriate types and quantities of fertiliser and the correct methods of cultivation for the major crops grown in their country.

Possible learning methods:

- Trainees will be introduced to the major inputs required for each crop, and will identify those which can be obtained more easily through co-operative membership.

7.9 Pests and pesticides

Objective: To enable trainees to recognise the most important pests and to identify appropriate forms of prevention and cure.

Possible learning methods:

- Trainees will, through visual demonstration, learn to a) recognise the major pests and diseases, b) assess the potential damage, c) identify the appropriate forms of prevention and cure, d)explain the risks involved, and handle pesticides in a safe way; and e)compare the costs and benefits of their use.

7.10 Animal input requirements

Objective: To enable trainees to estimate the stock, feed and veterinary inputs required for the most commonly raised animals in their country.

Possible learning methods:

- On the basis of annual feeding requirements for each head and the results of analyses into typical feed and grazing nutrients, trainees will estimate and plan the input needs for the common animals and husbandry systems in their area. On the basis of net reproduction, mortality and useful life figures, they will calculate breeding stock and requirements, and will be introduced to the more important animal diseases and their remedies.

7.11 Farms plans

Objective: To enable trainees to design, lay out and describe to a farmer a suitable farm plan for his holding, taking agricultural and management capacity into account.

Possible learning methods:

- An agreed model for farm plans will first of all be produced in the course of some lectures and discussions.
Trainees will then produce plans for a number of case study farms.

- Trainees will evaluate, discuss and change their farm plans.

- In role-playing exercises, trainees will a) introduce the farm plans to the "farmers", and b) try to persuade them to accept the plans and put them into practice.

7.12 Labour

Objective: To enable trainees to estimate the labour requirements of given enterprises and farms, as well as labour capacity (including that of family members).

Possible learning methods:

- Working from data developed in previous sessions, trainees will assess the labour requirements of a given farm plan and the labour capacity of farming households. They will then identify labour surplus and shortage conditions, and construct a simple model of the local agricultural labour market.

7.13 Agricultural technology

Objective: To enable trainees to identify the most appropriate tecnologies for a certain agricultural purpose, and to determine whether the equipment should be individually or co-operatively owned.

Possible learning methods:

- On the basis of the farm systems developed in the course of previous sessions, trainees will identify likely "bottlenecks" and will select the appropriate equipment for overcoming them in the most economical way.

- Trainees will compare the labour, capital, maintenance and management required for the mechanisation, at various levels, of common farm tasks, and will select appropriate levels for particular requirements.

7.14 Climate

Objective: To enable trainees to describe the most likely, and the possible, variations in weather conditions in the major areas of their country, and to assess the effect of extremes on yields and net returns.

Possible learning methods:

- Trainees will study local weather charts and establish the relationship (if any) between yields and rainfall or other relevant figures.

- Trainees will assess the probability of various levels of rainfall, and calculate the effects of bad weather conditions on income, and subsistence output, of various sizes and types of farms.

7.15 Price Variations

Objective: To enable trainees to describe the price behaviour of a) the major crops and animal products, and b) related inputs in their country, in order to assess the actual amounts and probability of farm incomes.

Possible learning methods:

- Using material developed previously, trainees will correlate market prices with yields, and discuss the effects of local yields, Government action and international markets on prices.

- Trainees will calculate the effect of possible price variations on farm figures developed in earlier sessions.

7.16 Collective Action

Objective: To enable trainees to identify, for a given group of farmers, those functions which should be carried out individually and those which can benefit from collective action.

Possible learning methods:

- Trainees will analyse a case study describing a farm village where a number of tasks must be performed. They will determine which tasks should be performed a) by individual farmers, b) by small groups on an informal basis, c) by private contractors and d) under a formal co-operative organisation. They will identify the advantages and disadvantages of each method, and produce a checklist of criteria for selecting the most appropriate one.

7.17 Farm incomes

Objective: To enable trainees to calculte the gross margins and net returns of enterprises and entire farms.

Possible learning methods:

- Trainees will identify the farm data and information required by farmers themselves and by outside organisations such as co-operative credit institutions. On the basis of apparently unrelated data and information and working to a prescribed format, they will then produce a series of enterprise and farm accounts.

7.18 Farm appraisal

Objective: To enable trainees to assess the efficiency of a farm or group of farms, and to recommend simple specific improvements which can rapidly be put into practice.

Possible learning methods:

- Trainees will combine the contents of 7.17 with additional, but sketchy qualitative data and information in order to form a more complete and meaningful picture of the situation. After rapidly assessing the changes required, they will, in the course of role-playing exercises, attempt to persuade a group of "farmers" to adopt them.

COLLECTING AND RECEIVING AGRICULTURAL PRODUCE

8. COLLECTING AND RECEIVING AGRICULTURAL PRODUCE

Aim: To enable trainees to organise and manage the collecting and receiving of agricultural produce.

8.1 The collecting and receiving system

Objective: To enable trainees to describe a collecting and receiving system as a whole and to identify the critical stages and operations within it.

Possible learning methods:

- Trainees will discuss common sources of disagreement in agricultural co-operatives and identify the single transaction which is by far the most "critical" contact between members and management - the society's purchase of member's produce.

- Trainees will study a set of micro-cases describing problems which have occurred in the collecting and receiving process of a marketing co-operative. They will identify exactly at which stage in the process the problems arose and suggest changes to prevent such problems in the future.

- Trainees will, in groups, produce diagrams showing all the steps in the process of collecting and receiving the crops produced locally - from harvest to payment. They should indicate who is responsible for each step (the member or the co-operative), and then suggest, based on their own experiences, examples of disagreements and indicate on the diagrams the location of these. A final discussion will stress the importance of effective systems for collecting and receiving operations.

8.2 Management alternatives

Objective: To enable trainees to identify the alternative ways of organising each stage of a collecting and receiving system, to determine the factors affecting this choice and to select the most appropriate methods for a given set of circumstances.

affecting this choice and to select the most appropriate methods for a given set of circumstances.

Possible learning methods:

- Based on the assumption that they will set up a completely new collecting and receiving system, trainees will identify all the factors they should consider and then list what decisions must be made when designing the system.

- Trainees will be given information about different conditions and circumstances related to the crop, to the members and to available facilities in a certain co-operative. Considering these factors and working in groups they will then make decisions regarding transport, collecting, packaging, grading and payment, trying to design an "ideal" system.

8.3 **The cost of collection**

Objective: To enable trainees to calculate the total cost of alternative collection systems.

Possible learning methods:

- Trainees will listen to a discussion between a manager and some members of an agricultural co-operative regarding the collecting system (role-play). The manager will propose one central collecting depot while the members argue for several village depots - both sides trying to minimise their own short-term costs. In the following analysis trainees will calculate the actual costs for the members and the society respectively and consider other aspects as well.

8.4 **The number and location of collection points**

Objective: To enable trainees to determine the most economical number and location of collecting points for a given crop.

Possible learning methods:

- Trainees will be shown estimates of the costs for the members and for the co-operative society respectively for a central collection depot and for a certain number of decentralised collection points. They will calculate what number of collection points would be the least expensive in total.

- Trainees will study a case presenting two different solutions to the problem of location of collection points: one being based on population, the other on production statistics. Trainees will consider both economic and social arguments and try to agree on the best solution in this case.

8.5 Optimising management decisions

Objective: To enable trainees to measure trade-offs involved in crop collection problems and to design optimum solutions.

Possible learning methods:

- Trainees will read a case study presenting a problem of delivering produce from three farms to two different factories. They will identify the most economical way of allocating produce between the factories - first by "common sense" and then by applying a systematic "linear programming technique" which will be demonstrated.

8.6 Transport scheduling

Objective: To enable trainees to schedule the collection of crops in the most efficient way.

Possible learning methods:

- Trainees will study a case giving background information about crop collection in a co-operative society. The information will include the number of members, their location and production, location of buying points, distance, road conditions, cost of transport, etc. Based on this trainees will plan the transport operations and estimate the costs.

8.7 Informing members about collection systems

Objective: To enable trainees to select appropriate methods for informing members about collection arrangements.

Possible learning methods:

- Trainees will list all the items of information the members of a co-operative would need about the system for collection of their produce.

- Trainees will list all possible ways by which a co-operative society might provide such information.

- Trainees will explain what they mean by a "good communication method", identify a number of characteristics of "effective communication" and rank these in order of importance.

- Trainees will discuss which of the communication methods they have proposed would have the required characteristics, then suggest which methods are most suitable for member information.

- The weaknesses of "word of mouth" communication will be demonstrated through a game: a message is given to one of the trainees who will pass it on to another one and so on through eight persons. A comparison will then be made between the original and the message received at the end of the chain.

8.8 Designing the communication

Objective: To enable trainees effectively to convey information about collection arrangements through the written and the spoken word.

Possible learning methods:

- In a game, one group of trainees will act as the management committee, the others as members. The "committee" will prepare, in writing, all the information they believe members want and need concerning the collection of their crops. The "members" will (at the same time) write down all their questions. An "information meeting" is then acted out where points are scored by the two groups; by the committee for every question they had anticipated and by members for every question which the committee did not foresee. Finally, the conduct of the "meeting" is discussed.

- Trainees, divided into small groups, will design messages about the collection arrangements for the following media: poster, leaflet, newspaper advertisement and radio anoucements. Their proposals are then compared and criticised.

8.9 Packaging systems

Objective: To enable trainees to design and operate effective systems for the delivery, recovery and payment of temporary packaging materials.

Possible learning methods:

- Trainees will list all the different ways in which some local crops might be packaged for transport between the farm and the collection centre.

- Trainees will identify the factors which should be taken into account when selecting type of packaging.

- Trainees, working in groups, will draw diagrams showing how their societies now organise the purchase, issuing, recovery, payment, repair and storage of bags (or other containers). They will then draw other diagrams showing how the present system might be improved. The alternatives are discussed and trainees will note examples of problems that may arise in any "bag system" - and how they could be eliminated.

8.10 Designing the reception system

Objective: To enable trainees to design, to staff and to physically lay out an effective crop reception system.

Possible learning methods:

- Trainees will describe how the task of receiving members' produce can be divided into functions of handling, checking, recording and payment. They will discuss which method is best and which is best to let one person perform the whole task - or divide the task - so that each person specialises in one function only.

- Trainees will be given information about the crop reception process in some co-operatives: the work to be done, how long each function would take, the daily throughput, etc. They will then design a system for reception. This system would use as few staff as possible but allow the expected throughput to be accomplished as smoothly and with minimum delay as possible.

- Trainees will be given sketch plans of the reception centres used in the same societies. They will examine the arrangements and prepare plans for new layouts which will facilitate, and possibly improve the reception process.

8.11 Queueing

Objective: To enable trainees, economically, to minimise members' waiting time at reception centres.

Possible learning methods:

- Trainees will analyse a case study describing serious problems of queueing and waiting of the members despite the manager's efforts to design an effective system of reception. Trainees will then identify bottlenecks and other reasons for delays and suggest improvements.

8.12 Sampling

Objective: To enable trainees to select samples of an appropriate size and type in order to achieve a desired level of confidence in the results they indicate for the whole crop.

Possible learning methods:

- Trainees will identify, in a discussion, situations where it is possible to inspect only a part (a sample) of the produce members deliver. They will then determine what conditions must be fulfilled for the sample to be representative for the total.

- Through a series of examples trainees will realise the importance of selecting samples at random, and samples of sufficient sizes.

- Trainees will read a case study describing how a co-operative manager selected samples of seed maize for germination testing. They will then be shown how some basic statistical methods can be applied to determine whether the sample is representative or not.

8.13 Grading

Objective: To enable trainees to explain the necessity for crop grading and to select appropriate methods for grading their members' produce.

Possible learning methods:

- Trainees will, in a discussion, agree on the specific reason why a member's produce is graded according to its quality, and why grading should be done at the earliest possible stage in the production process.

- Trainees will list as many crop features as possible by which crops might be graded (moisture, dirt content, nutrient content, infestation, etc.) and the reasons why these features should be measured. They will then suggest which testing methods should be used to measure each feature.

- Trainees will discuss the characteristics of good testing methods and then check which of the proposed methods qualify by these standards.

- Trainees will study a crop quality standard schedule and determine the most suitable method of testing for each factor included.

8.14 Deception and prevention

Objective: To enable trainees to anticipate attempts to defraud members or the society, and to close the loopholes that make such attempts possible.

Possible learning methods:

- The trainees will be divided into two groups; one acting as society staff, the other one as members. The "member" group will first be asked to list as many ways as they can in which dishonest members might defraud their co-operative society in connection with crop deliveries. The "staff" group will attempt to foresee these dishonest techniques and list the ways they might be prevented. The "staff" group will then produce a list of ways in which they can defraud the members, and the "member" group will write down how they can protect their own interests against dishonest staff. The concluding session will be conducted as a game where each group will score points for every item for which the other group has not listed a preventing action.

8.15 Calculations and payment

Objective: To enable trainees to design and operate simple, rapid and secure systems for calculating amounts due and making appropriate entries or payments for members' credit.

Possible learning methods:

- Trainees are alerted to their own and their staff's weaknesses in calculation through a simple excercise; they will diagnose their own mistakes and identify the most common types of errors.

- Trainees will design forms (or slips) which will facilitate calculation work and reduce risks of errors during the reception process.

- Trainees will compare different ways of paying members for their crops, identify the reasons for delayed payments and suggest arguments which may be used to convince members about a certain payment system.

8.16 Recording procedures

Objective: To enable trainees to design, install and manage effective systems for recording the results of receiving and grading operations.

Possible learning methods:

- Trainees will study a case presenting four different systems for the paperwork at a co-operative receiving station. They will identify the weaknesses of the systems and then, working in groups, design a better system (including form layout and details concerning responsibilities, entries, signatures, etc.) The proposals will be analysed and criticised by the class as a whole.

- Trainees will discuss why too much paperwork can cause as many problems as too little, and agree on a way of "testing" every entry on a form to find out whether or not it is needed.

8.17 Disputes and decisions

Objective: To enable trainees to apply what they have learned to a range of collecting and receiving problems, and to identify and forestall particular disputes or disagreements between management, the society and its members.

Possible learning methods:

- Trainees will listen to a recording of a discussion between members and society staff at a receiving station which reflect certain disagreements.

- Trainees will analyse the problems and suggest appropriate remedies, based on what they have learned during the course.

TRANSPORT MANAGEMENT

9. TRANSPORT MANAGEMENT

Aim: To enable trainees to plan and manage transport facilities of an agricultural co-operative society.

9.1 The need for transport

Objective: To enable trainees to describe the role and functions and to define the objectives of the transport services of an agricultural co-operative.

Possible learning methods:

- Trainees will list the typical transport tasks in an agricultural co-operative.

- Trainees will study a series of micro-cases and identify the common transport problems reflected in the cases.
They will then specify an "ideal" transport service from a member's point of view.

- Trainees will listen to a recorded dialogue between two managers who have different views on transport operations. Trainees will compare the services offered by each and then define clear objectives for transport services on varying levels.

- Trainees will analyse a case study, picking-out all factors that will affect the choice between road and railway transport for a particular co-operative. They will then sum up the general approach to take when making decisions on transport matters.

9.2 Hired or society-owned transport?

Objective: To enable trainees to decide whether hired or society-owned transport should be used in a specific situation.

Possible learning methods:

- Trainees will perform, as a role-play, a committee meeting where the question of hiring transport services or buying some vehicles is discussed; one trainee will play the role of an invited truck-owner who will argue for his services and another trainee will be the manager who proposes that the society purchase two lorries. After the "meeting" trainees sum up all the main factors which must be considered when making a choice between hired or society-owned transport.

- In a lecture/discussion - and a simple exercise - trainees will identify all the costs involved in operating a vehicle, and differentiate between standing costs and running costs.

- On the basis of a case study trainees will calculate the annual costs of owning and operating a vehicle, and they will identify those standing and running costs which often are lower for a transport company than for a co-operative society.

9.3 Purchasing vehicles

Objective: To enable trainees to adequately prepare and plan the selection, financing and actual purchase of a vehicle.

Possible learning methods:

- A logical and systematic approach for the purchase of a vehicle is presented through a lecture and discussion.

- Trainees will, in groups, discuss sources of information about vehicles and work out a list stating what type of information is available from various sources and how reliable the information is.

- Trainees will prepare a "checklist" of questions on vehicle characteristics to be used when comparing vehicles.

- Trainees will study actual advertising material on two types of vehicles and try to find the answers to the questions included in the checklist mentioned above.

- Trainees will prepare a list of questions they would like to ask a vehicle salesman during a demonstration.

- Trainees will listen to a recorded dialogue between a salesman and a potential buyer, analyse their discussion and assess its usefulness.

- On the basis of a case study and information about three types of vehicles, trainees will draw up a table showing their relative costs and performances and decide which vehicle to buy.

- The relative merits of buying a vehicle for cash, hire purchasing and leasing are compared in a lecture with discussion. Trainees will then study three micro cases describing which of the above methods were used by three co-operative managers in different situations. Trainees will then determine whether their decisions were right or wrong.

9.4 Allocation and scheduling

Objective: To enable trainees to allocate and schedule transport services so that the best possible use is made of available resources.

Possible learning methods:

- Trainees will list what kind of information should be included in "transport requisitions".

- A work diary listing all requisitions for transport for the coming week will be given to the trainees who will allocate the available vehicles and prepare a timetable.

- A case study will be used to demonstrate the use of "standard times", in transport management., for particular journeys.

- In a role-play, a "transport manager" and some "drivers" will present their arguments for (and against) the use of "standard times" for transport jobs.

- Trainees will practise scheduling of transport jobs on the basis of exercise material and case studies.

9.5 Maintenance

Objective: To enable trainees to develop and operate systems for vehicle inspection and maintenance.

Possible learning methods:

- Trainees will study a cost estimate for a maintenance facility and identify costs which may have been omitted.

- Trainees will draw up a list of actions that must be taken by a co-operative which decides to set up its own maintenance facility.

- Trainees will listen to a recorded dialogue which deals with a number of problems that led to the failure of a co-operative vehicle maintenance facility. Trainees will then discuss the problems and suggest how they can be avoided.

- The purpose of "planned maintenance" (as opposed to "emergency maintenance"), systematic inspections and the need for recording of services and repairs will be clarified in a lecture/discussion.

- Trainees will examine examples of service sheets, maintenance cards and vehicle inspection reports then discuss the purpose of all entries and suggest improvements to these documents.

- Trainees will work through en exercise for planning a week's work in a maintenance workshop.

- Trainees will examine lists of vehicle spare parts - including information on costs, frequency of usage and expected delivery delays - and will decide the type (and quantities) which should be stocked by a co-operative maintenance garage.

9.6 Regulations and insurance

Objective: To enable trainees to deal effectively with licenses, insurance forms and other documentation needed in co-operative transport services.

Possible learning methods:

- Trainees will listen to a recording of a policeman interviewing a driver he has stopped for a check-up. Trainees will then identify the licenses and other documents required for vehicles and drivers.

- By questioning an invited local insurance agent trainees will learn the basics of vehicle insurance: what can be insured against, what insurance is compulsory, the various combinations of cover offered by the insurance companies, systems for no-claim discount and the cost of insurance.

- Trainees will fill in an application form for a vehicle insurance policy.

- Trainees will fill in an "Accident Report Form".

- Trainees will identify the criteria for a good insurance company. They will then analyse a case study, comparing quotations and other information from two insurance companies and select the company and type of insurance they find most suitable.

9.7 Costing, control and motivation

Objective: To enable trainees to identify and estimate costs and benefits within a co-operative transport service and to maintain an efficient system of controlling the costs.

Possible learning methods:

- Working through a set of minicases trainees will calculate (and determine) whether it is worthwhile to carry out certain transport tasks or not; e.g. carry produce to a more distant market or carry only a small amount of goods on a large vehicle.

- Trainees will, on the basis of some mini-cases, practise calculating the charges for hiring out vehicles to outsiders when they are not needed in the co-opertive.

- Trainees, working in groups, will design a system for the issuing of fuel in a co-operative which has its own fuel tank and pump.

- Trainees, working in groups, will examine a sample "Driver's Record" (Log Book) and make a list of any errors, omissions or failures in reporting. They will then discuss possible reasons why drivers' records may be inaccurate and suggest what a transport manager should do to ensure that proper records are kept.

- Trainees will play the role of drivers and other transport staff in a role-play illustrating the temptations to misuse the transport facilites, arising from a lack of (or inadequate control) systems.

- Trainees will discuss what methods to use to ensure that misuse of transport facilities is prevented and that. staff act in the interest of the co-operative members rather than merely in their own interest.

- Trainees will analyse a number of examples of corruption in the field of transport (both serious and rather innocent ones) and assess along a scale how "bad" each case is. Trainees will then suggest how staff can be prevented from taking decisions which are not in the interest of the members.

- Trainees will listen to a recorded dialogue between a driver working in a transport department where drivers perform well and another driver from a transport department where the performance is poor. Trainees will analyse the reasons for the drivers' behaviour and they will discuss - and list - the qualities and qualifications required of transport staff.

9.8 Replacement and disposal of old vehicles

Objective: To enable trainees to estimate when replacement of an old vehicle by a new one should take place by comparing depreciation and maintenance costs.

Possible learning methods:

- All trainees will be confronted with a situation in which a manager has to send one of the co-operative's vehicles for major repairs. Half will have a further brief advocating replacement of the vehicle by a new and better one and the other half a brief advocating that the repairs be carried out. The two sides will debate the issue and will thus identify the advantages - and disadvantages - of each decision.

- Trainees will work through some exercises where they are required to calculate the cost of each solution to replacement problems and finally agree on the one which is better.

- Trainees will estimate the cost of depreciation of vehicles of different ages. They will add these costs to the average repair and maintenance costs (and the running costs during a ten-year period) and then calculate the total cost of operation year by year. They will thus find out when the total costs begin to exceed those of a new vehicle.

- Trainees will list all the factors to consider when taking a decision as to whether or not to replace - or retain - a vehicle.

STORAGE MANAGEMENT

STORAGE MANAGEMENT

10. STORAGE MANAGEMENT

Aim: To enable trainees to identify the storage needs and to organise and manage storage systems for agricultural produce in their co-operative societies.

10.1 Why store?

Objective: To enable trainees to identify the fundamental reasons for storing agricultural produce.

Possible learning methods:

- Trainees will identify why it may be necessary - and economically worthwhile - to store produce, and what the role of a co-operative society is in this context.

- Trainees will write down as many different costs and risks as they can think of which make up the total cost of storage. They will then discuss - and explain - why storage time alone can compensate for these expenses.

10.2 The costs and benefits of storage

Objective: To enable trainees to compare the benefits and costs of storing produce, and to identify the critical importance of minimising costs.

Possible learning methods:

- Trainees will go through the list of costs and risks prepared in 10.1, and (for each item) discuss how it can be estimated or calculated.

- Trainees will work through some exercises on calculation of costs and benefits of storage. They will. then discuss the need - and usefulness - of quantitative calculations as a complement to a manager's qualitative assessment of the situation.

10.3 How much space is needed?

Objective: To enable trainees to estimate the amount of space that is needed to store particular quantities of specific crops.

Possible learning methods:

- Trainees will identify all the factors that affect the amount of storage space needed by a co-operative society.

- Trainees will practise estimating the cubic capacity of some rooms and buildings, and they will calculate how many tons of selected crops they could store in those spaces - taking into consideration the space needed for proper access and ventilation.

- Trainees will identify - and list - the factors which limit the safe height to which crops can be stacked.

- Trainees will work through some space calculation exercises.

10.4 <u>The choice of storage methods</u>

Objective: To enable trainees to select the most effective type of storage for the crops, economy and environment in which they operate.

Possible learning methods:

- Trainees will identify the major causes of loss in storage and describe an ideal method of storage which could protect against all possible risks.

- Trainees will examine two consultants' recommendations to a co-operative society regarding storage of grain. One proposes silo storage, the other bagged storage on the ground. Trainees will be provided with all the complementary information they identify as necessary to decide which recommendation the society should follow.

- Trainees will analyse the circumstances which will affect the choice between bagged or bulk storage in five co-operatives, and make their recommendations.

- Trainees will summarise advantages and disadvantages of bagged and bulk storage respectively, and of the two types of bulk storage: floor and silo storage.

- Trainees will be given a demonstration of sack types available locally, and they will note the advantages, disadvantages and cost of each type.

- Trainees will discuss and suggest how a co-operative society's expenditure on sacks can be minimised.

10.5 Storage control procedures

Objective: To enable trainees to identify the functions of storage records and to design and maintain simple and effective procedures for the control of the produce stored.

Possible learning methods:

- Trainees will listen to a recorded discussion about a number of problems encountered in a produce store. They will identify the causes of the problems which all result from ineffective control, and then suggest how the problems could be avoided in the future.

- Trainees will list the critical stages in the receipt and dispatch of produce and point out what documents are essential for suppliers and customers.

- To appreciate the need for other "internal" control documents, trainees will work through a case study requiring them to design an internal paper work system for a store. They will identify each stage in the system, indicate what entries and documents are required, how the documents will be used and how each card or form should be designed.

10.6 Moisture and temperature

Objective: To enable trainees to identify the interrelated effects of moisture and temperature on crop deterioration in storage.

Possible learning methods:

- On the basis of a lecture with discussion trainees will identify - and note - the best and worst conditions, with regard to humidity and temperature, for crop storage, the reasons why stored crops may have a high temperature high moisture content, the effects of this on the crop, and what a store manager can do to keep crops cool and dry in storage.

- Trainees will be given data sheets from a temperature and moisture test in a rice store. They will interpret the data and transfer them into graphs which clearly illustrate how the rice quality is down-graded when temperature and moisture content go up during storage.

- Trainees will analyse a case study presenting two different systems for reducing moisture and temperature in a particular store. Trainees will then calculate the costs and benefits of both systems.

10.7 Measuring moisture and temperature:

Objective: To enable trainees to select the most appropriate method (and instrument) in given circumstances for measuring temperature, relative humidity and moisture content in produce.

Possible learning methods:

- Trainees will identify when, in the production and storage process, it is useful to measure the moisture content of grain and what specific action the measurements may result in.

- Trainees will, through some exercises, learn to convert between measures of moisture content on "wet basis" and "dry basis".

- Trainees will discuss - and write down - an ideal list of specifications for the kind of equipment they want to use to measure temperature, relative humidity and moisture content. They will use the list to evaluate the available types of equipment and testing methods.

- Trainees will read a case study about some co-operatives which need to purchase moisture meters. The actual instruments (with information leaflets) will also be shown to the trainees who will analyse the specific needs of the societies and recommend the most suitable equipment in each case.

10.8 Insect and rodent damage

Objective: To enable trainees to identify the potential damage caused by insects and rodents and to inspect storage premises in order to find out the level of infestation.

Possible learning methods:

- Through a lecture trainees will be introduced to: a) the amount of crops lost in storage through insects, fungus and rodent attack, b) the relation between temperature/humidity and the breeding rate of insects, and c) the optimum conditions for insects to maximise their reproduction.

- Trainees will be given examples of the likely amount of insects in the crops at the beginning of the storage period and will calculate the potential number after three months - if no controlling action is taken.

- Trainees will identify the reasons why stores must be inspected for insect infestation and list possible and specific steps of action to be taken after inspections.

- Trainees will be introduced to proper techniques for inspection of grain in storage considering: a) the difficulties in finding small insects which naturally conceal their presence, b) the need for checking samples taken at random, and the size of the samples, c) the use of grain spears and sieves, d) the counting of insects in the grain and the grading of the degree of infestation, and e)the recording of results of inspection.

- Trainees will study some basic data about the common rat and, to illustrate the potential danger. Trainees will then make some calculations of their multiplication, their consumption and amount the of spillage over a period of time caused by rats.

10.9 Controlling infestation

Objective: To enable trainees to identify the various ways of preventing (or at least reducing) insect and rodent infestation, and to decide on the most appropriate type and method of application in given circumstances.

Possible learning methods:

- Trainees will suggest how to minimise the risks of crops which are already infested when taken into a storage building.

- Trainees will list the most important points to consider, from a pest control point of view, when constructing a new storage building, or improving an existing building.

- Trainees will identify ways of controlling insects which have already entered a storage building and even infested the produce. They will list the necessary considerations when choosing an insecticide for this purpose.

- Trainees will be introduced to insecticides of various types. They will compare the chemical bases, the methods of killing and the application methods as well as identify when - and how - to apply which variety.

- Trainees will be introduced to rodent pesticides of the two basic types. They will compare the characteristics and the effectiveness of the poisons used.

- Trainees will be introduced to the rules and regulations for safe handling, application and storage of pesticides.

10.10 Perishable produce

Objective: To enable trainees to identify the role of storage in the marketing of perishables, and evaluate the various ways in which the decline in value of perishable produce after harvest may be minimised.

Possible learning methods:

- Trainees will list perishable products grown by farmers in their country and will then draw up schedules showing to what extent the time factor decreases quality - and value (price) - of each product.

- Trainees will identify various commonly used methods for increasing the life, or reducing the storage time, of perishable products.

10.11 Cold storage

Objective: To enable trainees to identify situations where cold storage is (and is not) a worthwhile investment and how to manage such facilities effectively.

Possible learning methods:

- Trainees will study a set of mini-cases describing the choice confronting some co-operative managers: to sell the perishable produce at harvest, or to keep it in cold storage for some time. Trainees will then calculate - costs and benefits - in each case.

- Trainees will list the necessary considerations before deciding whether to build a cold store or not and will also be introduced to typical costs of constructing a cold store.

- Trainees will prepare a table showing the most suitable storage temperatures - and storage life - for different sorts of produce.

10.12 When to sell

Objective: To enable trainees to apply what they have learned t.o improve their ability to make storage management decisions.

Possible learning methods:

- Trainees will take part in a "business game" which will simulate, in a highly compressed form, two years in the management of a co-operative store. Trainees will be divided into groups representing management teams of different co-operative societies, who will have to make decisions, month by month, (and based on information provided by the instructor) regarding crop prices, labour costs, crop treatments, special occurences, etc. Every decision will have economic consequences, and the society which makes the largest surplus will be winner of the game.

MARKETING OF AGRICULTURAL PRODUCE

11. MARKETING OF AGRICULTURAL PRODUCE

Aim: To enable trainees to market the produce of an agricultural co-operative society economically and to the satisfaction of both members and customers.

11.1 What is marketing?

Objective: To enable trainees to describe the crucial role of marketing in the economy and to identify the need for effective marketing management in order to satisfy both the producer and the consumer.

Possible learning methods:

- Trainees will listen to a recorded discussion between a farmer and a consumer, both disgruntled because they believe the "middlemen" are forcing up final prices and keeping down producer prices. Discussion will reveal the necessity, and cost, of the intervening marketing functions.

- Trainees will prepare a description of an ideal marketing system: one from a producer's point of view and another from a consumer's point of view. They will then compare the two descriptions and identify the function of marketing as a bridge between the two sides.

11.2 The marketing mix

Objective: To enable trainees to identify the various "ingredients" of the marketing mix and to analyse marketing situations in terms of the presence - or absence - of each "ingredient".

Possible learning methods:

- A number of short case studies will illustrate situations where the basic physical product was right but where certain marketing functions were lacking or ineffective, thereby preventing the society from selling its goods with surplus.

- Trainees will give examples from their own experiences of products which are marketed in different ways with regard to packaging, distribution channels, time, price, promotion, etc.

- Trainees will go through all the functions of marketing, as identified above, for one selected product and attempt to allocate a cost to each function. They will then discuss how the importance and costs of the different functions may vary depending on product and circumstances. From this trainees will develop the concept of the "marketing mix".

11.3 Marketing research

Objective: To enable trainees to decide what market information they need, and how to obtain it efficiently and economically.

Possible learning methods:

- Trainees will discuss the distinction between "consumers" and "customers", examine their roles in the marketing chain and identify what a producer must know about his customers in order to sell successfully to or through them.

- Trainees will be introduced to appropriate methods of obtaining marketing information. They will analyse a case study on information needs and draw up a feasible list of research to be carried out, by whom and at what cost.

11.4 Packaging

Objective: To enable trainees to select appropriate methods of packaging for agricultural products.

Possible learning methods:

- Trainees will compare the functions of some different types of packaging with regard to their suitability for protection of the goods, providing information, and sales promotion.

- Trainees will suggest alternative methods of packaging some common products and identify for which type of consumer and outlet each method is appropriate.

11.5 The product

Objective: To enable trainees to identify ways of developing a co-operative society's products in response to changing market conditions.

Possible learning methods:

- Trainees will study three cases of marketing problems where committee members advocate different solutions such as a change, improvement or further processing of the crop. Trainees will discuss (and analyse) the possible alternatives.

- In a brain-storming exercise trainees will suggest what they would do now if they knew, without doubt, that the demand for their members' present cash crop would disappear within ten years.

11.6 Distribution outlets

Objective: To enable trainees to select appropriate distribution channels for their members' produce.

Possible learning methods:

- Trainees will prepare a chart illustrating all possible channels of distributing a typical local agricultural product, from the producer to the consumer.

- Trainees will review the functions of all outlets or "middlemen" handling the produce between the farm and the consumer and identify the reasons for the longer and more complicated distribution channels.

- Trainees will identify what a marketing outlet needs to be able to offer good services to producers and consumers.

- Trainees will listen to a recorded dialogue between a co-operative manager and the manager of a fruit distribution firm who wants to be the sole distributor for the fruit produced in the co-operative. Trainees will then analyse the offer and determine what the co-operative manager should do. Furthermore, trainees will analyse their own situations vis-a-vis their members; are they "sole distributors" for their members and what are the advantages and disadvantages of working through a sole distributor?

11.7 **Physical distribution**

Objective: To enable trainees to select appropriate methods of transport, and to identify and quantify the costs and benefits of storage.

Possible learning methods:

- Trainees will identify the major factors to be considered in making storage and transport decisions and they will calculate actual costs and benefits of storage and transport in five different case studies.

(See also under the subjects "Transport management" Section 9 and "Storage management" Section 10).

11.8 **Marketing communications**

Objective: To enable trainees to identify the role of communications in marketing and to devise a suitable promotional mix for their society's products.

Possible learning methods:

- Trainees will identify as many different forms of communication or promotion as possible which may influence a consumer's purchase of a particular item.

- Trainees will analyse samples of advertisements in order to identify their objectives and the way they attract, inform and motivate the reader/listener.

- Trainees will describe the "communication mix" actually used by their societies and identify any possible ways in which the promotion of their products can be improved - even in situations where the marketing appears to be outside the control of the co-operative society.

11.9 Personal selling

Objective: To enable trainees to identify the role of the salesman and to sell their society's products effectively.

Possible learning methods:

- Trainees will identify the weaknesses of the media commonly used for advertisement of agricultural products as compared to the work of a co-operative salesman.

- Trainees will estimate and compare the costs of selling through newspaper advertisements and through sales representatives.

- Trainees will listen to a recorded dialogue between a co-operative salesman and his customer and will identify the mistakes made by the salesman.

- Trainees will practise how to respond to common customer objections presented in a recording of a typical sales negotiation.

11.10 Pricing

Objective: To enable trainees to calculate prices for their societies' produce in the light of cost of production, demand and competitive behaviour.

Possible learning methods:

- On the basis of a lecture, discussion and calculation exercises, trainees will examine the relation between fixed and variable costs, selling price per unit, sales and surplus.

- Trainees will work through an exercise analysing the trading results of a particular society: calculating the break-even point (by drawing a graph) and the effects of certain variables such as the selling price and the sales volume.

- Trainees will play a co-operative society "pricing game" which will show how pricing decisions interact and what their effects are on producers and demand.

11.11 Designing a marketing mix

Objective: To enable trainees to actually apply the content of the previous topics to a real marketing situation.

Possible learning methods:

- Trainees will be given a list of research data related to the case study used in 11.3 above. They will now design a specific marketing mix and plan on the basis of this information - including details on packing, retail and society selling prices, specification of society costs, members' prices, distribution channels, transport, promotion, anticipated sales volume and surplus and a forecast of the trading results for the first year.

EXPORT MARKETING

12. EXPORT MARKETING

Aim: To enable trainees to market the products of their co-operatives effectively to foreign markets in order to increase production and the income potential of co-operative members.

12.1 Product development

Objective: To enable trainees to explain the "buying behaviour" of distributors, processors and consumers, and to adapt their products to overseas markets.

Possible learning methods:

- Simple mini-cases will illustrate the various factors which motivate people in purchasing situations. Trainees will evolve a model of buyer behaviour identifying the critical internal and external factors involved.

- A group of trainees will be briefed to perform a role-play simulating a meeting of the management group in a manufacturing company discussing purchases of raw material. Trainees will analyse the decision-making process and the motives of buying.

- Trainees will identify reasons why it may not be possible to sell their products to foreign markets without adapting both the products and the marketing methods. They will then list all possible forms in which the products from their co-operatives could be marketed.

- Trainees will be introduced to the importance of packaging and discuss the implications of the "rule of the six Ps": presentation, preservation, promotion, proportion, protection and portability.

- Trainees will study a "Product adaptation checklist" comprising a number of questions which can be used as a basis for product development. Some examples will be shown and discussed to demonstrate a systematic approach to product improvement with regard to quality, specification, grading, colour, flavour, variety, size, packaging and/or further processing.

- Trainees will select one or more of the own society's products and, in groups, discuss and propose how the product can be improve(applying the systematic approach demonstrat to them.

12.2 Marketing channels

Objective: To enable trainees to identify - and describe the main marketing channels available for c operative products and to select the most e fective ones for marketing abroad.

Possible learning methods:

- Trainees will be introduced to the vario types of marketing intermediaries in domest and foreign markets. They will then compa their advantages and disadvantages.

- Trainees will prepare diagrammes showing t channels through which the products of the own societies pass on the way to the ultimate consumer.

- Through discussion, trainees will identify the factors to consider when selecting expo distribution channels.

- Trainees will analyse a comprehensive ca study about three different channels by whi a co-operative can market a certain produc They will compare the cost and effectivene of each and choose the most appropriate one.

12.3 Selling

Objective: To enable trainees to identify and carry o the tasks of sales representation and to s lect suitable agents.

Possible learning methods:

- Two role-plays will be performed in front the class to demonstrate co-operative salesm in action, one of them poorly, the other ve well-prepared for his meeting with a cu tomer. Trainees will then, in groups, devel a checklist for successful selling and iden ify the qualities required for sales staff.

- A set of mini-cases will illustrate different ways of selling goods on foreign markets (direct, through agents, etc.). Trainees will then discuss - and identify - the advantages and disadvantages of each method.

- Trainees will analyse a case describing the efforts of a co-operative to find a commission agent for its products. They will then compare the qualifications of four candidates and select the most suitable one.

- Trainees will examine a sample "sales letter", identify its shortcomings and then list the important factors to consider when designing sales letters.

- Trainees will edit (or re-write) a number of rigid and formal statements so that they become suitable for use in effective business letters.

- Each trainee will draft a sales letter concerning a selected product. They will then be given a "checklist for effective sales-letter writing" and be asked to check their drafts against it and improve their letters before presenting them to the whole group for comments.

12.4 The sale:. terms and conditions

Objective: To enable trainees to prepare price quotations and sales contracts, using appropriate terms, with regard to delivery and payment in order to prevent commercial disputes.

Possible learning methods:

- Some cases and exercises will be used to review trainees' knowledge of calculating break-even point.s and selling prices.

Trainees will listen to a recorded dialogue between a salesman and a buyer who are summing up their negotiations and agreements. Trainees will, in groups, draft a sales contract accordingly. After presentation and criticism of their drafts, trainees will identify and list the important items to be included in a sales contract.

- A chart will be used to identify and explain the "critical points" and the risks facing the seller and buyer during the delivery process.

- Trainees will be introduced to the major INCOTERMS and they will determine the distribution between seller and buyer of the responsibility for transport costs and damages under f.o.b. (free on board) and c.i.f. (cost insurance and freight) terms.

- Trainees will, in groups, analyse a series of mini-cases in order to appreciate the implications of different INCOTERMS.

- Trainees will, through discussion, identify the specific difficulties related to payment arrangements for export sales, and they will be introduced to the main stages of a "documentary credit transaction" ("letter of credit").

- A "play" will illustrate a documentary credit transaction. Selected trainees will act out the roles of exporter, importer, their bankers and shipper, and they will perform all the necessary steps in the whole process concerning payment. Copies of the required documents (prepared in advance) will be given to all trainees and clarifications requested by the trainees will be given during and after the play.

- Trainees will study some sample letters of inquiries and identify what further information is needed before quotations can be prepared in response to the inquiries.

- Trainees will study some samples of quotations and decide which of them provide the potential buyer with all the information required to place an order. They will then practise writing quotations which will be discussed and criticised. A "checklist" for preparation of quotations will be formulated as a conclusion.

- Trainees will analyse a series of mini-cases illustrating commercial disputes in export business; they will define the problems and their probable causes, discuss the consequences and suggest possible solutions.

12.5 Shipping

Objective: To enable trainees to use international sea- and airfreight facilities in an effective way.

Possible learning methods:

- Trainees will be introduced to the proper procedure for arranging shipment of goods by sea and air, and to the terminology used in the "Bill of lading", the "Airway bill" and other documents.

- On the basis of some mini-cases trainees will practise calculating freight costs by sea and air.

- Trainees will review the stages of transport from exporter to importer and indentify the "critical points" under different INCOTERMS where the ownership and the responsibility for insurance is passing over from exporter to importer.

- Trainees will be introduced to the basic principles (and terminology) of marine insurance, the various types of risks and coverage, the common clauses, procedures for obtaining insurance and claims.

- A case study and a recording of a dialogue between a co-operative manager and a "freight forwarder" is used to illustrate the services offered by forwarder; trainees will discuss what criteria to use when choosing a freight forwarder.

12.6 International trade and Governments

Objective: To enable trainees to explain the functioning of trade barriers, and to comply with customs tariffs, custom duties, rules and regulations.

Possible learning methods:

- Trainees will be introduced to their country's export promotion structure and the activities and services offered by any "trade promotion centre" or similar office. (A study visit or the invitation of guest lecturer may be useful).

- Trainees will be introduced to the concept of "trade barriers". They will identify any barriers set up by their own country and those applied in other countries which affect their export. Through lectures they will appreciate the purpose of different types of tariff and non-tariff barriers. Several examples and a case study will illustrate how duties and levies are calculated.

12.7 Trade fairs

Objective: To enable trainees to decide whether their co-operatives should use trade fairs to promote their export trade, and if so, to select the appropriate fair and participate efficiently.

Possible learning methods:

- Trainees will identify the basic questions which should be asked in an effort to assess the usefulness of participation in a trade fair overseas.

- A case study describing a co-operative manager's experiences during a trade fair will be used to identify common problems and the importance of careful planning. They will classify the problems and work out a "checklist" for preparations involved in participating in trade fairs.

12.8 Marketing research and planning

Objective: To enable trainees to explain the various types of desk and field research used for collecting information needed about export markets, and to prepare a complete export marketing plan.

Possible learning methods:

- Trainees will recall and list all the ingredients in the "marketing mix". Under each item they will list all the pieces of information they consider necessary for successful overseas marketing and thus appreciate the purpose and need for marketing research.

- A series of mini-cases will be used to illustrate the importance of collecting data about the market. They will identify what information is required in each case and suggest how the information can be obtained.

- Trainees will demonstrate what they have learned in previous sessions by describing (in detail) the approach and planning of an overseas marketing project including the objectives and the activities involved in each step.

SUPPLY MANAGEMENT

13. SUPPLY MANAGEMENT

Aim: To enable trainees to manage effectively a co-operative society's farm supply functions.

13.1 The functions of a co-operative supply service

Objective: To enable trainees to identify the basic needs of the farmer with regard to farm inputs, to define the role and describe the functions of a co-operative farm supply service and to assess the costs and benefits of the functions.

Possible learning methods:

- A number of brief case studies will illustrate the needs of farmers and the particular role that can be played by a co-operative in supplying farm inputs.

- Trainees will describe an ideal supply service a) from the farmer's point of view, and b) from the supplier's point of view. They will identify a co-operative manager's task of balancing members' need for service with the need for economy.

- A recorded dialogue between an auditor and a co-operative manager will be used to demonstrate costs and benefits of stockholding.

- Trainees will list the stages through which a common product (e.g. fertiliser) must pass before reaching the farm, and attempt to assess the cost of each stage - the "marketing costs" will be compared to the production costs.

13.2 Production selection

Objective: To enable trainees to put together the best possible stock selection in terms of satisfaction for the members' needs at the lowest possible total cost.

Possible learning methods:

- Trainees will, in groups, list all the possible sources of information which may be used to find out what farm inputs the members need; the advantages and disadvantages of each source will also be discussed.

- Trainees will, in groups, design a plan for a survey of members' needs of farm inputs.

- Trainees will be introduced to the technique of using a sample of members for a survey.

- On the basis of a case study and a "catalogue" of farm inputs needed by the members, trainees will select items to be stocked by the co-operative.

13.3 Supplier choice

Objective: To enable trainees to select the best supplier for each product needed by their members, and to negotiate effectively with the suppliers.

Possible learning methods:

- Trainees will objectively choose the best supplier in a case study which gives the necessary data on price, delivery, reliability, quality and so on.

- Trainees will, through an exercise, assess the circumstances which may influence such a decision in real life, such as political pressure, the offer of gifts, committee member connections and so on.

- Trainees will, through role-playing, practise negotiating effectively with suppliers of farm inputs.

13.4 Economic order quantities

Objective: To enable trainees to identify the costs and benefits of stockholding, and to calculate optimum quantities.

- Possible learning methods:

  - Trainees will listen to a recorded discussion between two managers with different opinions about stockholding. Trainees will note their arguments in favour of high and low stock respectively.

  - Examples of familiar situations at home will be used to demonstrate the costs and benefits of stockholding and the important considerations before deciding what quantity of stocks to buy.

  - The costs involved in placing orders and storing goods will be explained to trainees through examples and calculation exercises.

  - On the basis of provided background information, trainees will practise calculating the most economical means of ordering quantities for several different items.

13.5 Ordering and receiving goods

Objective: To enable trainees to design - and put into practice - suitable systems for ordering, receiving and authorising payment for goods received.

Possible learning methods:

- Trainees will identify the purpose and objectives of an ordering system.

- Trainees will design a simple but effective ordering system, suitable for a particular co-operative society (which will be presented in a case study).

- A simple example will illustrate the problem of inspecting the goods delivered. Trainees will be introduced to techniques of checking samples of particular types of goods, and they will determine which goods may be accepted without inspection, which should be subjected to full inspection and which should be sampled.

- Trainees will listen to a recorded dialogue which illustrates problems of dishonesty and fraud in a co-operative supply service. They will refer to the ordering system they have designed themselves and discuss what modifications should or could be made if the system cannot cope with the problems revealed in the dialogue.

13.6 Warehouse design and storage

Objective: To enable trainees to arrange for adequate storage of farm supplies.

Possible learning methods:

- Trainees will examine the storage needs of one particular co-operative (presented in a case study) and calculate the space required for storage of each type of goods.

- Trainees will prepare a warehouse layout plan showing how the same goods will be arranged in a warehouse of a certain size, and list the furniture and equipment needed in the warehouse.

13.7 Stock control and stock-taking

Objective: To enable trainees to devise and put into practice appropriate systems for controlling and counting stock.

Possible learning methods:

- Trainees will assess a number of statements concerning bin cards. In a subsequent discussion they will agree on the purpose, design and use of an effective bin card system.

- Trainees will examine a case of poor stock control (including some bin cards), identify all errors and opportunities for mistakes in the cards and recommend how the system could be improved.

- By listening to people involved in a stock-taking exercise (a tape recording) trainees will identify typical problems and then prepare a list of rules for stock-taking.

13.8 Pricing and issue procedures

Objective: To enable trainees to value their stocks of farm supplies, to set selling prices and to operate effective systems for issuing goods.

Possible learning methods:

- Trainees will, through simple examples, be introduced to LIFO and *FIFO* methods of stock valuation.

- Through a lecture discussion, and several calculation exercises, trainees will be introduced to different pricing policies and the actual technique of setting selling prices on farm supplies.

- Trainees will describe common errors in the issue procedure results in non-payment of delivered goods. They will then suggest the minimum procedure to prevent such errors and they will draft a suitable "foolproof" form for this purpose.

13.9 Farm supply promotion

Objective: To enable trainees to select and implement the most appropriate methods for promoting the sale of farm inputs.

Possible learning methods:

- Trainees will, on the basis of recorded interviews with farmers, identify the most common reasons why members might not buy farm supplies from their co-operative societies.

- Trainees will list as many ways as possible of communicating with members. They will then rate each method as to impact, speed, effectiveness, coverage and cost.

- Some different supply tasks will be described to the trainees. They will then work out a plan for promotion including an analysis of present problems, setting objectives for the promotion, choice of methods/media and evaluation.

RURAL SAVINGS AND CREDIT SCHEMES

14. RURAL SAVINGS AND CREDIT SCHEMES

Aim: To enable trainees to develop - and manage - a members' savings and credit scheme effectively.

14.1 The role of savings and credit on the farm

Objective: To enable trainees to explain and justify how a savings and credit programme can improve agricultural productivity and the farmer's welfare, and the role of co-operative societies in this context.

Possible learning methods:

- Trainees will describe an average farm household, including attitudes and habits, sources of income, economical situation and the forms of savings and credit available to them.

- Trainees will examine case studies involving small, medium and large farms (including farm plans), and will assess the likely effect of increased investment on the agricultural and management potential of the farm.

- Trainees will identify the different ways in which co-operatives are involved in credit programmes, and discuss advantages and disadvantages of each system.

14.2 Existing formal and informal credit facilities

Objective: To enable trainees to assess existing sources of credit and to explain why small-scale farmers may prefer the informal sources to the insitutional sources of credit.

Possible learning methods:

- Trainees will read brief descriptions of three banks, identify their specific features and then determine which of the banks they would recommend as the most suitable for a number of different agricultural borrowers.

- Trainees will examine the amount of credit provided at present by the so-called "informal" sector (such as moneylenders and traders), and will, in a group-discussion, identify the reasons for the farmers preferring these over institutional sources of credit such as co-operatives and banks.

14.3 <u>Identifying critical factors of savings schemes</u>

Objective: To enable trainees to identify the major factors involved in designing and operating co-operative savings schemes.

Possible learning methods:

- Trainees will compare informal methods of saving money with savings accounts in a bank and rate each method with regard to various functions such as security, increase in value, ease of access and operation, status, etc. In a discussion they will then suggest how disadvantages of formal savings schemes can be reduced.

- Trainees will describe an ideal co-operative savings scheme from a) the saver's point of view and b) from the co-operative's point of view.

- Trainees will identify shortcomings of savings schemes with which they are familiar, and identify other factors which may prevent farmers from opening savings accounts.

- Trainees will demonstrate the importance of simplicity in savings procedures by drafting a simple passbook, a page from a savings stamp book and a ledger page.

- Trainees will identify the costs and the benefits to a co-operative society which is running a savings scheme.

14.4 <u>Identifying critical factors of credit schemes</u>

Objective: To enable trainees to identify the factors to be considered when designing a credit scheme and to determine the objectives of a credit scheme.

Possible learning methods:

- Trainees will be introduced to three types of credit schemes ranging from personal individually tailored loans to mass schemes based on a given package per farm. They will then identify the objectives, target group and operating method for each scheme.

- Trainees will prepare a list of the decisions which have to be made on the operation methods of a credit scheme, and state all factors that influence these decisions.

- Trainees will compare the perfomance of two loan schemes as described in a case study and evaluate them in terms of their financial and social success.

14.5 Assessing the need for savings and credit facilities

Objective: To enable trainees to carry out a survey to identify the need for co-operative savings and credit facilities in a particular area.

Possible learning methods:

- On the basis of the typical "household profile" developed under 14.1, trainees will identify the special features of a savings and credit service which would best suit members of their co-operatives.

- In groups trainees will prepare a brief presentation of the main reasons why there may be a demand for a savings and credit service among local farmers.

- Trainees will, through group discussion, identify what quantitative information they would need before planning any savings and credit scheme and suggest how they would obtain this information.

- Trainees will prepare a questionnaire which is suitable for use in a survey in their own work situtations to obtain the necessary information.

14.6 Designing a savings and credit scheme

Objective: To enable trainees to design savings and credit schemes which are appropriate for the needs of members of their societies.

Possible learning methods:

- Trainees will, in a group exercise, analyse a case study comprising information and the completed questionnaire from 14.5 for a particular co-operative. They will find the answers to a series of questions crucial for the feasibility of a new savings and credit scheme and they will design methods of operation which are appropriate for the situation outlined in the case study.

14.7 Assessing loan projects

Objective: To enable trainees to evaluate members' applications for credit, considering both the economic and social effects the use of the credit would have.

Possible learning methods:

- Trainees will prepare a checklist of the personal information they would need about a loan applicant.

- Trainees will prepare a statement on the financial position of a loan applicant. Based on information contained in his application they will analyse his/her financial status and identify possible securities available.

- Trainees will examine three loan applications and specify what further detailed information about the loan projects would be needed in order to evaluate the loans.

- Trainees will be introduced to simple methods of assessing loan projects calculate the financial outlook for three projects presented through case studies.

- Through case studies, trainees will consider loan projects from a wider social and economic viewpoint and identify undesired consequences which might surface even though the projects appear to be perfectly viable from a financial point of view.

- Trainees will, through case studies, examine and analyse four loan applications. They will then play the roles of farmers and co-operative managers negotiating for the loans.

14.8 **Interest and security**

Objective: To enable trainees to explain - and justify - to members the concepts of interest and security and to determine which form of security is most suitable according to circumstances.

Possible learning methods:

- If necessary, trainees will work through a self-teaching exercise on interest calculation.

- Trainees will list all possible reasons for charging interest for the use of money.

- Trainees will attempt to estimate the total costs to the co-operative of typical member loans including interest, reserve for bad debts and administrative costs. They will then discuss the problems involved in reducing any of these costs and/or increasing interest charges.

- Trainees will play the role of co-operative staff attempting to explain the necessity of interest charges to unsophisticated farmers.

- Trainees will identify as many forms of loan security as possible suitable for small farmers. They will discuss advantages and disadvantages of each from the bank's point of view.

- Trainees will suggest the appropriate security for particular loans and borrowers, presented in a case study, and they will suggest how the securities should be used by the lender if the borrower goes into arrears or default.

- Trainees will play the roles of co-operative officers trying to explain the meaning and necessity of security and guarantees to an unsophisticated farmer.

- Trainees will, through role-playing exercises, explore the nature of group pressure for repayment.

14.9 Credit in kind

Objective: To enable trainees to arrange suitable means whereby credit, both payment and repayment, can be in kind rather than in cash.

Possible learning methods:

- Short examples will illustrate the problems which can arise when credit is made available or is repaid in cash. Trainees will identify the inputs necessary in typical short-, medium- and longterm loan projects and will select those which are suitable for credit in kind, and will discuss the necessary arrangements for co-ordinating with other institutions.

- Trainees will describe the ways in which arrangements for repayment in kind can be evaded by borrowers and will discuss the implications in terms of better control and improved management.

14.10 Credit records

Objective: To enable trainees to design and use appropriate documentation to record members' credit transactions.

Possible learning methods:

- Trainees will work through the credit system as a whole identifying the paperwork required at each stage. They will, in groups, design the actual documents to be used and, in a discussion, evaluate their success in meeting the needs that have been identified.

14.11 Arrears and default

Objective: To enable trainees to analyse the causes of arrears and default, to distinguish between them and to decide how to deal with individuals who are in arrears.

Possible learning methods:

- Trainees will examine a number of brief case studies involving arrears and default, and will decide whether these are due to unforeseen natural causes, inadequate initial evaluation, poor supervision or deliberate dishonesty on the part of the member.

- Trainees will examine descriptions of the operation methods of four different agricultural credit organisations with varying levels of default rate and will isolate the reasons for success and failure.

- Through role-playing exercises, trainees will experience the situation of individual defaulters and co-operative officials and will identify ways in which credit schemes and their operation can be improved in order to reduce, as much as possible the risk of default.

14.12 Funds for on-lending

Objective: To enable trainees to identify the sources of funds available to a co-operative society and to select an appropriate "mix" of sources for a given credit programme.

Possible learning methods:

- Trainees will draw up a list of a co-operative society's possible sources of funds (including reserves and members' savings), and will assess their cost, possibility of access and flexibility.

- On the basis of a case study, trainees will design the best possible "mix" of funds to meet a given on-lending need.

- Trainees will, in a group exercise, plan how they will present a request for funds to a financial institution which has only limited resources but receives many similar claims.

14.13 <u>Co-ordination between institutions</u>

Objective: To enable trainees to co-ordinate credit activities with other organisations involved in assisting agriculture.

Possible learning methods:

- A simulated meeting will give trainees some experience of the position of the banks, input suppliers and marketing organisations who are expected to co-ordinate their own programmes of activities with those of the co-operative sector and to assist in the paying out and recovery of credit in kind. Trainees will prepare appropriate strategies for facilitating effective co-operation.

14.14 <u>Promoting savings and credit schemes</u>

Objective: To enable trainees to identify the various ways in which savings and credit schemes can be brought to the attention of those whom they are intended to benefit and others whose opinions may be valuable.

Possible learning methods:

- Trainees will discuss and analyse the need for "marketing" of a credit scheme in the same way as a product is marketed.

- Trainees will identify the various media which are available to them and will assess their suitability from the point of view of communication with target savers and borrowers and other groups they want to inform of their savings and credit schemes.

RISK MANAGEMENT

15. RISK MANAGEMENT

Aim: To enable trainees to identify and assess the risks in an agricultural co-opertive to identify ways and means of reducing or eliminating such risks and/or to make the appropriate insurance arrangements so as to guarantee the best possible security for the co-operative society.

15.1 The risks

Objective: To enable trainees to recognise the various types of risks facing an agricultural co-operative and its members.

Possible learning methods:

- Trainees will, in a brainstorming exercise, list all the possible risks facing members of an agricultural co-operative society and their property, and the risks to the co-operative society itself and its staff. Trainees will then classify the risks according to category and the nature of the risk (fire, storm, drought, floods, transport, personal risks, credit risks, etc.).

15.2 Risk reduction

Objective: To enable trainees to identify ways of avoiding or reducing risk, and to assess the costs and benefits involved in risk reduction activities.

Possible learning methods:

- Trainees will, in groups, study some cases describing situations where a society manager is considering whether to reduce risks in a particular way. They will have to identify what additional information the manager needs before spending money on risk reduction. Trainees will be given this information and will then calculate costs and benefits of the proposed risk reduction and advise the manager what to do.

15.3 <u>What is insurance</u>?

Objective: To enable trainees to describe the basic principles of insurance, and to identify different ways of organising insurance.

Possible learning methods:

- Trainees will be introduced to the concept of insurance. The organisation of traditional non-formal insurance schemes or "self-help groups" will be compared with modern insurance companies.

- Trainees will go through a simple calculation exercise in order to appreciate the cost (premium) of insurance and the basic economics of an insurance company.

- Trainees will identify reasons why both an individual farmer and a co-operative society need to have insurance protection and why traditional forms of insurance or "self-insurance" are not appropriate.

- Trainees will be introduced to the methods of mutual (co-operative) insurance societies as compared to private insurance companies and they will identify the criteria for a well-managed insurance organisation.

15.4 <u>What can be insured?</u>

Objective: To enable trainees to identify those risks which can (and cannot) be insured against.

Possible learning methods:

- Trainees will study a long list of various risks against which a co-operative society would like to be insured. They will say whether it is possible to insure against the described losses and if not they should state the reason. General guidelines as to what can be insured will be noted down in a concluding discussion.

- Through lecture and discussion, trainees will be introduced to the specific problems of agricultural insurance from the insurer's point of view and the role of co-operative societies in overcoming these problems. (Representatives from insurance companies should be invited to lecture.)

15.5 Selecting insurance

Objective: To enable trainees to distinguish between different ways of obtaining insurance.

Possible learning methods:

- Trainees will identify and study the questions commonly asked by those taking out insurance. They will also study insurance terminology and the systems for buying insurance, (direct from insurance companies or through brokers). They will then compare the advantages and disadvantages of both systems.

- Trainees will study a "Summary of Cover" from an insurance proposal form for a farmers' inclusive policy. They will compare this with the list of risks they prepared in 15.1, identify the risks not covered by policy and suggest reasons why they are not covered.

- Trainees will analyse the "Summary of Cover" and discuss which of the available classes of insurance a typical farmer in their region would need. They will then suggest how the farmer can reduce the premium to be paid.

15.6 Proposals and policies

Objective: To enable trainees to complete insurance proposals and to explain the meaning of their society's policies.

Possible learning methods:

- Trainees will examine an insurance proposal form schedule and a proposal form, items will be explained as required, the problems of valuation will be discussed.

- Trainees will examine an insurance policy and compare it with the proposal form and the "Summary of Cover". Terms and statements will be explained as required.

15.7 Claiming

Objective: To enable trainees to identify what they are - and are not - entitled to claim from an insurance company in the event of loss, and to make claims and obtain settlement as quickly and equitable as possible.

Possible learning methods:

- On the basis of a series of short case studies illustrating various claim situations, trainees will perform two-minute presentations arguing for or against the claims.

- Trainees will suggest what dishonest people might do to defraud their insurance companies in order to claim more than they should, and what the companies can do to avoid being cheated.

- Trainees will examine the text concerning "claims conditions" printed on the claim form. They will then discuss items related to the problems of defraud mentioned aboved.

- Trainees will be introduced to various ways in which an insurance company settles claims: by replacement, repairs or in cash.

- Trainees will be introduced to the system of "no-claim bonuses".

- Trainees will examine a claim form. Items on the form will be discussed - and explained - as required.

15.8 Livestock insurance

Objective: To enable trainees to identify situations where livestock insurance is economic, and to take account of the necessary restrictions.

Possible learning methods:

- Trainees will identify as many reasons as they can why it may be particularly difficult for an insurance company to offer livestock insurance.

- Trainees will, in groups, produce an outline design for a livestock insurance scheme. They should decide what sort of restrictions and conditions they will apply in order to overcome as many of the problems as possible already identified, but still to provide a reasonable service to farmers.

- Trainees will study a sample "Death of livestock claim form". Items will be discussed and explained as necessary.

15.9 Crop insurance

Objective: To enable trainees to identify circumstances when crop insurance is desirable and feasible, and how to obtain such insurance.

Possible learning methods:

- Trainees will identify arguments in favour of crop insurance and the reasons why crop insurance is not widely available.

- Trainees will, in groups, produce an outline design for a crop insurance scheme to operate in a selected area in their country. They will consider the following major decision areas: participating farmers' qualifications, what crops should be covered, what risks should be covered, how the cost of the scheme will be covered in case of an excess of claims or costs over premiums, what proportion of the total value of crops will be covered, how should farmers be motivated to reduce claims and how claim amounts should be calculated?

- Trainees will examine terms and conditions for an existing crop insurance policy and compare these with their own proposals.

15.10 **Liabilities: vehicle, fire and theft**

Objective: To enable trainees to identify the full range of general business insurance which may be applicable to their co-operatives and to avoid common misunderstandings when taking out - or making a claim - on an insurance policy.

Possible learning methods:

- Trainees will analyse a series of micro-cases about disputed insurance claims. In each case they will decide who is in the right. In this way trainees will appreciate the difference between theft, fire and damage insurance and liability insurance. At the same time they will review the general principles applicable to all these types of insurance.

WORK PLANNING

16. WORK PLANNING

Aim: To enable trainees to prepare short- and long-term plans for the operation of an agricultural co-operative society and to plan their own and their staff's activities.

16.1 Why plan?

Objective: To enable trainees to recognise the need for planning as well as its requirements and limitations.

Possible learning methods:

- Trainees will examine a series of brief descriptions of problems which have arisen in agricultural co-operatives. They will identify the human, physical or financial resources that were lacking. This will empahsise and underscore that problems have arisen because management had not planned to have the necessary resources available at the right time. They will suggest what might have been done, and will evolve a simple framework for the planning process.

16.2 Aims and objectives:

Objective: To enable trainees to recognise the critical importance of specific measurable objectives, to set such objectives, and to identify the important relationship between planning, aims and objectives.

Possible learning methods:

- Trainees will suggest objectives presently used (or assumed) by their own societies, and will analyse these in terms of how easy it would be for anyone to plan to achieve them or to know whether or not they had been achieved. They will modify these object"ives so that the objectives can be acted on and results measured. They will practice developing objectives by reference to a case study of a society which presently has none.

16.3 Activities and resources

Objective: To enable trainees to implement the first basic steps in the planning process by identifying the activities necessary to achieve objectives and assess the resources required to meet them.

Possible learning methods:

- In groups trainees will specify what activities are required to achieve the objectives they proposed in the previous exercise. For each activity they will list the resources needed and they will suggest what approach a manager should take to solve problems or resource "deficits" or "imbalance".

16.4 Staff workload scheduling

Objectives: To enable trainees to analyse the annual workload of their societies and to design an effective work plan accordingly.

Possible learning methods:

- Trainees will examine the annual work schedule for some of their staff. They will identify those tasks which can - and cannot - be varied in their timing.

- Trainees will work through an exercise on workload planning for co-operative office staff. They will then design monthly programmes which minimise periods of excessive or inadequate workload.

16.5 Timing, sequencing and activity scheduling

Objectives: To enable trainees to determine the timing and sequence of activities required for the achievement of objectives and to prepare "activity charts" in order to facilitate the implementation of complicated operations.

Possible learning methods:

- Trainees will identify the preparatory activities necessary for running a society's annual general meeting. They will determine the sequence in which the activities must be completed, and will prepare a simple bar-chart showing the sequence (and timing) of each individual activity leading to the successful completion of the task as a whole.

- Trainees will prepare a similar chart for a more complicated operation, such as the preparation for the collection of members' crops in a co-operative society.

16.6 Network planning techniques

Objective: To enable trainees to draw a network plan and to use the critical path method in the planning of typical society operations and special projects.

Possible learning methods:

- Trainees will be guided through the planning process for a simple building activity, and will develop for themselves a network which highlights those activities whose timing is not vital and which allows the manager to determine the time required for the complete task.

- On the basis of the activity chart for the crop collection prepared in 16.5 trainees will apply the "critical path technique" to find out which activities are critical with regard to timing, and how long the whole task will take.

- Trainees will apply the complete "critical path technique" to a slightly more complex task, described in a case study.

16.7 Planning your own time

Objective: To enable trainees to examine systematically the things they have to do, to decide which should be given priority in particular circumstances and to plan their own daily workload.

Possible learning methods:

- In a discussion, trainees will analyse their own behaviour when there isn't enough time and events are in control of them rather than the reverse. They will also identify the causes of such planning problems.

- Trainees will recall the long-term objectives for their own societies (identified in 16.2) and rank them in order of priority. They will assess whether they devote enough time for the achievement of the long-term objectives or spend their time on other tasks.

- Trainees will do an exercise on short-term planning, ranking a number of tasks in order of priority.

- Trainees will, in teams, draw up a diary for one week's activities and will then work through a simulation of the week in which various unexpected problems occur. The team which schedules its workload so that it completes the highest proportion of the most important jobs will be the "winner".

16.8 Overcoming barriers

Objective: To enable trainees to identify - and plan - to overcome personal and institutional barriers which might hinder the achievement of their societies' objectives.

Possible learning methods:

- In groups trainees will examine a case study describing a situation where a society is in danger of losing some of its business, or even being eliminated altogether, through politically motivated actions. They will identify the interests involved and design a plan that simultaneously satisfies the needs of the various groups involved and ensures the continued existence - and prosperity - of the society.

16.9 Planning and careers

Objective: To enable trainees to take an objective view of their own position (and ambitions) and to apply simple planning techniques to their own careers.

Possible learning methods:

- Trainees will be introduced to the idea of applying a planning technique to their own careers. They will be encouraged to define (for themselves) their own objectives and to identify their "resources" (their strengths and weaknesses). They will then discuss how a person can plan his career to take advantage of his strengths and minimise the effects of weaknesses. They will also assess whether their own strengths and weaknesses are consistent with their ambitions: they will be encouraged to outline a detailed year-by-year plan to reach the ultimate long-term objective, stating individual anual goals, and particular steps and sub-goals necessary.

MANAGEMENT OF CONSUMER CO-OPERATIVES

17. MANAGEMENT OF CONSUMER CO-OPERATIVES

Aim: To enable trainees to plan and manage the basic operations of a co-operative retail shop.

17.1 Why a consumer co-operative?

Objective: To enable trainees to recognise the benefits members of a consumer co-operative expect from their shop and to formulate a list of reasonable goals for that co-operative.

Possible learning methods:

- Trainees will identify what they, as customers, expect from a good retail shop.

- Trainees will analyse three mini-cases about plans to start new co-operative shops. In each case they will identify the actual reason to set up a new shop.

- Trainees will describe why their own consumer co-operatives were originally started and assess whether their members' expectations have been satisfied.

17.2 Basic economics of a consumer co-operative

Objective: To enable trainees to explain the basic economics of a consumer co-operative, the need and use of working capital and gross and net surplus.

Possible learning methods:

- Through a lecture, with discussion and some simple calculation exercises, trainees will refresh their knowledge of basic concepts such as working capital, costs margin, gross surplus and the rate of stock turn, and the relationship between these.

- Some mini-cases will be used to illustrate how gross surplus is influenced by various factors.

- Working in small groups trainees will estimate all the costs of running a certain retail shop. They will demonstrate how they calculate the net surplus for one month and then discuss various ways of increasing the net surplus. The feasibility of their suggestions will be assessed by the whole class.

- Trainees will, through discussion, identify the reasons why a co-operative, which is not supposed to "make a profit", still needs a net surplus (net profit). The need to increase the working capital due to inflation is illustrated through some calculation exercises.

17.3 Stock management

Objective: To enable trainees to select and maintain a suitable assortment of goods.

Possible learning methods:

- Trainees will study a list of some 15 to 20 different categories of goods suggested for a new shop. For every category some comments about the present supply - and - demand situation (and other relevant facts) will be provided. Trainees will select from the list those four kinds of goods they suggest should be stocked by the new shop from the opening day, and another four kinds to be stocked when it is certain that the shop has the necessary resources. Having presented their sugges tions, trainees will explain their method of selecting the proper stock range.

- Trainees will suggest which criteria to use when deciding whether an article should be included in the stock range or not.

- Trainees will, on the basis of a mini-case, identify all possible sources of information which might be useful in selecting a basic assortment of goods. They will also list the advantages and disadvantages of each.

- Trainees will work through an exercise which illustrates the importance of purchasing goods in economic quantities. In this way they will discover the relationship between available capital, purchase intervals, assortment of goods, sales and gross surplus.

- Trainees will analyse a case study about "slow moving" items in a shop, they will identify the reasons and suggest how the assortment should be adjusted.

17.4 Sales and services

Objective: To enable trainees to offer services and apply salesmanship appropriate to a consumer co-operative.

Possible learning methods:

- A simple calculation example will show how net surplus varies with sales. Through discussion trainees will appreciate the need of any shop to achieve a certain level of sales sufficient to cover operating costs and avoid loss.

- Trainees will suggest all the possible ways of increasing sales in a retail shop and give some practical examples to illustrate what they mean. Trainees will then discuss which of the proposed methods could be used in a co-operative shop to serve the members better. The discussions should lead to a definition of "co-operative salesmanship".

- Trainees will listen to recorded dialogue between a salesman and a customer. They will identify the reasons for the customer to patronise this shop and for the salesman to offer good service. They will then discuss whether the salesman's behaviour would be appropriate in a co-operative shop and agree on a "policy for co-operative service".

- To provide ideas for discussion of the concept of service a number of role-plays will be performed in front of the class which illustrate different types of customer behaviour as well as salesmanship. After each play, trainees will comment on the salesman's way of serving the customer.

- Trainees will listen to a dialogue between a salesman and a customer and identify the reasons why this salesman was not very well-suited for his job. Another dialogue will illustrate the performance of a more professional salesman in the same situation. Trainees will comment on his efforts to satisfy the needs of the customer.

- Trainees will, in groups, identify and list the qualities - and qualifications - of a good salesperson.

- Trainees will suggest various ways through which salespeople can improve their "product knowledge".

17.5 Handling of goods

Objective: To enable trainees to handle and display the goods properly, and to instruct the staff to do the same.

Possible learning methods:

- Trainees will, through demonstration and discussion, learn the basic rules for displaying goods. The rules will be grouped and listed in categories under the headings: How to make the display 1) attractive, 2) practical, and 3) safe. (Preferably the rules should be demonstrated during a study visit in a shop. Alternatively a series of pictures/slides could be used.)

- Trainees, working in groups, will be given the plan of a selfservice shop on which they will indicate where they would place different groups of goods. They will present their suggestions and their arguments, and the other groups will comment.

- Trainees will be shown the proper, systematic procedure of instructing a new shop attendant to perform a common task in the shop, such as price-marking. Each step in the procedure will be explained and trainees will then practise giving instructions on some of the following tasks: weighing and pre-packing, price-marking, maintaining the display, storage, arranging a special display, ordering, daily cleaning and defrosting the freezer. For each of the above tasks a list of "points to remember" will be provided for trainees to help them perform the instruction properly. (These exercises should be performed in a shop, during a study visit, before or after opening hours.)

17.6 Pricing

Objective: To enable trainees to decide on a pricing policy, to determine the required margin and to calculate the selling prices.

Possible learning methods:

- Trainees will analyse a case study presenting three different pricing policies which have been suggested for a new co-operative shop. Trainees will discuss what should happen if each of the suggested policies were implemented: Would the new shop be able to serve its members well, would it be able to develop, how would the competitors react? Trainees will decide which pricing policy to recommend.

- Trainees will state the cost prices and selling prices of a number of common items sold in their shops. They will then calculate the margins and then identify the reasons why the margin is not the same for all goods.

- Trainees will calculate the average margin required in their own shops to cover the operating expenses and give a reasonable net surplus. They will be introduced to the concept of "leakage", an example will show that the actual margin will be less than the planned, due to "leakage".

- Trainees will discuss how they can ensure that their selling prices, which deviate from the average margin, will achieve the total margin required. They will also be introduced to a method of checking the margin achieved over a period of time.

- Trainees will identify possible remedial actions when they find that their margin is less than planned.

- Trainees will work through an exercise on the effect of price reductions. They will then calculate how much sales will have to increase when selling prices are reduced in order to maintain the same gross surplus.

- Trainees will be introduced to the concept of "mark-up" and the differences and relations between mark-up and margin. They will be guided through a series of examples and exercises to learn two methods of calculating selling prices: using a "mark-up multiplier" and using a formula.

17.7 Stock control

Objective: To enable trainees to design and maintain a proper system for stock control, minimising leakage.

Possible learning methods:

- Trainees will review the definition (and the effects) of "leakage" and will appreciate the necessity of preventing or reducing leakage. Trainees will then identify all possible causes of leakage and, in groups, suggest how each type of leakage can be prevented.

- Trainees will be introduced to the method of calculating the amount of leakage in a shop, and then discuss what level of leakage is acceptable in various types of shops.

- Trainees will analyse a case study detailing three shop managers with different results regarding sales, net surplus and leakage level. They will evaluate the achievements of the managers and, in particular, determine how leakage has affected their results.

- A set of mini-cases will demonstrate consequences of poor systems for the control of goods delivered to the shop. Trainees will then suggest how the described problems could have been avoided.

- In groups trainees will prepare a check-list for the person responsible for delivery control. A consolidated list drawn up from the lists submitted will be given to all trainees.

- Trainees will define the purpose of stock-takings and determine how often it should be done. They will analyse a case describing stock-taking, identify the mistakes made and suggest improvements in the work procedure.

- Trainees will, in groups, prepare a check-list for effective stock-taking. A consolidated list will be given to all trainees.

- Trainees will be introduced to a "unit" stock control system making use of bin-cards. They will then discuss the usefulness (and the problems) involved in maintaining such a system.

- Trainees will be introduced to a "value" stock control system through a simple exercise. They will then assess the usefulness of this method, particularly for the purpose of leakage control.

- Trainees will work through an exercise, preparing a stock control register for one month and calculating the leakage.

17.8 Cash control

Objective: To enable trainees to design and maintain a proper system for cash control.

Possible learning methods:

- Trainees will study a case about money missing from a shop. They will then attempt to find out how (and when) it happened and who was responsible for the loss. They will suggest precautions necessary to avoid such incidents and explain why both the "co-operative society and its staff will benefit from a good cash control system.

- The problems which can occur in connection with charging and receiving payment will be demonstrated through role-playing. The causes of the problems will be identified and a list of "points to remember" will be prepared.

- Through demonstrations trainees will appreciate the importance of working very methodically and following the same pattern, even if there are disturbances, when registering prices, adding up, receiving payments and giving change.

- Through role-playing trainees will practise safe ways of receiving payments and giving change.

- Trainees will study descriptions of three methods of recording sales: using a cash register, using handwritten cash receipts and using a cash sales-list. They will then identify the purpose of recording every sale.

- Trainees will practise the proper procedure for accounting for cash-sales. On the basis of a mini-case they will fill in a "Daily cash sales report" and check if sales agree with cash. Any differences will be investigated. Trainees will identify the common reasons for cash shortages and overs and agree on action to take when this happens.

17.9 Results and reports

Objective: To enable trainees to prepare budgets and trading reports and to make regular checks to see that expected results are achieved.

Possible learning methods:

- Trainees will recall the customer expectations identified in 17.1 and discuss how to evaluate whether a shop manager has been able to fulfil those expectations. They will then suggest which indicators should be used as evidence of successful operations.

- Trainees will, under guidance, analyse the annual reports of some co-operatives, identify their strengths and weaknesses and attempt to evaluate their present performances and future prospects.

- Trainees will identify which key figures should be monitored continuously (and not only checked in the annual reports) in order to ensure trouble-free operations (sales, margin, leakage, cash shortages, rate of stock turn, operating costs, wages). They will then review how these factors can be monitored and measured.

- Trainees will analyse the key figures for a consumer co-operative for one particular month and assess the performance of the society and advise the manager accordingly.

- Trainees will be introduced to the purpose (and usefulness) of budgets.

- On the basis of detailed information provided to the trainees about past and present results of one co-operative they will, under guidance, apply the proper technique for estimating the sales, gross surplus, operating costs and the net surplus for the coming year and prepare a budget.

- Trainees will be introduced to the use of monthly trading reports for monitoring purposes. They will then prepare such reports on the basis of information provided, then compare with budgets prepared earlier and analyse the differences.

17.10 <u>Responsibilities</u>

Objective: To enable trainees to identify the duties and responsibilities of committee members and managers in a co-operative society.

Possible learning methods:

- Trainees will report how responsibilities are divided between committee and manager in their own co-opertives, relate experiences of any problems they have encountered in this context and then discuss the importance of clearly defined responsibilities for everyone involved in management.

- Trainees will work through a list of the main duties in a consumer co-operative and decide what should be done by the committee and what should be done by the manager.

CREDIT UNION ORGANISATION AND MANAGEMENT

18. CREDIT UNION ORGANISATION AND MANAGEMENT

Aim: To enable trainees to organise and manage credit unions.

18.1 The nature and the role of credit unions

Objective: To enable trainees to describe the particular characteristics and operating principles of credit unions.

Possible learning methods:

- Through group discussion trainees will agree on the aims of a credit union and how it is distinguished from other financial institutions. Additionally they will define what is meant by a credit union's "common bond".

- Through lecture and reading trainees will be introduced to the origins (and history) of credit unions, internationally as well as on the national level. They will sum up some of the problems encountered by the early credit unions and the way they solved them.

- Trainees will study the nine "credit union operating principles" in detail. They will then identify the importance of each principle, demonstrate how it is applied at the credit union level and suggest what could be done to improve the application of the principle.

18.2 The organisational structure

Objective: To enable trainees to describe and evaluate the organisational structure of a credit union.

Possible learning methods:

- Trainees will describe and prepare diagrams showing the organisation of their own credit union. They will then compare these with a model chart and identify (and explain) any differences. Trainees will explain the concept of "delegation" and identify the duties of committees, officers and employees, and the decisions taken by the members at general meetings.

- Trainees will study three mini-cases about credit unions facing different types of problems. Trainees will then discuss the possibilities of' co-operation and suggest how together the credit unions could overcome their problems.

- Trainees will study a handout "Overview of the credit union network", a chart of the "International credit union system" and a description of the national credit union system. They will be introduced to the structure of chapters, leagues, associations and The World Council of Credit Unions (WOCCU).

- Trainees will be introduced to the credit union network in their own country and identify the activities and services provided by organisations on different levels.

18.3 Forming a credit union

Objective: To enable trainees to determine the potential for a credit union in a given area, to organise the work of a promotion committee in order to carry out the formal procedures and all the steps involved in the preparations for registration of a new credit union.

Possible learning methods:

- On the basis of a case study trainees will identify what information is needed before a credit union is formed and suggest how the information can be collected.

- Trainees will study a form which can be used to prepare a "membership profile" of a credit union. They will then discuss the usefulness of all the information contained in the form and what sources to use to obtain that information.

- Trainees will be introduced to the role of a "promotion committee" and they will propose a suitable agenda for the first meeting of potential members.

- Trainees will be introduced to the role of volunteers in credit union management. They will study a list of board members' duties and discuss the ideal qualities to look for when electing a board of directors.

- Trainees will simulate the election of board members among themselves. The "elected members" will be asked to give short speeches explaining what they will try to achieve as leaders of the Credit Union. The speeches will illustrate that board members can be of two types: one more dedicated to members' interests and the other more dedicated to the financial well-being of the credit union. Trainees will then discuss the dangers of the two extremes.

- Trainees will identify the reasons why a credit union must have some type of legal character before it starts to function and they will be introduced to the local registration requirements for new credit unions.

- Through lecture with discussion, trainees will come to learn and appreciate the importance of careful preparations for the first general meeting. They will prepare a checklist for this purpose as well as a model agenda.

18.4 Member services

Objective: To enable trainees to organise and manage effective member services in the fields of savings, credit, financial councelling and insurance.

Possible learning methods:

- Three mini-cases will provide the background for discussions on the importance of savings and the aspects that would make a credit union a good place to save.

- Trainees will, in groups, identify the responsibilities of the credit union with regard to savings and list all the management tasks in this context.

- Trainees will identify different ways of promoting deposits from members on a systematic basis.

- The procedures applied for receiving and keeping records of members' deposits will be demonstrated through role-plays and practical exercises. Trainees will identify the important details in the procedures which help create confidence in the credit union.

- Trainees will be introduced to the duties of the credit committee. Through discussion they will identify the dual nature of the committee's responsibilities and its responsibilities to the credit union as well as to the members.

- Trainees will identify all the factors a credit committee should consider in issuing a loan.

- Trainees, working in groups, will enact the complete loan application procedure - from the writing of the application through the final step of filling out the promissary note. After presentations and discussions with the whole class they will prepare a checklist for the loan application procedure.

- Trainees will study a sample "credit committee report" identifing its purpose and use.

- Trainees will identify the special considerations necessary for assessment of applications for "productive loans", and the documents and records the credit committee should request from the applicant.

- Trainees will be introduced to some financial ratios which are useful in financial councelling and assessment of loan applications. On the basis of mini-cases they will calculate debt ratio, leverage, solvency, etc.

- A case study will illustrate the need and use of insurance in connection with loans. Trainees will go through a list of insurance terms which will be explained and discussed as required and they will be introduced to the principles of calculating premiums through a simple exercise.

18.5 Financial management

Objective: To enable trainees to utilise the basic financial management tools of a credit union.

Possible learning methods:

- Trainees will, through lecture and discussion, review the basic principles of double entry book-keeping and work through simple exercises to demonstrate their understanding.

- Trainees will be introduced to the budget as a tool for credit union management. They will also study a "trend sheet" and discuss its usefulness.

- Trainees will be introduced to basic financial investment strategies for credit unions and, in groups, discuss and prepare summaries of the concepts of "reserves", "spread" in regard to credit union management and "liquidity".

- Trainees will be introduced to the mathematical calculation of certain ratios which can be used to evaluate the performance of a credit union. They will recognise the usefulness of comparing ratios from previous years to discover trends, and to compare with ratios in other similar financial institutions to identify strengths and weaknesses of their own credit union.

18.6 General management

Objective: To enable trainees to organise effective teamwork between board and management, to organise staff recruitment, to prepare objectives and activity plans for the operations of the Credit Union and to monitor the implementation of all plans.,

Possible learning methods:

- Trainees will review the list of duties of the board of directors, used in 18.3, and cite examples of "policy-making" included on the list. They will discuss and identify general guidelines for policy-makers and complete an exercise on formulating policies.

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- Through lecture and discussion trainees will identify the main areas of responsibility for the board of directors and for the managers. They will then, in groups, work through an exercise on "who makes decisions in a credit union?"

- Trainees will study a model job description for the post of loan manager in a credit union as well as review a checklist for preparations of job descriptions and suggest how they can be used for improved management. Each trainee, in consultation with fellow-trainees, will prepare a job description of his own job.

- Trainees will, through role-playing, practise interviewing candidates for a vacant post in a credit union.

- Trainees will be introduced to a systematic planning technique. They will identify all the steps involved in the planning and implementation of an activity.

- Trainees will be introduced to the proper way of preparing objectives for a credit union. They will then study a paper on "Guidelines for writing objectives" and practise writing objectives on the basis of a mini-case.

- On the basis of a case study trainees will practise identifying the activities which are necessary to achieve a given objective.

- Trainees will analyse an action plan and discuss what could go wrong in the plan, they will suggest what could be done to eliminate - or reduce - the risk of failure, and generally describe the role of the board or the management in monitoring the activities.

18.7 Education and promotion

Objective: To enable trainees to conduct credit union education and training needs analyses and develop the resultant training designs, and to develop and implement activities required to promote and increase credit union membership.

Possible learning methods:

- Through lecture and discussion trainees will be introduced to the work of an education committee in a credit union. They will then identify the target groups for its work and list the reasons for member information and education.

- Trainees will be introduced to methods for analysis of educational needs. A questionnaire for this purpose will be discussed and improved by the trainees.

- Trainees will suggest how to reach external groups such as potential members and "influential persons" who need information about credit union activities.

- On the basis of a case study, trainees will draft an information and education programme for one year for a credit union, suggesting what activities to implement, how these activities will be organised and the approximate cost of the whole programme. The proposed programme will be presented to the board of directors in a role-play. Some trainees will play the role of directors who doubt the effectiveness of the proposed activities.

- Trainees will apply the planning technique learned in 18.6 on a programme to recruit new members for the credit union. They will work systematically to determine target groups, objectives, strategy, action plan and methods for evaluation.

- Trainees will give examples of all the different campaign methods they have used (or heard about) in order to attract savings. A brainstorming exercise will produce other methods to add to the list.

- Trainees will identify the various methods of communicating with members which are available to their credit unions. They will rank the media in order of effectiveness and costs.

18.8 Control and audit

Objective: To enable trainees to describe the role and responsibility of a credit union's supervisory committee and to explain the basic procedures of auditing a credit union.

Possible learning methods:

- Trainees will be introduced to the concepts of external and internal auditing. A "supervisory committee checklist" will be used as a basis for a presentation of the tasks of an auditor. These will be explained, discussed and illustrated through a variety of practical examples, e.g. copies of forms, records and accounts.

BOOK-KEEPING AND ACCOUNTING

19. BOOK-KEEPING AND ACCOUNTING

Aim: To enable trainees to write up books of accounts, extract a trial balance sheet and discover for themselves the need for and basis of a statement of condition and a statement of operations for a co-operative society.

19.1 The need for and basis of accounts

Objective: To enable trainees to discover for themselves the need for and basis of a statement of condition and a statement of operations for a co-operative enterprise.

Possible learning methods:

- A case study giving information on a co-operative will assist trainees in evolving, under guidance, the basic concept of the uses and sources of funds, income, expenditure and surplus.

19.2 The need for daily controls

Objective: To enable trainees to identify and list the type of information required for day-to-day control of the financial affairs of a co-operative society.

Possible learning methods:

- A number of short case studies will illustrate problems which can arise if basic control systems are lacking; from these, trainees will define and list the information required by a co-operative society manager, and how often it should be brought up to date.

19.3 The accounts system of a co-operative society

Objective: To enable trainees to describe and chart the accounting system of a co-operative society, showing the origin and use of each piece of information.

Possible learning methods:

- Working from the list produced in 19.1 and 19.2, trainees will, in syndicates, evolve their own co-ordinated system of accounts to provide the necessary information rapidly and accurately.

- Trainees will be exposed to an accounts system designed and used by an actual co-operative society and will compare this solution with their own. They will discover the need for each item of information, and the essential interdependence of the information as a whole, so as not to consider individual book-keeping tasks in isolation from one another.

19.4 Financial transactions and documents of original entry

Objective: To enable trainees to define financial transactions, to identify them when they occur in a co-operative society and to prepare the original entries from which accounts are constructed.

Possible learning methods:

- Trainees will examine a large number of co-operative society accounts and will determine which ones are financial transactions and which are not necessarily important.

- Trainees will identify the ways in which such financial transactions are actually recorded for the first time when they happen.

19.5 The double entry system

Objective: To enable trainees to operate and use, for practical management purposes, a double entry book-keeping system, not as a prescribed routine to be followed but as a uniquely valuable means of describing the two aspects of any financial transaction.

Possible learning methods:

- Trainees will use the conclusions of 19.1 and the outline of a balance sheet produced at

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Possible learning methods:

- Trainees will use the conclusions of 19.1 and the outline of a balance sheet produced at the time in order to appreciate the concept of the sources of funds and the uses to which the funds are put, and thus the dual nature of any financial transaction.

- Trainees will, through a series of practical examples and exercises, define both aspects of a sample of co-operative society financial transactions.

19.6 Classifying accounts

Objective: To enable trainees to identify the basic classification of accounts, and to devise an appropriate set of account headings for a given co-operative society.

Possible learning methods:

- Trainees will be faced with a long list of co-operative society transactions, and will have to classify them according to some sort of system. They will then be shown the basic accounts of any business and will identify the specific further requirements of various types of co-operative societies.

- Trainees will match sets of account headings and brief descriptions of the appropriate societies.

- Trainees will assess and, if necessary, change sets of account headings used by particular societies.

19.7 Posting the accounts

Objective: To enable trainees to post final transactions to the correct account.

Possible learning methods:

- Working from the sets of accounts discussed in 19.6, trainees will post a number of transactions to the appropriate accounts. They will discuss and correct their conclusions and will be presented progressively trickier transactions for posting.

19.8 Balancing the accounts

Objective: To enable trainees to balance the books of accounts of a co-operative society at the end of a financial period.

Possible learning methods:

- Trainees will balance a number of sets of accounts involving transfers between them, will discuss their answers and will correct them accordingly.

- Trainees will investigate situations where the books do not balance, and will discover the point at which errors were made.

19.9 The balance sheet

Objective: To enable trainees to produce and analyse a balance sheet on the basis of a number of accounts.

Possible learning methods:

- Using a number of account balances, trainees will attempt to produce an actual balance sheet, such as they evolved for themselves in outline in 19.1.

- Trainees will compare their efforts and will discuss the various conventions for laying out a balance sheet, in order to know what is required in their country and to appreciate that this is only a convention.

- Trainees will answer questions on the management and progress of a number of societies, based on their balance sheets, and will thus learn how to analyse a balance sheet and come to understand the need for an operating statement to produce a complete picture.

19.10 Final accounts

Objective: To enable trainees to produce and analyse a set of final accounts for a co-operative society, taking into consideration the legal requirements.

Possible learning methods:

- Trainees will refer back to an augmented set of figures similar to that used in 19.9, in order to produce an operating statement to add to the balance sheet already produced in the previous section.

- Trainees will discuss the need for accounts for various periods (daily to annual), and will determine which type is most appropriate for the societies known to them. They will compare their conclusions with the current legal requirements.

- Trainees will identify errors in a number of sets of accounts, and will state which account or other entry they would propose to investigate in order to correct the error.

- Trainees will rank the management performance of a number of societies by reference to sets of accounts.

19.11 Depreciation of fixed assets

Objective: To enable trainees to explain the concept of depreciation of fixed assets, to calculate depreciation according to accountancy practice and to explain how depreciation affects the trading account and the balance sheet, and to keep a fixed assets inventory book.

Possible learning methods:

- Trainees will, in groups, discuss the life time of various assets of a co-operative society, they will compare this with the depreciation periods according to accountancy practice and calculate the annual depreciation of various fixed assets.

- Trainees will discuss how depreciation affects the trading account and" the balance sheet. They will be introduced to a fixed assets inventory book and practice how to use it and calculate balances to be transfered to the trading account and the balance sheet.

19.12 Taxation

Objective: To enable trainees to describe their country's taxation system as it affects co-operatives, and to carry out any necessary procedures in order to comply with the regulations and to minimise the impact of taxation on the society and its members.

Possible learning methods:

- Trainees will be introduced to the regulations covering items such as depreciation of fixed assets, accruals or stock valuation which may differ from normal accountancy practice.

19.13 Day-to-day controls: members' accounts

Objective: To enable trainees effectively to maintain and use members' accounts in a co-operative society.

Possible learning methods:

- Trainees will "sort out" typical sets of members' accounts, in order to determine appropriate action and to evaluate the management of the society.

19.14 Day-to-day controls: suppliers and customers

Objective: To enable trainees effectively to maintain and use records of a co-operative society's debtors and creditors.

Possible learning methods:

- Trainees will calculate the amounts owned to and by creditors and debtors respectively, and will, through simulated problems, appreciate the advantage of maintaining a running balance at all times.

- Trainees will analyse sets of debtors' accounts and will recommend appropriate action.

19.15 Day-to-day controls: internal records

Objective: To enable trainees to set up, operate and use an effective set of internal controls which also provide information for the final accounts.

Possible learning methods:

- Through examination of case studies where accounts are only used for final statutory purposes, trainees will identify the need for records of wages, expenses and so on.

- Trainees will examine sets of day-to-day accounts for errors and fraud, and will recommend appropriate action.

19.16 Cash control

Objective: To enable trainees to use accounting systems as an aid to cash control and security.

Possible learning methods:

- Trainees will examine a number of case studies where the society has suffered a cash shortage, and will therefrom identify the types of control systems which were lacking.

Trainees will, in small groups, attempt to "defraud" imaginary societies in order to pinpoint weaknesses in the control systems.

19.17 Payments to producers

Objective: To enable trainees to identify the elements to be taken into consideration when designing a payment system and to enable them to design a simple one for a society.

Possible learning methods:

- The trainees will examine a series of payment systems in a number of case studies where the society is making outright purchases from its members or where it is acting as an agent.

- The trainees will, in groups, evaluate the feasibility of the systems with respect to various types of crops, and design a system for a specific case.

19.18 Positive book-keeping

Objective: To enable trainees to put into practice what they have learned in terms of correct procedures and the creative use of the information collected and presented.

Possible learning methods:

- Trainees will, through exercises, confirm their ability to work from original documents through to final accounts; any gaps will be filled through further instruction and exercises.

- Trainees will, in groups, be presented with a number of different figures at various stages in the accounting process, and will be asked to carry out the accounting work for the following stages and recommend any other action that may be necessary.

COST ACCOUNTING AND CONTROL

20. COST ACCOUNTING AND CONTROL

Aim: To enable trainees to design, operate and make effective use of simple cost accounting systems.

20.1 **Why cost accounting?**

Objective: To enable trainees to explain why it is necessary to know the cost of products and processes, even if selling prices are beyond their control.

Possible learning methods:

- Trainees will study a statement of operations for an agricultural co-operative and suggest why a manager might need more detailed cost information than is normally supplied in such statements.

- Trainees will analyse a set of micro-cases and identify which additional information is needed to make a decision in each case.

20.2 **Costs and volume**

Objective: To enable trainees to identify the relationships between costs and the volume of activity.

Possible learning methods:

- Through lecture and discussion of several practical examples, trainees will examine cost behaviour at various levels of production and identify those costs which are fixed over a wide range, those which vary directly with production and those which are "semi-fixed".

20.3 **The movement of costs and the break-even point**

Objective: To enable trainees to assess the variability of costs from past performance, and to estimate future performance by calculating the break-even point.

Possible learning methods:

- Trainees will perform some calculations of transport and storage costs for varying volumes of grain in order to appreciate the difference between fixed and variable costs.

- Trainees will, in groups, analyse a case study which requires them to calculate the break-even point for an agricultural marketing society.

20.4 Direct costs and overheads

Objective: To enable trainees to distinguish between direct and indirect, or "overhead", costs and to identify issues involved in allocating them to different activities.

Possible learning methods:

- Two groups of trainees will be confronted with two different price calculations for the same product which differ dramatically because of the way in which overhead has been allocated. A role-playing exercise will then highlight the problems involved in allocating the cost of shared overhead and in pricing the product.

- Trainees will give examples of overhead in their own societies.

20.5 Overhead apportionment

Objective: To enable trainees to select appropriate methods of apportioning overhead to different activities.

Possible learning methods:

- A case study will describe the activities and costs involved in storage and handling of agricultural farm inputs in a co-operative society. Trainees will determine whether the basis of apportioning the overhead costs should be the weight, storage time, value or volume of the various products.

20.6 Cost centres

Objective: To enable trainees to determine appropriate cost centres within their societies and to identify appropriate ways of measuring their output.

Possible learning methods:

- Through discussion trainees will identify "cost centres" for co-operatives with different business activities. They will then propose criteria for deciding whether or not a given activity or function of various cost centres might be measured.

20.7 Cost data collection

Objective: To enable trainees to design and operate systems for collecting the data necessary for a cost accounting system.

Possible learning methods:

- Trainees will, in groups, examine a case study giving general information and the cost of the transport operations in a co-operative society. They will identify a) what additional information the manager needs to find out whether the transport services are viable or not, b) what documents will be needed to collect the information wanted, and c) how the collected information should be used and analysed by the manager.

20.8 Why costs change

Objective: To enable trainees to distinguish between changes in costs which are caused by volume, efficiency and by price and to suggest appropriate remedies when necessary.

Possible learning methods:

- Trainees will be given more detailed information about the transport operations described in 20.7; they will analyse the cost of operating each vehicle and the cost of each transport function during the last two years, identify matters of concern, determine whether any problems arise from cost or usage changes and suggest what the manager should do.

20.9 Marginal costs

Objective: To enable trainees to identify those costs which are directly associated with a given activity and to take appropriate decisions based on an analysis of the real effect of increased or decreased activity.

Possible learning methods:

- Trainees will study a case about transport costs and listen to a recorded discussion between the transport supervisor who wants to reduce transport to save money and the manager who wants to make full use of available vehicles. Trainees will note their arguments and learn to appreciate the concept of "marginal costs".

20.10 Standard costs and budgets

Objective: To enable trainees to determine standard costs when preparing budgets.

Possible learning methods:

- Trainees will be introduced to the techniques of standard costing and will, on the basis of information made available to them, calculate the standard costs and prepare a budget for a certain activity.

20.11 Variance analysis

Objective: To enable trainees to determine the causes of variance from standard costs and to suggest appropriate changes when necessary.

Possible learning methods:

- Through an exercise based on the figures used in 20.10 trainees will make a comparison between standard and actual costs and will be introduced to the techniques of "variance analysis."

- Trainees will work through an exercise on calculation of variance and analyse whether these are caused by price changes or usage changes.

20.12 Cost reduction in practice

Objective: To enable trainees to adopt appropriate strategies for cost reduction and to avoid inefficient approaches to the problem of excess costs.

Possible learning methods:

- A case study will present a typical "cost reduction campaign". Trainees will go through the proposed measures and decide how effective they are likely to be and, if possible, suggest better alternatives.

FINANCIAL MANAGEMENT

21. FINANCIAL MANAGEMENT

Aim: To enable trainees to prepare and use budgets and to analyse, interpret and act upon the accounts of a co-operative enterprise in such a way as to make the most effective use of the resources and so provide the best possible service to the society, its members and its customers.

21.1 What is financial management?

Objective: To enable trainees to identify the types of problems which arise from inadequate financial management of co-operative societies, and thus to appreciate the value of improved management of finances.

Possible learning methods:

- Trainees will be exposed to a number of descriptions of problems in co-operative societies, which may appear at first sight to arise from nonfinancial causes. They will analyse them and come to perceive that improved financial management would have prevented them.

21.2 The financial picture of an enterprise

Objective: To enable trainees to describe the condition of a co-operative society in financial terms.

Possible learning methods:

- Trainees will themselves develop the basic concept of describing an enterprise in terms of the sources of funds and the uses to which they are put. They will then work through the simplified "story" of a co-operative society, constructing and changing its balance sheet to reflect the various transactions which take place.

21.3 The statement of operations

Objective: To enable trainees to relate an operating statement to a statement of condition, and to identify the relationships between them.

Possible learning methods:

- Trainees will get the list of transactions which they used in the previous session and will determine which relate to the operating performance of the society. They will themselves construct a profit and loss account or operating statement for the society, and will identify and analyse the relationships between the two forms of statement.

21.4 Financial ratios

Objective: To enable trainees to appraise the financial condition and management of a co-operative society by using appropriate financial ratios.

Possible learning methods:

- Trainees will be confronted with a number of figures from accounts of co-operative societies, and will come to appreciate that orders of magnitude are in themselves meaningless, since it is the relationships between different figures that have to be calculated in order to guide management as to their diagnosis of the condition of the societies. They will themselves identify the more significant ratios and will apply them in an exercise. They will also appreciate the dangers of applying standardised ratios.

21.5 Loan hunger

Objective: To enable trainees to deploy those funds already within their societies as effectively as possible before looking outside for external funds.

Possible learning methods:

- Trainees will analyse a simple set of accounts for a co-operative society and will identify those assets which may be employing more funds than are necessary. They will identify ways in which these funds can be released for more profitable employment.

21.6 Sources of funds

Objective: To enable trainees to identify the various external sources of funds available to a co-operative society, and to assess which are suitable in particular circumstances.

Possible learning methods:

- Trainees will themselves identify the various sources of finance which are available to co-operative societies and will rank them in order of preference. They will then analyse respective advantages and disadvantages of each source.

- They will be given simplified statements of accounts of a number of co-operative societies and will decide which particular sources of finance should be tapped by each society.

21.7 Bank loans

Objective: To enable trainees successfully to apply for bank loans for their societies when this is an appropriate form of finance.

Possible learning methods:

- Trainees will be introduced to the concept of return on investment, and will calculate the necessary extra return that must be earned on money borrowed from a bank before the transaction can be profitable for a society. They will then in two groups analyse a case study; one group will attempt to list as many questions as they can which a bank manager would ask the society which is requesting a loan; the other group will attempt to detect what questions the bank manager might ask, and to have answers ready for them. The two groups will compare their lists in the form of a game, the "bank managers" winning if they have thought of more reasonable questions than the "applicants" have thought of answers, and vice versa.

21.8 Money management

Objective: To enable trainees to manage the movement of money within their societies in such a way as to minimise the amount of idle money and maxi mise the opportunities for profitable investment.

Possible learning methods:

- Trainees will discuss the value of cash as such, and will come to appreciate that it is an "idle" use of money which is only justified if the money is required more quickly than it can conveniently be withdrawn from more profitable uses. Trainees will listen to a dialogue between a very conservative and a very aggressive co-operative financial manager, and will discuss the differences of opinion and identify the most profitable approaches to cash management.

21.9 The management of accounts receivable

Objective: To enable trainees to appropriately grant credit to customers, and to manage these accounts for the greatest benefit of their societies.

Possible learning methods:

- Trainees will appreciate that giving credit is the same as lending money to the debtor; they will identify the costs and the benefits associated with granting credit, and will discuss the various ways in which customers can be encouraged to pay their bills more quickly. They will, through an exercise, learn how to "age" accounts receivable.

21.10 Stock management

Objective: To enable trainees to maintain stocks in their societies at the optimum level.

Possible learning methods:

- Trainees will identify the costs and the benefits associated with holding stock, and will develop simple approaches to calculating optimum order quantities and stock levels. They will be introduced to the formula for calculating economic order quantities, and will compare optimum stock levels calculated in this way with levels actually held in their societies.

21.11 Stock valuation and management

Objective: To enable trainees to value stock in such a way that resulting figures give an accurate picture of the financial position of the so ciety, and to manage the stock as effectively as possible.

Possible learning methods:

- Trainees will, through a simple exercise, be exposed to the various ways in which stock can be valued. They will appreciate the effects of different valuation methods on management decisions, and will select the appropriate valuation method for different types of stock and different societies. They will compare their decision with valuation methods actually used in their societies. As a conclusion they will discuss the importance of effective physical management of stock as well as correct valuation.

21.12 Rent, buy or lease?

Objective: To enable trainees to select the most suitable way of financing the ownership or use equipment or facilities.

Possible learning methods:

- Trainees will be introduced to "hiring" and "leasing" as sources of funds. They will identify the importance of profitable use, as opposed to legal ownership of assets, and will compare the costs of financing purchases of capital equipment in the various different ways that are available. Trainees will identify the "opportunity cost" of financing assets through outright purchase.

21.13 Dividend policy

Objective: To enable trainees to decide on the most appropriate dividend or surplus distribution in the long-term interests of their societies' members.

Possible learning methods:

- Trainees will discuss the role of dividends in terms of member relationships. They will rank dividends in comparison with other ways in which a society can attract and retain loyal members. They will analyse the condition of a co-operative society as described in a case study, and will through a role-play exercise, appreciate the respective differences.

21.14 Explaining financial statements

Objective: To enable trainees effectively to explain the financial condition of their society to the committee and members.

Possible learning methods:

- Trainees will examine a case study and identify the kind of questions which members might ask, and the type of answers the manager should give. They will decide how the manager might best express his answers, and will design visual aids to assist him in explaining the situation to the members of his committee.

21.15 Sources and applications of money

Objective: To enable trainees to prepare, use and explain statements of the sources and applications of money in a co-operative society.

Possible learning methods:

- Trainees will be confronted with balance sheets describing the financial condition of a co-operative society at different dates. They will be asked to explain the changes that have taken place, and will themselves develop the technique for preparing a statement of sources and application of funds in order to describe the movements of money within a society over a period. They will practise using such a statement as a means of explaining the financial condition of a society to members and others who do not have financial management skills.

21.16 <u>The society doctor</u>

Objective: To enable trainees to appraise the financial results of "sick" co-operative societies, and to recommend appropriate improvements in the financial management.

Possible learning methods:

- Trainees will analyse a case study describing three co-operative societies, will diagnose the financial management deficiences and will make recommedations for improvement. They will take account of inflation and other factors in their analysis.

21.17 <u>Bankruptcy</u>

Objective: To enable trainees to recognise bankruptcy and to dispose of the assets of a bankrupt co-operative society as efficiently and equitable as is possible.

Possible learning methods:

- Trainees will analyse simple sets of accounts for insolvent societies, and will appreciate that a society which is earning a reasonable surplus can **still** be bankrupt, and that the society which loses money may still be solvent. They will identify ways in which banks and suppliers may precipitate bankruptcy, and will discuss anticipate to avoiding actual bankruptcy even at the last moments. They will then be introduced to the "ranking" of the various creditors of a bankrupt society, and will examine ways in which a manager or liquidator can maximise the funds released from a bankrupt society in order to satisfy as many as possible of the creditors.

21.18 The reason for and uses of budgets

Objective: To enable trainees to demonstrate the need for budgets and to avoid common reasons for failure to prepare and use them effectively.

Possible learning methods:

- Trainees will, in two groups, identify the arguments for and against using budgets. They will then analyse their respective lists, and identify ways in which effective preparation and use of budgets can overcome the disadvantages normally associated with them.

21.19 Preparing budgets - the basic figures

Objective: To enable trainees to prepare estimates of the costs and revenue items that make up an operating budget.

Possible learning methods:

- Trainees will identify the items which have to be budgeted. They will prepare a budget for a co-operative society as described in a case study, including proper allowances for probable changes which are expected in the period which is being budgeted for.

21.20 Cash budgeting

Objective: To enable trainees to prepare cash budgets.

Possible learning methods:

- Trainees will identify the importance of timing of cash flows, and will appreciate that operating statements do not necessary reveal when the cash actually changed hands in particular transactions. Trainees will be introduced to techniques for laying out cash flow forecasts.

- Trainees will work from the draft budget produced in the previous session to produce a cash budget for the society which shows how much money will have to be borrowed from the bank (or elsewhere) and during which months, in order for the society to meet its obligations. They will appreciate the value of the cash budget both as a tool for determining the amount of short-term finance required, and as a means of monitoring day-to-day progress.

21.21 <u>Dealing with change</u>

Objective: To enable trainees to use an operating and a cash budget as an aid to dealing with unexpected events.

Possible learning methods:

- Trainees will use the operating and the cash budgets produced in the previous two sessions and will be confronted with a number of unexpected events. They will analyse their effect on the budget, and decide how each event should be dealt with.

21.22 <u>Budgeted and actual results</u>

Objective: To enable trainees to use budgets effectively as a measure of management performance.

Possible learning methods:

- Trainees will compare a set of actual results for a co-operative society with the budget. They will listen to a dialogue between the manager of the society and a co-operative department inspector; they will criticise and, where necessary, improve the inspector's comments on the manager's performance.

STATISTICS

22. STATISTICS

Aim: To enable trainees to apply basic techniques for the collection, presentation, analysis and interpretation of data.

22.1 The need for statistical information

Objective: To enable trainees to find out for themselves the need for statistical information in the taking of certain management decisions.

Possible learning methods:

- Trainees will act as a manager and be faced with a number of situations in which they will be required to take a decision. They will find out for themselves that, to a great extent their decisions will have to be based on statistical information.

22.2 Obtaining information: available data

Objective: To enable trainees to name and identify the available sources which will provide the information they are likely to need.

Possible learning methods:

- Trainees will produce lists of the data they may need, and will identify and actually use published local, national and international sources. They will assess the accuracy, relevance and timeliness of the information by reference to its actual use in the co-operative sector.

22.3 Obtaining information: data not available at present

Objective: To enable trainees to obtain information which is not available at present but which will be valuable for practical decision-making purposes.

Possible learning methods:

- Trainees will identify data needs which cannot be obtained from published sources. They will, preferably from examples taken from their own societies, develop research projects for obtaining the data, using simple sampling techniques. Trainees will explain how the research projects can be carried out in the field.

22.4 Presenting information

Objective: To enable trainees to select and use appropriate methods of presenting statistical data.

Possible learning methods:

- Trainees will be introduced to the various forms of presentation, including tables, graphs, bar charts, pie diagrams and others, and will select the most appropriate for presenting the data they have obtained in 22.2 and 22.3.

22.5 Analysing information: frequency

Objective: To enable trainees to construct frequency distributions and calculate mean and standard deviations, using simple examples.

Possible learning methods:

- Trainees will be introduced through lectures and exercises to the concept of and techniques involved; reference will be made at every stage to examples drawn from co-operative management.

22.6 Analysing information: indices

Objective To enable trainees to use and construct indices as a means of measuring the movement of prices and other factors.

Possible learning methods:

- Trainees will be introduced to simple methods of constructing indices. They will appreciate the advantages of indices and will, on the basis of examples taken from co-operative societies, construct simple indices.

CO-OPERATIVE AUDIT AND CONTROL

23. CO-OPERATIVE AUDIT AND CONTROL

Aim: To enable trainees to implement audit programmes and to review control systems in co-operatives.

23.1 What is auditing?

Objective: To enable trainees to describe the function, objectives and scope of auditing and to explain the differences and similarities between internal and external auditing.

Possible learning methods:

- "Auditing" will be defined through a lecture with discussion.

- Trainees will listen to a recorded interview with a co-operative auditor who had failed to foresee the bankruptcy of a consumer co-operative; they will then discuss and analyse the role and functions of an audit department and formulate objectives of auditing.

- Trainees, working in groups, will list specific auditing tasks for three different types of co-operatives. By comparison and completion of their lists they will come to the conclusion that all audits conform to similar patterns and comprise also a wide scope of tasks beyond the routine testing of accounts.

- Trainees will define reasons for lack of confidence in some auditors, and then state the necessary qualities of auditors.

- Trainees will be exposed to a cartoon-type portrait of an auditor and various satirical comments which will be used as a starting point to discuss serious quality aspects.

- Trainees will produce a list of different types of audits to be done by either internal or external auditors, or by both.

- Trainees will discuss a mini-case reflecting different views of one external and one internal auditor and thus analyse and identify the functions and needs for both types of audit.

23.2 Errors and fraud

Objective: To enable trainees to distinguish between errors, fraud and waste, to evaluate the significance of each in relation to the accountsbeing audited, and to determine what action should be taken when they come across cases of errors, fraud and waste, respectively.

Possible learning methods:

- Trainees will study some cases of errors in the accounts and identify those which makes the accounts misleading.

- Trainees will analyse a case study (an audit report) and identify cases of errors, fraud and waste and in each case evaluate to what degree these would affect the truth and fairness of the accounts.

- Trainees will study a summary of an audit report and then listen to a discussion (role-play) between the auditor and the manager of the audited co-operative regarding certain points in the report. In a following discussion trainees will analyse and determine the responsibilities of an auditor and suggest his most appropriate type of action in various situations.

23.3 Internal control

Objective: To enable trainees to explain the need for different types of internal control systems in a co-operative, their costs and benefits and the need to evaluate these control systems as part of the auditing process.

Possible learning methods:

- Trainees will list the rules and systems under which co-operatives operate, and select those which are most important from an auditor's point of view.

- Trainees will analyse a case study dealing with the basic book-keeping needs in a marketing co-operative and identify the procedures and records which are necessary to provide adequate control.

- Trainees will discuss and identify what different types of managerial systems and controls should be implemented in a co-operative.

- Trainees will study a case dealing with the work of a cashier in a supermarket and identify all details related to control and elimination of errors and fraud.

- Trainees will discuss and assess the costs and benefits of the control systems applied in the previous case study.

- Trainees will study, in groups, a case of marketing a specific product, suggest what controls should be introduced to improve the operations and consider the costs/benefits of the suggested control activities.

- Trainees will be introduced to a systematic way of evaluating the internal controls through a lecture with discussion.

- Trainees will study a case describing internal control procedures in a co-operative and identify any weaknesses in the system, they will analyse possible consequences of each weakness and suggest further tests.

- Trainees will practise the use of an internal control evaluation form and discuss advantages and disadvantages of using a special form for this purpose.

23.4 Verification of assets and liabilities

Objective: To enable trainees to apply adequate methods for the verification of fixed assets, stock, other current assets, and liabilities.

Possible learning methods:

- In a lecture with discussions trainees will learn to identify six fundamental criteria for verification of any type of asset: existence, cost, ownership, completeness, value and presentation.

- Trainees will study a Balance Sheet and an Asset Register of a co-operative, then discuss how they would implement an audit in practice considering the six aspects mentioned above.

- Trainees will be shown how "Notes to the Accounts" are used to give additional information regarding the fixed assets.

- Trainees will study selected extracts from committee minutes, referring to fixed assets, will consider for each point how the value of the fixed assets may be affected and what action the auditor should take.

- Trainees will study, in groups, a sheet with stock-taking instructions and will suggest which details should be added for the stock-taking teams to ensure that the stock is properly verified; they will also identify the role of the auditor during a stock-taking.

- Trainees will be given a list of statements referring to the verification of current assets, they will determine whether the statements are true or false and then in a discussion further analyse the problems and methods related to these matters.

- Trainees will compare a creditor's ledger card, kept in the co-operative society, with a statement from the same creditor, analyse the discrepancies and establish the actual balance.

- Trainees will review the criteria used for proper verification of assets and determine which of these will apply also for the verifications of liabilities.

- In a brainstorming exercise trainees will list as many types of unrecorded liabilities as possible, as well as the tests which can be performed to ascertain such liabilities.

23.5 Audit tests

Objective: To enable trainees to distinguish between different types of audit tests, to use adequate methods of selecting samples for testing and to effectively perform analytical reviews and vouching.

Possible learning methods:

- Trainees will analyse a case study describing the procedures for supply of spare parts to members of a taxi co-operative. They will determine which three types of audit tests are required to confirm that the system is correctly designed, is being operated correctly and that the entered figures are correct.

- Trainees will be given an extract from a "Sales Day Book" and will use different methods to pick samples from the entries. They are then informed about a number of errors among the entries in the Day Book, and they will examine how these errors are reflected in the samples. A further analysis (and discussion) will demonstrate the usefulnees of various sampling techniques.

- Trainees will study a case presenting a schedule of profit and loss account for a marketing co-operative as well as selected pieces of "external information" related to the business. Based on this they will analyse the accounts.

- Trainees will listen to an auditor's interview with the manager of the co-operative regarding the observations related in the case study mentioned above. They will then determine which further substantive tests are needed.

- Trainees will read a description of the four different audit tests commonly performed in co-operative credit societies and identify what kind of tests these are; they will discuss and describe the special techniques used to carry out these tests.

- Trainees will study a mini-case regarding the vouching of one specific ledger entry in an insurance co-operative. They will analyse the actual transaction, identify all possible weaknesses and errors and in this way learn the purpose and best method of vouching.

23.6 Practical aspects

Objective: To enable trainees to explain the advantages of using "audit programmes" and maintaining working papers, and the importance of careful planning and timing of the audit work.

Possible learning methods:

- Trainees will study a standard "Income Audit programme" comprising ten different tests and discuss the usefulness of each one of these. They will check whether the programme applies all the four basic types of audit tests and state what additional tests are required in different types of co-operatives to ensure that all income is recorded and received. They will then discuss what other information should be included on the audit programme and finally, in groups, redesign the "Income Audit programme" to meet all the conditions they have proposed.

- Through a lecture with discussion trainees will identify five reasons why it is an auditing standard to maintain "working papers".

- Trainees will be given a list of documents used in the work of auditing a co-operative. They will categorise these documents and identify which additional papers would be needed to achieve completeness.

- Trainees will study a case giving background information about a co-operative to be audited. They will analyse the information and, through a discussions, agree on what matters need special attention from the auditors in this case. They will then, in groups, prepare a plan for the audit work stating the principles to be followed - not details of testing - and the practical arrangements.

- Trainees will listen to a discussion between one senior and one junior auditor (role-play) about the planning and timing of one specific audit, the senior proposing an audit work split over three periods, which the junior finds costly and ineffective. The arguments and a following discussion will highlight the important considerations for audit timing.

23.7 Reports

Objective: To enable trainees to explain the purpose of an audit review before the report is prepared, and to prepare audit reports of different types including "management reports".

Possible learning methods:

- Trainees will listen to a dialogue between two auditors discussing common problems in connection with the review of the working papers that should be done before the audit report is signed. Based on this they will prepare, in groups, an "audit review checklist".

- Trainees will study an example of an unqualified audit report. They will analyse and discuss the contents and format and then practise writing such reports.

- Trainees will discuss a case of an auditor who was unable to verify a certain amount of stock. They will determine whether the report should be "qualified" or not, and how the information should be presented in the report.

- Trainees will study, in groups, a list of findings from an audit. For each item they will decide whether a "qualification" is necessary, and if so, what form of explanation and audit opinion they would give.

- Trainees will discuss situations when the auditor is unable to give a "true and fair" opinion of the accounts as a whole, and when the whole of the financial statements may be meaningless.

- Trainees will study the case of an audit of a marketing co-operative and practise preparation of a fully "qualified" audit report accordingly.

- Trainees will identify, in a discussion, areas in which an auditor may provide constructive advice to the committee and management of a co-operative.

- A poor example of a "Report to Management" will be shown to trainees who will rewrite it in a manner that will be helpful to the committee and management of the co-operative.

- Trainees will study, in groups, a working paper listing "Points for consideration for the Management Report", which has been prepared on completion of an audit. Trainees will then prepare a draft management report based on that paper, their drafts will be analysed and criticised by the whole class.

23.8 <u>Computer auditing</u>

Objective: To enable trainees to apply an adequate approach when co-operatives make use of computers in auditing.

Possible learning methods:

- Through a lecture with discussion trainees will identify the specific problems which auditors may encounter when dealing with co-operatives which use computers and they will be introduced to those important internal controls which should exist in a computer environment.

- Trainees will work out a proposal on how to operate - in practice -a computerised system for the purpose of stock control only.

23.9 <u>Investigations</u>

Objective: To enable trainees to recognise the special requirements of an investigation.

Possible learning methods:

- Trainees will learn, through a lecture with discussion, the common purposes of investigations, and how these differ from audits.

- Trainees will be exposed to a case of some irregularities in a co-operative. They will analyse the situation and propose how they would proceed with an investigation, what records they would look at and how their reports should be structured.

23.10 Management auditing

Objective: To enable trainees to expand the statutory auditing into "management auditing" for the benefit of the co-operative.

Possible learning methods:

- The concept of "management auditing" will be explained through a lecture. A number of different co-operative operations which should be subject to management auditing will then be mentioned and the trainees will give examples of possible improvements in these areas.

- Trainees will analyse a case study dealing with a stagnating co-operative, and will determine what matters they would investigate as part of a "management audit".

24. PROJECT PREPARATION AND APPRAISAL

Aim: To enable trainees to prepare and appraise ideas for development and investments ("projects") in the light of their financial and social contribution.

24.1 Project identification

Objective: To enable trainees to list the characteristics of a project, to explain why projects require proper preparation and appraisal and to identify opportunities for investments/projects.

Possible learning methods:

- Trainees will attempt to develop a definition of "a project". As an example and a basis for the discussion they may use the "project" they are engaged in at present (the training programme) and identify its costs and benefits and other project characteristics.

- Trainees will listen to a dialogue recorded in a co-operative manager's office, they will identify all the problems revealed in the dialogue and then suggest, after group discussions, what specific "projects" should be implemented to solve these problems. Trainees will compare this to situations in their own societies and identify the reasons why usually nothing is done about problems of this type. Finally, they will summarise the proper sequence of activities which should be undertaken in order to get things done to solve the problems.

- Trainees will examine the list of "projects" they suggested in the previous exercise and discuss how to set priorities. They will identify proper criteria for this purpose and then rank the project proposals accordingly.

24.2 Data requirements

Objective: To enable trainees to identify the data needed as a basis for project preparation, and to obtain such data.

Possible learning methods:

- A few micro-cases will illustrate the importance of certain data in project preparation. Trainees will identify which technical and financial information is lacking in each case.

- Trainees will discuss some of the projects they proposed in 24.1 and list all the information lacking in each case.

- Through discussion trainees will compare different sources of data for investment proposals. They will appreciate the difficulties involved in obtaining data about the present and the future.

- Examples and discussions will be used to demonstrate that the collected information may reveal that the identified problems will not be solved through investments or projects, but rather by improved management.

- Trainees will go through a list of required information for a certain project and will identify the best possible sources for this information.

- Trainees will discuss the problems involved in estimating how much use the members will make of new facilities provided by their co-operative society, and suggest how a systematic survey about members' intentions should be carried out.

- Trainees will, in groups, design a questionnaire to be used in a member survey. They will test the questionnaire in a simulated interview situation with some trainees playing the role of members with differing opinions. Together the groups will finally evolve guidelines for member surveys.

24.3 Forecasting

Objective: To enable trainees to make reasonable forecasts as to the data necessary for making effective project proposals.

Possible learning methods:

- Trainees will list a number of future data requirements for a specific project and they will discuss; which data are controllable and which are beyond the control of the management, which data should be estimated through surveys and which should be obtained through the analysis of past data.

- Trainees will work through an exercise, practising ploting past data and indicate future values on graph paper.

- Trainees will identify factors concerning commodities and local conditions which might be known to a manager preparing a project and which might be expected to influence forecasts based on "pure mathematics" and past historical data.

- On the basis of a comprehensive case study about a proposed project, including data from the past, trainees will state the implications of each piece of information for the viability of the project, and they will outline the additional information needed in order to put together an effective project proposal.

24.4 Appraisal

Objective: To enable trainees to select and apply appropriate methods of project appraisal.

Possible learning methods:

- Through a number of examples trainees will be introduced to problems of timing the cash inflow and outflow in a project and they will discover (by themselves) the difference between a profit and loss account and a feasibility study.

- Trainees will analyse a case study which requires them to decide which costs should (and which should not) be considered when appraising a project.

- Trainees will listen to a recorded discussion about a proposed project and they will identify the various objectives which each speaker is attempting to promote. They will appreciate the need for quantitative objectives as well as for a manager's own judgement.

- Trainees will be introduced to the technique of "shadow pricing" and they will discuss its applicability in a co-operative context.

- Trainees will study a case on the installation of a new grain storage system in a co-operative. They will examine the estimated figures on costs and benefits of two project proposals and they will suggest which figures should be adjusted to take account of non-financial factors. Furthermore, trainees will lay out schedules of costs and benefits and cash flow for the two proposals.

- Trainees will construct simple discount tables, and will be introduced to the use of such tables when calculating the return on investments.

- Trainees will work through exercises on simple discounting, calculating the rate of return for different projects.

- Trainees will make a "sensitivity analysis" identifying the most critical factors in the projects they have dealt with in previous sessions, and re-assess the projects applying the "worst likely" estimates for the critical factors.

- Trainees will apply their ability to identify critical variables and to calculate returns on the grain storage project presented in a previous case study.

24.5 Risks

Objective: To enable trainees to assess the degree of risk in various projects and to make appropriate allowances to cover (or reduce) such risks when appraising projects.

Possible learning methods:

- Through some micro-cases trainees will be confronted with the question whether a certain investment should be made to avoid a certain risk. They have to calculate the probability of the risk occuring, and compare this with the cost of avoiding it.

- Trainees will listen to a recording of committee members discussing whether to sell the stock of grain immediately or to take the risk of waiting for a better price. Trainees will point out weaknesses in the decision-making method of the committee, and identify the necessary basis for any decision involving risks.

- Trainees will study a case describing a project which requires farmers to change from a food crop to a cash crop and which involves heavy investments in processing machinery. Trainees will analyse the problems and determine what the viability of the members' farming activities mean for the success of the project.

- Trainees will analyse three micro-cases on activities in which the "human" factor seems to imply a greater risk than any technical or economical factors. Trainees will suggest solutions to the problems described in the case studies.

24.6 <u>Project presentation</u>

Objective: To enable trainees to present projects to potential financial sources or other authorities in an effective way.

Possible learning methods:

- Trainees will produce an appropriate set of headings or chapters for a project proposal document.

- Trainees will study a written proposal for the grain storage project discussed earlier commenting on the content and layout.

- Trainees will outline and prepare a personal presentation of the above project, making the best possible use of the time available in a meeting with a group of bankers or other sponsors.

STAFF MANAGEMENT

25. STAFF MANAGEMENT

Aim: To enable trainees to make the best use of the human resources available to them and to put into practice all the formal and legal procedures related to the employment of personnel.

25.1 Organisation and control

Objective: To enable trainees to describe the formal organisational structure of a co-operative enterprise and to identify and explain the vital role of informal groups within such a formal structure.

Possible learning methods:

- Trainees will be introduced to the organisation chart as a means of describing working relationships between people, and will draw such charts for their own - as well as other - co-operative enterprises.

- Trainees will distinguish between "flat" and "tall" organisations and between "staff" and "line" functions and will identify appropriate spans of control as well as the need for delegation of duties.

- A case study will illustrate the importance of an informal organisational structure and of working groups. Trainees will attempt to - recall and describe - the informal relationships in their own co-operative enterprises.

25.2 Objectives

Objective: To enable trainees to set appropriate objectives for a co-operative society and its individual staff members in order to achieve unity of action.

Possible learning methods:

- Trainees will assess and, where necessary, state/restate the objectives of specific co-operative enterprises, checking each statement with reference to **its clarity and measurability**.

- Trainees will analyse problems presented in three simple case studies where the objectives set for individual staff members are in conflict with the overall objectives of the co-operative society.

- On the basis of an organisation chart trainees will be allocated different roles as managers and subordinates in a co-opertive. The "managers" will prepare specific and measurable objectives for the "subordinates" who will prepare their personal objectives. The trainees will then be paired together and asked to discuss and agree on individual objectives for the coming year for the subordinate staff members.

25.3 Work measurement and job descriptions

Objective: To enable trainees to analyse the content of individual tasks and jobs, and to describe jobs in a way that is useful for recruitment and individual motivation.

Possible learning methods:

- The importance of analysing, planning and measuring individual tasks will be demonstrated through a simple game: trainees will be divided into groups of "management" and "workers" and asked to perform a simple construction task, e.g. building a number of paper boats according to given instructions.
Their performances will then be discussed and evaluated, particularly with regard to the planning and timing of each worker's contribution.

- Trainees will identify tasks in their own societies which could benefit from analysis and measurement.

- Trainees will be introduced to the need for clear job descriptions, study sample job descriptions, and will, in groups, prepare such descriptions for their own positions.

25.4 Selection and recruitment

Objective: To enable trainees to apply effective procedures for selection and recruitment of staff.

Possible learning methods:

- Trainees will evaluate various methods of advertising vacancies and will prepare a publicity campaign to achieve a specific recruitment objective.

- Trainees will, in groups, draw up a short list of applicants from a large number of written applications and will then simulate the interviewing procedure leading up to the final selection.

Trainees will produce a check-list for good interviews to be used by interviewers as well as by those being interviewed.

25.5 Staff information and records

Objective: To enable trainees to ensure that staff are fully informed of their rights and responsibilities and that necessary information about the staff is recorded at all times.

Possible learning methods:

- One group of trainees will prepare a list of questions about employment conditions that a newly recruited staff member should ask before starting the job. Another group will prepare a list of the information they think a manager should include in the terms and conditions of service to be applied to the post. The lists will then be compared and discussed.

- Trainees will identify what sort of staff records a co-operative society should keep and which items of information should be recorded and retained about each employee. A suitable form for this purpose will be demonstrated.

25.6 Remuneration

Objective: To enable trainees to design - and put into practice - appropriate wage and salary structures in a co-operative enterprise.

Possible learning methods:

- Trainees will analyse five jobs on different levels in a co-operative society with regard to certain factors which influence the wage and salary level such as hardship, shortage, responsibility, training and authority. They will rank the jobs in accordance with the influence of these factors and then compare and discuss the actual wage and salary levels.

- Trainees will be introduced to various methods of payment by results and will select those which are most suitable for different jobs in a co-operative enterprise.

- Trainees will compare the wages and salaries paid in the "formal" sector (for example, in co-operative organisations) with the incomes in the barter economy. They will discuss the reasons for any marked differences and the ways in which the co-operative movement can help bridge the gap.

25.7 Motivation and job satisfaction

Objective: To enable trainees to identify why people behave as they do and to use adequate incentives for motivation in order to increase job satisfaction and performance.

Possible learning methods:

- On the basis of a report of the "Hawthorne experiment" trainees will discuss and identify which human needs must be satisfied to make a person motivated for optimal performance on the job.

- Trainees will study a list of questions which are typical for decision-making in a co-operative society. For each question they will assess to what degree employees of the society should be involved and participate in the decision process, and they will discuss how this type of involvement will affect the motivation of employees.

- Through an experimental exercise trainees will experience a) simple repetitive tasks individually, and b) more varied and complete work assignments in groups. They will compare their experiences and relate their conclusions to the way in which work is organised in co-operative societies.

- Trainees will analyse some processes known to them and will redesign the jobs involved with a view to enriching them and improving performance.

25.8 Communication

Objective: To enable trainees to communicate efficiently and effectively with the work environment.

Possible learning methods:

- Selected trainees will present "two-minute-talks" on given topics. The other trainees will evaluate their performances with regard to certain criteria listed in an evaluation form (such as clarity, disposition, speaker's behaviour, etc). The exercise will be repeated with other trainees performing, and the trainees will discover that the awareness of the criteria will help improve their one-way communication skills.

- Simple (but exaggerated) simulations will illustrate problems in two-way communications particularly the difficulty of listening to the other person.

- Trainees will attempt to assess the amount of time taken up by "communication" in the typical working day of a business manager. They will identify the reason why communication is particularly important in co-operative management.

- Two trainees will perform a role-play in front of the other trainees playing the roles of a manager and an employee in an interview concerning a sensitive and "painful" issue (such as a refused promotion). Trainees will assess the effectiveness of the interview and identify important points for the planning of similar interviews.

25.9 Staff performance

Objective: To enable trainees to set up - and maintain - a routine system for performance appraisal and to deal in a positive way with disciplinary problems.

Possible learning methods:

- Trainees will be introduced to the purpose and operational techniques of a systematic staff appraisal system. They will then listen to a simulated appraisal interview (two trainees performing a role-play), and they will discuss and comment on the effectiveness of the interview and prepare guidelines for the interviewer.

- Trainees will listen to other simulated appraisal interviews and analyse them on the basis of the guidelines previously prepared.

- Through role-playing the trainees will deal with disciplinary problems in a positive way, by trying to discover the underlying factors - and reasons - for various types of behaviour.

25.10 Trade unions, labour welfare and labour laws

Objective : To enable trainees to negotiate and work effectively with trade unions in order to promote labour welfare and to consider the laws controlling the employment of labour.

Possible learning methods:

- Trainees will be introduced to the history of the trade union movement in their own country (and elsewhere) and will identify the common interests of the trade union and the co-operative movement.

- Trainees will be introduced to the trade union structure in their own country, particularly the way it affects employment in co-operative enterprises.

- Trainees will simulate negotiations between representatives from a trade union and a co-operative. They will discuss and assess the procedure.

- Brief case studies, or examples from the trainees' own experiences, will illustrate the need for laws to cover the relationship between employers and employees; trainees will analyse the cases and decide what would be the outcome if the law is invoked.

25.11 Training and education

Objective: To enable trainees to identify the training needs of staff and to select appropriate training methods and training institutes to satisfy these needs.

Possible learning methods:

- Trainees will identify organisational and other problems which cannot be solved by training.

- With reference to the ongoing training course, trainees will be introduced to the most common training methods and their advantages and disadvantages, they will then be given a list of common deficiencies of co-operative staff members and asked to suggest the most suitable training methods to solve these problems.

- Trainees will be introduced to the co-operative tradition of training, and to the training institutes and activities available in the country for co-operative staff and committee members.

- Trainees will identify co-operative target groups and subject matters for which no formal training is organised in the country; they will design training courses for these groups stating course contents, objectives and time allocation for each topic and indicate suitable training methods.

OFFICE MANAGEMENT AND COMMUNICATIONS

26. OFFICE MANAGEMENT AND COMMUNICATIONS

Aim: To enable trainees to keep proper records, to organise, equip and manage an office, to use bank and postal services correctly and to choose and apply appropriate methods for communicating information.

26.1 Keeping records

Objective: To enable trainees to describe the need for records, to distinguish between necessary and unnecessary records and to follow the procedures laid down for routine recording.

Possible learning methods:

- Trainees will examine a random selection of co-operative society documents, such as material requisitions, crop receipts, product returns or order copies and will identify for each: who is responsible for completing the document, how much time is spent dealing with the document, who receives the document, what use is made of the information in the document, what would be the results of faulty information or failure to complete the document.

- Trainees will examine correct and incomplete documentation, will identify errors and will themselves fill in documents for typical purposes.

26.2 Mail registration

Objective: To enable trainees to describe why it is necessary to register mail, and to devise and operate a suitable system for doing so.

Possible learning methods:

- Two short, contrasting case studies will illustrate the problems which arise when there is a) no record of mail received and sent out, and b) an over-rigid system which stifles the communication it is intended to record.

- Trainees will devise an appropriate system for a co-operative society, will compare it with actual systems and will practise recording actual items of mail using the systems they have evolved.

26.3 <u>Filing</u>

Objective: To enable trainees to decide what should and should not be filed, and to set up and operate effective filing systems.

Possible learning methods:

- Through a simple "in-basket" exercise, trainees will determine which papers should and should not be filed.

- Trainees will use the same set of papers and experiment with different forms of classification; further documents will be issued during the session to illustrate basic problems of classification, and trainees will be introduced to the standard filing system in co-operative societies in their country, if such a system exists.

- Trainees will design indexing and reference systems to facilitate access to the system they have evolved and which is referred to above.

- Case studies will illustrate the problems resulting from poor management of files; trainees will draw up rules for the maintenance, issue and control of files and compare the rules with the situations described in a further series of case studies.

26.4 <u>Office management</u>

Objective: To enable trainees effectively to plan the work of a small co-operative society office.

Possible learning methods:

- Trainees will be confronted with a fairly substantial "basket" of papers, and will be required to decide how each is to be dealt with and to draw up a plan of work for an office equivalent to the one in which they themselves work or will work. They will confirm their understanding of 26.3 by indicating how papers should be filed. When the work plans are completed, they will make changes in answer to simulated telephone calls or other urgent messages. The resulting need to set priorities, the techniques for doing so and the planning involved will be summarised in a final session.

26.5 Office equipment

Objective: To enable trainees to decide what equipment should be obtained in order to facilitate office work.

Possible learning methods:

- Trainees will study the office equipment in a large society's office and will determine how suitable the various items would be for their own use. They will then prepare lists of equipment, including suppliers and prices.

- Throughout the training programme, trainees will have access to some calculating machines, typewriters and duplicating machines for their various assignments/group work, and in this way they will become familiar with the use of some common makes and models.

26.6 Post Office

Objective: To enable trainees to make proper use of the Post Office services.

Possible learning methods:

- Trainees will practise filling in all the common postal forms and identify situations when Post Office services should be used for payments, communications and transport.

26.7 Banking

Objective: To enable trainees to make proper use of bank services.

Possible learning methods:

- Trainees will, through lectures and reading, be introduced to the services offered by commercial banks; they will identify the services which are needed by co-operative societies.

- Trainees will practise the procedures required for the bank services needed by co-operative societies; they will fill in the appropriate forms and identify the purpose of each.

26.8 Communication

Objective: To enable trainees to select the appropriate method of communication for a given message and recipient, and to transmit the message economically and effectively.

Possible learning methods:

- Trainees will select appropriate means of communication, whether it be word of mouth, letters, telephone calls, ready-printed letter forms, individually composed letters, memos, and so on, for specific items of information and recipients.

- Trainees will analyse and criticise good and bad examples of letters and telephone messages and communication on the farm between farmer and co-operative manager (tape recordings).

- Trainees will compose appropriate communications to deal with the various items in an "in-basket" exercise.

- Trainees will assess formal and informal letters which put across the same information, and will identify the problems resulting from informality which is out of place and from unnecessarily complicated "officialese".

26.9 Report writing

Objective: To enable trainees to recognise occasions when written reports are an appropriate form of communication, to decide what information should be included in the report, to write effective reports and to design standard reporting forms.

Possible learning methods:

- Trainees will examine a case study illustrating what happens when a number of people are involved in a decision but do not have the same information.

- Trainees will, in groups, appraise two or more reports on the same subject but written in different styles and containing different information. They will determine the information which is not needed or which is missing in each report and will discuss their conclussions with one another.

- On the basis of the work above, groups will meet again and design a standard form which aims at ensuring that the report gives all the necessary information, in a clear and simple way.

- The trainees will use information obtained during a visit to a defaulting member (including rough notes and sketches and possibly a tape recording of the conversation involved) to produce a written report. The reports will then be assessed and discussed by the instructor and the group as a whole.

PUBLIC RELATIONS, MEMBER RECRUITMENT AND MEMBER EDUCATION

27. PUBLIC RELATIONS, MEMBER RECRUITMENT AND MEMBER EDUCATION

Aim: To enable trainees to establish positive public relations and to recruit and educate members.

27.1 Public relations

Objective: To enable trainees to establish good relations with the general public, with private and public organisations and with the authorities.

Possible learning methods:

- A case study will illustrate how lack of information about co-operative efforts can bring about indifference and misunderstanding among the public and in organisations. Trainees will suggest public relations activities which might have prevented the above negative effects.

- Trainees will analyse a list of possible information items about a co-operative society; they will, in groups, select the items of information they consider which are most important and relevant to the general public and suggest effective ways and means of spreading the information.

27.2 Member recruitment

Objective: To enable trainees to plan and implement activities for the recruitment of new members.

Possible learning methods:

- Trainees will, in groups, work out a detailed plan for the recruitment of "new members (including information material and programmes for special events), with due regard to the possible links between these activities and those listed in 27.1.

27.3 Planning a member education programme

Objective: To enable trainees to prepare relevant objectives and to identify and describe the relevant content of a member education programme for an agricultural co-operative.

Possible learning methods:

- Trainees will analyse a list of the rights and responsibilities of the members of an agricultural co-operative, and will try to describe the attitudes and knowledge required of the members with regard to each item on the list.

- Trainees will develop the above list of required attitudes and knowledge into a simple "syllabus" for a member education programme, stating the objective of each topic and the estimated time needed.

27.4 Techniques for member education

Objective: To enable trainees to organise and lead member education activities in an efficient way.

Possible learning methods:

- Trainees will describe and analyse the adult education approach and methods involved and will evaluate the various learning methods in terms of their effectiveness and suitability for adult learners.

- Trainees will be introduced to ways of improving the effectiveness of the educational activities, using the audio-visual equipment available and will be exposed to good and bad examples of each.

- Trainees will, in groups, design and produce suitable member education material, and will test it on the rest of the group.

- Trainees will, through a series of examples, be introduced to good and bad lecture techniques, and will construct a list of "do's" and "don'ts" for their own use.

- Trainees will, in a discussion, compare lecture and discuss techniques for adult learners, and will summarise the advantages of discussions; they will further analyse the role of a discussion leader and prepare "guidelines for structuring and leading discussions".

- Trainees will be given an opportunity to give a lecture on a chosen subject, and/or lead a discussion related thereto, to be followed by comments and advice from the rest of the group.

- Trainees will, in groups, prepare programmes and material for member education activities with a view to achieving the objectives listed in 27.3.

GUIDELINES

GUIDELINES

for Curriculum Development

CONTENTS

INTRODUCTION

The design of training programmes for co-operative staff and managers requires a systematic approach. The work comprises the following phases.:

PLANNING:	Analyses of jobs and trainees' qualifications, outline of a training scheme, setting aims and objectives of courses;
COURSE PREPARATION:	Choice of training methods, preparation of session plans and training material;
EVALUATION:	Test of the programme and the material, adjustments as required;
IMPLEMENTATION:	The programme is used for management training. Evaluation and improvement is carried out continuously.

The whole process of designing a training programme is based on some important decisions already taken during the first PLANNING phase. The question "What do they need to learn?" is crucial and has to be correctly answered. We simply cannot afford to have misdirecting syllabi and the wrong course contents. They must be relevant and "right" as they have a direct bearing on the results and usefulness of the courses.

This Section comprises guidelines and some general comments on planning and curriculum development work with regard to co-operative management training.

Suggestions on how the MATCOM Curriculum Guide can be used in this work are also included.

A SUMMARY OF THE APPROACH

1 First of all, we have to know exactly what the job of a manager actually involves. Our first task, therefore, is to carry out a job analysis. We can begin by taking a look at the job description for a manager. This will give us the basic information about the work for which we will organise training.

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2 The job description tells us the function and the responsibilities of the job, but maybe not so many details on the actual work tasks. In a further job specification we have to list all the tasks and also what skills and knowledge the managers need to fulfil these tasks.

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3 The trainees must have a certain educational background and/or work experience. For each training programme we have to establish entry conditions for the trainees.

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4 The previous analyses will help us frame the structure of the total training scheme and state the overall aim of the programme as well as the aim of each separate course included.

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5 Having decided the aim of each course we have to determine more precisely what we want to achieve, and set an objective for each subject and topic included in the courses.

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6 We can now identify the "gap" between our training objectives and trainees' qualifications; a gap which has to be filled through training. The actual <u>course design</u> is concerned with contents and methods of learning.

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7 A thorough and objective <u>evaluation</u> of the programme is necessary in order to improve and further develop our training efforts.

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A CURRICULUM DEVELOPMENT GROUP

The brief summary, on the previous pages, of the main steps in curriculum work makes it quite clear that we need a team of well-qualified people to carry out this work. We need people with a thorough knowledge of co-operative training, of the co-operative sector in general, of co-operative management, law, principles and practices and of the system and procedures for the various business operations of the societies. Unfortunately, it is very difficult to find persons among the staff of a training institute who combine all these qualifications.

To solve this problem, and to ensure that close contact is maintained with "the field", many Training Managers* work with a committee which acts as an advisory group for curriculum development - assisting the college staff generally in the development of the training programmes, checking that objectives and course contents are relevant and job-oriented, helping to evaluate the courses, etc.

This is a very good idea. It will certainly help avoid the dangers of isolation from the realities outside the training complex and it will also help link the training programme with the movement. Therefore, sometimes we will refer to such a committee, for the sake of simplicity, as the "CD-group" (for Curriculum Development).

To provide the best possible expertise, the CD-group needs to have representatives from various other groups, i.e.:

From co-operative societies:

- some managers, experienced and well-qualified,
- some committee-members, knowledgeable and progressive.

From co-operative apex organisations:

- some experts on management of co-operatives.

From the co-operative training complex:

- the training officer in charge of curriculum development,
- some trainers involved in management training.

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* The term "Training Manager" may be interpreted as the Principal or Vice-Principal of a Co-operative College, or a chief training/education officer in the co-operative training complex.

1 Job Descriptions

First of all, we have to know exactly what the job of a manager actuat-Zy involves. Our first task, therefore, is to make a job analysis. We can begin by taking a look at the job description for a manager. This will give us the basic information about the work for which we will organise training.

If job descriptions are not available, or not informative enough for our purpose, we have to see to it that proper ones are prepared.

What are the work tasks of a Co-operative Society Manager? Assume that we ask some different people about this.

- The trainer in the co-operative college would probably give us a rather long list, maybe closely related to the classical management tasks of planning, organising, directing and controlling. This is what he learned during his training, and he may not have had enough practical work experience from a society to make the training truly job-oriented.

- The members of the Committee are responsible for the society's business and they should know, but their answers to our questions may be very general, just giving the overall purpose of the job, which is to lead the operations so that all members benefit. And we wouldn't know more about the actual work tasks.

- The members would be able to tell us what they expect from a good manager and that is, of course, extremely important because they have the dual role of being both employers and clients of the manager. But they may still not be able to specify the manager's work tasks "behind the scenes".

- The manager himself should be able to tell us the truth - shouldn't he? Maybe there is a risk that he will stress those tasks which take up most of his time, while forgetting those which are equally important for the development of the society, but which he never finds the time for.

A task for the CD-group

So, the conclusion is that we ought to ask not one but several people if we want to learn about the work of a manager. We can see immediately that our CD-group can contribute in a meaningful way. Why not ask the group to prepare for us a typical job description for a society manager?

What is a Job Description?

The job description should first state the function and the objectives of the job in clear and specific terms, and it should then list all the duties of the manager. The statements of duties should be of the following type, expressing what the manager will actually do:

Preparing plans and financial budgets for the proper development and operation of the Society.

Organising and implementing procedures for collecting and buying produce from the members.

Maintaining records of all income and expenditures; etc.

The job descritpion should contain all the duties/ responsibilities of the manager. Although the duties of managers of various types of societies may differ, we can use the "prototype job description" which the CD-group has prepared as the basis or the starting point for our further analysis.

2 Job Specifications

The job description tells us the function and the responsibilities of the job, but maybe not so many details on the actual work tasks. In a further job specification we have to list all the tasks and also what skills and knowledge the managers need to fulfil these tasks.

More work for the CD-group

Also in this case we should ask the CD-group for their expert assistance. Let us take, for instance, the statement in the job description which said that one of the duties of the manager is

> "... to organise and implement procedures for collecting and buying produce from the members."

We need to know what actual work tasks are involved in this duty. Furthermore, we need to know what knowledge and skills managers need to be able to perform these tasks satisfactorily, because these would then be subject to our training efforts.

The CD-group should be asked to extend and detail the job description in the following way: first state the duty, then the tasks involved. For each task they should list what knowledge, skills and attitudes the managers need.

An example is shown on the next page.

Extract from a Job Specification for a Co-operative Society Manager.

Duties/responsibilities and tasks	Knowledge	Skills
1 TO ORGANISE AND IMPLEMENT PROCEDURES FOR COLLECTING AND BUYING PRODUCE (COFFEE) FROM MEMBERS.		
1.1 Select the most suitable system for collecting and buying produce.	Alternative systems.	Physical and financial planning.
1.2 Establish "Collection Centres".		Work planning.
1.2.1 Select locations for collection centres.	The area - geography and population.	Analysing maps and statistical information.
1.2.2 Organise collection centres.	Buying procedures.	Instructional techniques.
1.2.3 Instruct the collection centre staff.	Buying-procedures.	Instructional techniques.
1.3 Collect and buy produce.		Work planning.
1.3.1 Inform members about collection.	Communication methods.	
1.3.2 Receive and grade the coffee.	Grading classes for coffee.	Assessment of coffee quality.
1.3.3 Weigh.	Weights and measures regulations.	Use of scale.
1.3.4 Record and pay.	The buying price. The recording system. The cash control system.	Issuing purchase dockets. Keeping purchase journal. Cash handling.
1.3.5 Organise dispatch to depot.	Produce handling. Transport regulations.	Supervising.
etc. etc.		

Check with the Curriculum Guide

When the CD-group has concluded this work and specified the work tasks of a manager they may want to check with the Curriculum Guide to see if they have omitted (by mistake) any duties and tasks (with corresponding skills and knowledge) which are included in the Guide.

It is not recommended, however, to use the Guide as a tool in the actual job analysis, or to follow its outline. Although the members of the group may be well-experienced they may be misled by the the Curriculum Guide and not give a true specification of the work of a local manager, including instead criteria from the Guide which in this specific case may be irrelevant.

The main reference

No doubt, the CD-group will have a hard job going through all the duties of the manager and analysing all his work tasks. Once prepared, however, the document will be extremely useful and will serve as the main reference for those in charge of organising and designing training programmes.

3 The Trainees

The trainees must have a certain background of education and/or work experience. For each training programme we have to establish entry conditions for the trainees.

In other words - who are we to recruit for training as managers of the co-operative societies? This question is very important and will have a direct influence on our general training policy.

Training group

In most countries, co-operative training colleges offer management training to two different types of "target groups".

One group comes directly from the secondary schools. These young trainees are used to formal school studies, but they have no practical work experience. The other group consists of people who are already working in co-operatives. They seem to be the opposite type: although they have "field experience" many of them have not been to a school or a training course for many years.

It goes without saying that the training progrmmes for these two "target groups" must be different. Both categories are important and necessary for the development of the co-operatives - young school-leavers and adult, experienced trainees. It is up to the trainers to be sensitive to the differences in training needs between these two groups so that we do not risk drifting into some kind of routine-like design of training programmes, more or less similar for all management trainees.

Obviously, it is much easier to conduct a training programme if the group is homogeneous, i.e. all the trainees are more or less on the same level with regard to educational background and knowledge. It is therefore recommended that separate courses be organised for these two groups and, as a general rule, to establish fixed entry conditions for every course.

Entry conditions

"Entry conditions" are statements of the skills, knowledge and attitudes that the trainees should have when they begin training. If we succeed in selecting people with the "right" qualifications, and if we succeed in getting homogeneous groups, then our work in training centres will become much easier. In other words, and this is important, the chances of the trainees achieving the training objectives will greatly increase.

There are many ways in which we can establish the level of capability and the attitudes of those applying for training.

Trainees with no field experience

The school-leavers can present a certificate. It shows how well they managed to assimilate the courses in the secondary school, but it says nothing about their outlook and interests. Do they know enough about co-operative businees to be able to decide on a career in this field? It may be worthwhile to spend some time informing them about this work and then discussing their views and expectations about the future. Such discussions/interviews will help us to select suitable trainees.

In addition to the certificates and the interviews we may need to construct some other forms of "pre-tests" for the purpose of finding out the capabilities and attitudes with the help of the Curriculum Guide and the Job Specification previously prepared by the CD-group. However, if they are to be reliable and of some practical use, the construction and implementation of such tests require special qualifications of the test organiser.

Trainees with field experience

When we recruit adult participants direct from the co-operatives we often face some practical problems. We may find that the trainees' educational backgrounds vary considerably. Some will have great difficulty in studying topics involving arithmetic, and technical language, for instance. Still, they may have good leadership potential and have a natural talent for understanding business concepts. It would not be wise to exclude them from the training programmes.

We are well aware of the problems involved in teaching heterogeneous groups. The best solution of course is to have separate courses for participants at different levels as far as their study capabilities go. Adequate time can then be given to those who have, for instance, problems with arithmetic.

Consequently, we need some form of trainee pre-testing to allow the formation of homogeneous groups. However, special care should be taken not to exaggerate the use of tests when dealing with adult trainees. Any test can be an upsetting experience. When using a test make it clear that the purpose is only to facilitate learning later on.

Recruitment procedure

Concluding, we now know that it is very important to:

a) state "entry conditions" for each training programme;

b) organise an efficient recruitment procedure for each training programme (including detailed applications, interviews, tests, etc.) which make it possible to determine which applicants meet the entry requirements.

4 The Training Scheme

The previous analyses will help us to frame out the structure of the total training scheme and to state the overall aim of the programme as well as the aim of each separate course included.

The aim of institutional training

We have to remember that we train for a specific job, and that most of the training takes place on-the-job. What we can offer in the training institute is the necessary complementary training of a more theoretical nature. The main problem facing the training manager and his training staff is the designing of programmes which comprise those training components which are difficult to include in the training on-the-job. Still, our training courses must be highly job-oriented. Every session should have the purpose and effect of-helping the trainee to apply effective management techniques in his daily work, to improve his performance on the job.

Our next task is consequently to select from the Job Specifications those matters which should be subject to training in the institutional programme. The contents of these courses must be based on careful assessment of the need for training.

Building a training scheme

Some matters may be included in an "elementary course", others in a "continuation course", etc., and there may be some matters that are so important for co-operative management that they are always included. On the other hand, there may be others which are never brought up in the institutional course, because they are trained on-the-job.

In this way we will be able to determine the contents of each separate course, and we can formulate the general aim of each course and see how all courses match together to form the total training scheme.

Career possibilities

A single course should always form part of the total system for development of personnel. The employees should know that there is the possibility of a career within the co-operative movement.

Successful completion of one training course and additional experience in various fields of work should open the possibilities for participation in more advanced training courses and more responsible positions.

A task for the CD-Group

The CD-group should assist the training manager in the important task of deciding which subject matters should be included in the various training courses.

Working from the Job Specifications, they should recommend which matters should be included in the training programmes. Each matter could be given a "weight" or ranking order related to its importance.

This procedure should be repeated yearly as a routine evaluation task. The CD-group could well benefit from the advice of some relatively "new" managers in this respect. They would be able to tell what subject knowledge they had missed most since they graduated from the college, and they could suggest improvements to the present curriculum.

5 Training Objectives

Having decided the aim of each course we have to determine more precisely what we want to achieve, and set an objective for each subject and topic included in the courses.

If we prepare objectives, and if we check up to see if these objectives are reached, we will have the training situtation under control. This is why it is so important to prepare realistic training objectives.

But why not use the Job Specifications, prepared by the experts in the CD-group, as training objectives? There we have precise statements of what the trainees should be able to do.

Yes, that is what they should be able to do when they are competent managers. But it would not be realistic to believe that we could bring our trainees up to full management competence immediately. So we cannot use the job specifications, as they are, as training objectives for any single course.

We need to specify objectives for each subject and topic included in the courses. It is important for training designers to be able to write objectives in clear, unambiguous terms, so now we will discuss briefly the technique of preparing objectives.

Use "behavioural" terms

Objectives should be expressed in "active" terms (behavioural terms).

Therefore, a statement should begin like this:

"At the end of the training programme the learner will be able to ....."

or

"The training will enable trainees to ....."

.... and an active verb should follow immediately. It is very important to choose a verb which gives a clear and precise indication, both to the trainer and to the trainee, as to what the end result of the training should be.

Below is a list of useful verbs to be used in this respect, and two verbs which should not be used because they are too vague and open to many interpretations.

DO NOT USE THE FOLLOWING VERBS	USE THE FOLLOWING VERBS
to appreciate, be aware, know, understand, etc.	to analyse, assess, break down, choose, classify, combine, compare,, conclude, construct, contrast, defend, define, demonstrate, derive, determine, differentiate, discuss, evaluate, explain, find, formulate, identify, judge, justify, list, name, organise, recognise, select, show, state, summarise, write, etc.

Use measurable objectives

One reason why we need these precise statements is that we can then measure more easily whether we achieve the objectives or not.
Let us take some examples:

Objective : *"At the end of the training programme the trainee should know the importance of quality control."*

What does this mean? Does it mean that the trainee has achieved the objective if, at the end of the training, he can say: "It is very important to control the quality of the produce...."? Or does it mean that he must know everything about quality control? The statement is too vague. In fact, we may want the trainee to be able to grade the produce at the end of the training programme. So why don't we say so, using the active verb grade:

Objective: "To *enable trainees to control the quality of the produce and grade the produce according to the Regulations of the Marketing Board."*

This is precise, and through tests we can check if the trainees achieve the objective.

Another objective: "To *enable trainees to appreciate the role of the Co-operative Union."*

This he can easily do, with the slightest knowledge of Union activities and he can thus claim that he has achieved the objective, but could he claim the same if the objective were formulated like this:

Objective: *"To enable trainees to explain the organisational structure of the Co-operative Union, to describe its three main functions and to list six types of services which he, as manager of a primary society, can demand from the Union."*

With a statement like the latter one we will have no problems in finding out if the trainees have achieved the objective, because it is measurable. In a test we can simply check if the trainees are able to do what is prescribed in the objective-statement. If we had used the word "to appreciate" we would not know how to measure.

Objectives needed for session planning and co-ordination

There are also other reasons for preparing precise objectives...

Let us suppose that a teacher has been given the responsibility of teaching Stock Control, and the objective has been formulated like this: "to enable trainees to appreciate the importance of a good stock control system."

Well, we may believe this teacher if he claims that his trainees have achieved the objective after an interesting 20 minute lecture - "they appreciate stock control already no need for more lecturing..."

Suppose that the objective is formulated like this instead: "to enable trainees to plan and implement an effective system for stock control." Now, we should not be surprised if the trainer says that he needs six hours of classroom work and half a day of exercises in a store-house to teach this topic, because this is something completely different to the first objective.

Let us, for a moment, play with the idea of having no specified objectives at all for a training programme. "Management training" - that is all we have in mind. We would certainly create a mess in the training situation. Suppose, for instance, that the Field Officers have spent a lot of time training the managers in book-keeping on-the-job and then we come in with the same topic, but teaching it differently. This could only result in confusion. Suppos'e that one trainer talks about his favourite topic "budgeting" for many hours, and then another trainer takes up the same thing under his topic "Financial Management" in the next seminar, what a waste of time and money!

So, there are two main reasons why we should try to formulate the training objectives in precise, behavioural terms:

a) We must be able to measure the training results and check if we achieve the objectives. This we cannot do if the objectives are expressed in vague terms.

b) For planning and co-ordination purposes we have to decide what is to be covered in the various courses by each trainer. If the objectives for each topic are clearly expressed, there is no risk for overlapping or excluding important matters.

How to use the Curriculum Guide

Although it will require lengthy discussions, the efforts to prepare the objectives for all topics are indeed worthwhile and necessary.

MATCOM's Curriculum Guide has been prepared as a means to facilitate this work. However, as its name indicates, the Curriculum Guide should be considered as a guide only, or as a resource document for the preparation of training objectives and the development of curricula. Although the Guide as a whole could be said to cover the knowledge, skills and attitudes necessary to satisfy most managerial job requirements in a co-operative, we cannot, of course, prepare our training objectives on the basis of the Guide.... only on the basis of the real, local situation and the actual training needs.

The responsibility for setting the objectives rests mainly on the trainers in the CD-group. They will eventually implement the courses and they know best what they themselves can achieve as trainers. As a basis for their discussions they have the job specifications previously prepared by the CD-group, with the requirements for skills and knowledge, and the lists of matters to be included in the training courses. Each proposed requirement has to be scrutinised, and corresponding and realistic training objectives have to be prepared. The Curriculum Guide will provide ideas and can be used as a checklist.

Be realistic and critical

The Curriculum Guide proposes objectives for a great number of topics, and it is likely that among those we will find the topics which we have included in our training programmes. It is not at all certain, however, that all the proposed objectives are usable in our situation. Note that the Guide proposes only one objective for each topic. We may prefer to modify the proposed objective, depending on which group of trainees and which training programme we are actually planning.

This means that we have to be very careful when formulating the objectives and not accept everything proposed in the Guide without criticism . The following three paragraphs illustrate some situations where it is necessary to modify the proposed objectives.

The training needs and the job requirement

We know the utlimate job requirement, but should we set the training objective equally high? For instance, the job requirement may be:

Knowledge: *Storage requirement for grains.*
Skills: *Supervising storehouse work. Control of the storehouse.*

What then should be the training objectives for our pre-service course? The Curriculum Guide gives us ten related topics with corresponding objectives. Should we include them all? Or can we accept a lower standard at the end of the pre-service course and hope that experience and on-the-job training will improve the standards?

Should we deal with storage of all possible types and for different crops? Topic 10.4 in the Guide proposes that we should " ..enable trainees to select the most effective type of storage for the crops, economy and environment in which they operate." Maybe we should save time by teaching only about one system, the system commonly used in the region?

Constraints - limited training resources

If we consider our training resources, can we always achieve the proposed objective? Take this job requirement, for example:

Knowledge: *Damage caused by pests. Effects of pesticides.*
Skill : *Pest prevention and cure. Use of pesticides.*

The objective proposed for topic 10.9 in the Guide may well cover this job requirement. But can we teach this? Do we have a trainer who has knowledge and experience in this field? Or can we arrange for a specialist to come to the College and teach this topic? If this is not the case, we should not set the objective so high. However, the trainees still need this knowledge and skill, so we have to make sure that they receive the appropriate training in some other way (maybe through the Agricultural Extension Officer).

Special local training requirements

Another example: Authorities have decided that a special uniform system should be applied all over the country for certain returns and reports. This system should definitely be taught in the management courses, according to our CD-group. However, there is nothing about this in the Curriculum Guide. A special new objective has to be written. This is an example and a warning that the Curriculum Guide cannot be taken as a guarantee for the coverage of everything important.

Relevance

We have mentioned three different reasons why it is not always possible to adopt the objectives directly from the Curriculum Guide. There are other reasons as well. To cut it short: although the Curriculum Guide provides a frame for the work, it is extremely important that teachers and training organisers scrutinise the proposed objectives for relevance to their own situations.

Involve the CD-group

The task of setting the objectives should be carried out by the training manager and the trainers. As an extra measure of control, however, it is recommended that the final list of topics and objectives be presented to the CD-group for discussion.

The group should use the same working material as the trainers used for this purpose, that is, the job specification plus the Curriculum Guide. They can then compare the objectives prepared by the trainers with the Curriculum Guide and they can assess, from their point of view, the judgement of the trainers. As a result, they may recommend some important improvements before the Curriculum is finalised for the actual course.

Terminal tests

At the end of a training programme we will measure whether or not the training objectives have been achieved. The tests to be used for this purpose must, of course, reflect the objectives of the course. For this reason, therefore, it is a good idea to prepare the terminal tests now, while we are preparing the objectives. Once again we will notice the importance of having the objectives expressed in such a way that they can be measured. It is not always possible, nor easy, to express the objectives in behavioural terms. It is especially difficult to measure changes in attitudes, social skills and opinions. However, it is important to try. It is only in this way that we can honestly measure whether or not training has been successful.

6 Course Design

We can now identify the "gap" between our training obJ ectives and trainees' qualifications; a gap which has to be filled through training. The actual course design is concerned with contents and methods of learning.

For the trainers it means that the planning and long-range preparations have now been concluded and the time has come for more concrete, practical work - the design of the training sessions.

This work involves a few interrelated problems: what should the contents of the sessions be, in what order should the matters be presented, which training methods should be used for various matters, how much time is needed for each topic, etc.

Each of the above problems requires professional attention from the trainers' team - and they are all equally important for the end result. In these notes we cannot elaborate on the techniques used in each case so we will just discuss briefly a few matters for which the Curriculum Guide can be used to facilitate the work.

Training methods

In every training situation, the trainer is initially faced with the problem of having to decide which particular method should be used, taking into consideration the subject content which has to be taught, the people who have to learn and situation in which this teaching and learning activity is to take place.

There are many methods and techniques available to the trainer for this. Not all of them, however, are equally effective in reaching the different training objectives. We know, for instance, that the lecture method is quite useless, if we want to teach and train a skill, but that a good lecture filled with enthusiasm could be quite effective in changing attitudes. All trainers are familiar with the fact that most trainees can listen to a lecturer with concentration for only a few minutes at a time. Still, most trainers try to transmit new knowledge by using long lectures.

Group discussions, case studies, business games, demonstrations, role-plays - there are many other techniques which are occasionally used in management training. Each method and type of material has its specific characteristics and features. Unfortunately, we do not have any kind of guide which tells us how to make an accurate selection from the available instructional methods and materials.

We have to base our selection on the basic facts we know about the learning process. One of the more important facts is that trainees learn best if they are involved in the process, and are not just passive listeners.

Methods proposed in the Curriculum Guide

The CURRICULUM GUIDE contains proposals for learning methods for each topic. Most methods proposed are of the "participative" type. They consist of group exercises, case studies, role-playing exercises and so forth.

With these methods the trainer becomes a "facilitator" of learning rather than the traditional lecturer, and the trainees become actively involved in the training process instead of being passive receivers of information. Participative learning methods, which are problem-centered and job-oriented, call upon the trainees' own experiences. They can, in a very realistic way, reflect the trainees' actual work situations - in this case, co-operative management.

Such methods do, however, require well-prepared training material. In many cases the trainers themselves require training before using participative methods in their teaching, and even the students need to be prepared if they have the preconceived idea that learning is just "listening to a lecturer". However, these requirements need not deter a training manager from applying participative methods in his training programmes. He should try to make provision in his planning for the training of trainers and for the production of participative training material.

MATCOM's training material

MATCOM has produced training material along these lines for several of the subjects included in the Curriculum Guide. The material is presented in "Trainer's Manuals", including "session guides" for all sessions, all the necessary handouts for case studies, etc. Each Manual covers one whole subject as outlined in the Curriculum Guide.

Lesson planning

There are several ways in which a trainer can make use of the Curriculum Guide in connection with his own "lesson planning".

Alternative 1:

The trainer consults the Guide for the actual topic. If the objective is in accordance with his own plans, he may use the proposed learning method.*

*The trainer will not find any detailed lesson plan in the Guide, just a brief outline of one possible method. The teacher has to work out his/her own lesson plan. As always when preparing lesson plans, one has to consider the common problems of motivation, feedback, variation in the lesson, proper timing of various parts of the lesson, preparation of the material, tests, control, etc.

Alternative 2:

If MATCOM has published a Trainer's Manual on the actual subject, the trainer may study how the session has been prepared and how case studies and other material have been designed. He/she will find a rather detailed lesson plan (session guide) in the manual. From this material he can choose whatever he/she finds useful. The material will <u>facilitate</u> rather than substitute for his own planning. Still, he/she has to check up his/hertiming, adapt and prepare all needed material, etc.

Alternative 3:

The traine'r scrutinises the MATCOM Manual on the actual subject and decides to run it in whole or in part, as suggested in the Manual. Again, he/she has to make the necessary "local adaptation" and certain preparation but his/her work will be much facilitated through available material.

7 Evaluation

A thorough and objective evaluation of the programme is necessary in order to improve and develop further our training efforts.

Tests and other evaluation measures will show whether or not trainees have achieved all the objectives at the end of the training programme. If they have, the programme has apparently been functioning as planned and has been successful. If they have not succeeded in reaching all the set objectives, we should not condemn the trainees, instead we must try to find out what we did wrong. Is the fault in the methods we use, or did we perhaps set the objectives unrealistically high from the beginning?

This final step in the training process shows again how important previous planning is, especially the preparation of objectives. They will help us keep on the right track through the training process, make it possible to measure the result of the training and improve the programmes on an on-going basis.

Involve the trainees

All the work we devote to the preparation of objectives for each session (and for the whole programme) should not prevent us from both discussing the objectives with the trainees and being sensitive to their opinions about the programme. The objectives and the programme may have to be adjusted in accordance with their wishes and this should be looked upon as a normal evaluation process, which will hopefully lead to better programmes in the long run. We may also have to modify the objectives during the course of the training programme because of some errors we have made earlier on in the planning process with regard to, for instance, selection of trainees or time planning.

Note that this type of interaction and student participation is difficult to achieve in an effective way if there are no firm plans from the beginning.

IN-SERVICE COURSES

In the previous chapters we have dealt with pre-service training programmes, programmes which trainees are supposed to go through before they take up their posts as managers of co-operative societies (although some of them may be working in a co-operative already when they are enrolled to a management course).

In the field of management, however, one will never be "fully trained". Training should be a continuous, life-long concern for co-operative managers. There are several reasons: the managers may have failed to learn some important matters in the pre-service course (the course itself may have been bad!), new techniques and operational systems are being introduced, some type of problems seem to occur regularly, the business may grow and the management may need specialists, etc.

Therefore,, it is one of the training manager's responsibilities to identify the training needs of co-operative managers on a continuing basis, and to arrange in-service training for them as required.

A problem for the training manager, however, is to find an effective technique for the training needs analysis. It is not enough to identify shortcomings in the performances of the co-operatives, it is equally necessary to find the reasons for such shortcomings. Some of them can be remedied through training efforts but not all.

To obtain reliable information about possible training needs, we have to use different methods and work with several people in the environment of the managers.

Interviews, discussions and questionnaires should be used to pinpoint possible training subjects. The job specifications (see Step 2) may be the main reference and used as a basis for questionnaires and interviews. These must be carefully structured and prepared to provide information about any problems and the tasks which the managers find it difficult to cope with.

The questions should be directed both to the managers themselves and to the persons they work with, such as committee members and advisers (co-operative officers, inspectors and auditors).

If it is not possible to make direct contact with all managers in a region for a training needs analysis of this type, it is necessary to select a representative sample for a survey, on which decisions regarding in-service courses can be based.

DOCUMENTATION

The work carried out in every "step" of the curriculum development process will, of course, be documented, and a considerable amount of paper will certainly be produced. But the important resulting document is the actual curriculum describing the total training scheme and the syllabus for each separate course which outlines the objectives and contents and the time allocation for each subject included.

Already after Step 4 we could have presented a curriculum outline; the structure of the scheme and the subjects included in each separate course had then been decided. But at that time we were not sure about the duration of each course. This is very difficult to assess until the actual design of each training session has been done, which requires further analysis of the subject-matter contents and choice of the most suitable and effective learning method.

A tentative allocation of training time can, of course, be done earlier, but it is generally advisable to delay publication of a detailed curriculum, including time allocations, until all planning has been completed by the trainers.

Contents, format

What information should the curriculum document provide?

The document can be used for a variety of purposes. The most important purpose is to help trainers organise and conduct courses according to plans and set objectives, to co-ordinate their work and to prepare final tests and evaluations of courses. The document, as a general description of the programme, will also be useful in public relations work and it may be used to "sell" the courses to potential trainees.

It may be wise to give the document different formats and styles for different purposes. The complete document with all the detailed information is, of course, needed by the trainers, whereas the information to the general public and potential trainees should be presented in a more "popular" style, preferably as part of the "College Prospectus", which has to be attractive, well-designed and easy to read.

READING LIST

READING LIST
for Co-operative Trainers and Managers

CONTENTS

Introduction

This list provides a source of advice on books for further reading and study by users of the MATCOM series of training manuals and self-study booklets. It is intended both for teachers who are running courses based on the manuals, and for course participants.

It will be appreciated that a reading list of this kind has to be highly selective. There is a vast quantity of books available in the world market and, even given restriction to the topics covered in the MATCOM manuals and to the English language, a compiler could only hope to see and be aware of a comparatively small number. The list is also deliberately restricted to a selection of books judged to be relevant to the interests of users of MATCOM publications. The books included fall into two main groups. Several are concerned with general theory and practice of subject areas such as management, economics, and marketing - these are intended for background reading and study by those wishing to go deeper into a subject. The second group consists of books and manuals of practical guidance in specific topics.

The criteria used in making selections were:

(a) books that would be fairly readily available in most countries, or could be ordered through the normal commercial channels;

(b) books that are relatively inexpensive - for this reason paperback publications have been given preference;

(c) books that are up-to-date and in print and, it could reasonably be assumed, would be likely to remain so for the next three to five years;

(d) books that would be useful additions to the library of any Co-operative college or training institution;

(e) finally, and most significantly, books which would be relevant to the circumstances, needs and interests of users of MATCOM manuals.

HOW TO USE THE LIST

The list is divided into sections according to topic with a "miscellaneous" section at the end.

Each individual entry is laid out as follows. The title of the publication is followed by the name of the author(s).

Details are then given of number of pages, type, price, name of publisher, year of publication, and ISBN in that order. In some cases one or other of these details may not be given because they were not available or are not applicable. For example, sometimes no author is identified, and not all publications carry an ISBN number. A list of names and addresses of the publishers included is given on page XX.

Apart from the publications on this list, and others which are available from international sources, readers should find out what suitable publications might be available from sources in their own country. Government departments, universities, banks, research institutes and other agencies all issue publications from time to time, some of which may not get into general distribution but are available if applied for. Material prepared and published in your own country obviously has an important advantage with regard to local conditions. A little research may well reveal local publications in your field of interest of which you were previously unaware. A Government or university librarian would be a useful source of such information.

MATCOM Publications

The books and manuals published by MATCOM are not included in this list; they are presented in the Training Materials Catalogue available from ILO Publications, Geneva.

Co-operative Theory and Practice

1. ENDS AND MEANS OF CO-OPERATIVE DEVELOPMENT
   S.S Puri
   280 pp, National Co-operative Union of India
   (1979)

   A book about purpose and methods in Co-operative organisation and development by one of the best Co-operative thinkers of the day. Drawing on extensive sources of experience and evidence, including his own practical experience in several positions of senior responsibility, the author discusses the various aspects of his subject lucidly and objectively. It provides important guidelines for all concerned in promoting and running Co-operatives.

2. CO-OPERATION FOR SURVIVAL
   K. Verhagen
   240 pp, paperback, Royal Tropical Institute
   (1984) 90-6832-001-7

   The sub-title of this book is "An analysis of an experiment in participatory research and planning with small farmers in Sri Lanka and Thailand". It is that and more in the sense that it offers a detailed strategy for Co-operative development among the rural poor - small farmers and landless labourers. The author argues the case for a "methodology of intervention" based on a strongly "participatory" rather than the conventional approach to Co-operative organisation.

3. CO-OPERATIVES
   E. Dulfer and W. Hamm
   620 pp, Quiller Press (1985)
   0-907621-63-5

This book consists of thirty-six papers presented at an international conference in Germany in 1981. The main theme is the problem of maintaining the reality of self-help and self-administration in large Co-operatives using sophisticated management techniques, or in Co-operatives which are heavily reliant on state support. Its sub-title "A complete guide to the creation, promotion and supervision of Co-operatives" is misleading, but many of the papers included are very useful in their own right and so the book earns a place on the management shelf of any Co-operative college library.

4. OPERATIONAL EFFICIENCY OF AGRICULTURAL CO-OPERATIVES IN DEVELOPING COUNTRIES
   E. Dulfer
   188 pp, paperback, FAD (1977- 2nd edition)
   95-5-100203-7

A useful book which offers suggestions for evaluating the success, or otherwise, of agricultural Co-operatives, and discusses the requisites for efficiency within co-operative and agricultural development projects. It takes a very practical and systematic approach to the measurement of efficiency in Co-operative enterprise and covers farming, marketing, credit and supply operations. It also includes a section on project planning.

5. MONDRAGON: AN ECONOMIC ANALYSIS
   H. Thomas and C. Logan
   200 pp, Allen and Unwin (1982)
   0-04-334006-7

The Mondragon group of industrial Co-opertives in the Basque region of Spain has achieved considerable success and received world-wide attention for its achievements. This book provides an in-depth analysis of the economic aspects of the Mondragon Co-operatives and from it draws lessons which could be applied in other countries. The authors give special attention to financing, the operation of the system for self-management, and the levels of production efficiency. Published in Co-operation with the Institute of Social Studies at The Hague.

6. GUIDE TO MANAGEMENT OF SMALL FARMERS' CO-OPERATIVES
V.K. Gupta and V.R. Gaikwad
128 pp, paperback, FAO (1985)

A reissued and revised version of an earlier manual prepared for FAO by the authors who are both Professors at the Indian Institute of Management, Ahmedabad. It is a very comprehensive guide to Co-operative organisation and management. The title is somewhat misleading in that it covers organisational structures for medium and even larger scale organisations. It includes sections on financial resources, management and control; committee organisation, staff and work organisation, and business development. It includes many tables and explanatory charts drawn mainly from Indian experience.

7. CO-OPERATIVE MANAGEMENT AND ADMINISTRATION
222 pp, paperback, ILO (1988 2nd revised edition)
92-2-106319-4

This is an introductory text to Co-operative management and administration in developing countries. It focuses on operational efficiency of Co-operatives and covers different aspects of Co-operative management including democratic control and policy making functions of management, marketing, consumer Co-operatives, transportation and accounting.

8. CO-OPERATIVE PRINCIPLES TODAY AND TOMORROW
W.P. Watkins
168 pp, paperback, Holyoake Books (1986)
0-85195-140-6

Will Watkin's celebrated book re-examines the Co-operative principles in the light of current and future trends in co-operative organisation and practice and their relation to co-operative values, democracy, development, management, education and training. A highly recommended book for all co-operative training institutions as well as co-operative officials and personnel.

9. ECONOMICS OF THE CO-OPERATIVE BUSINESS
Samuel Chukwu
181 pp. Marburg Consult, Institut fur Kooperation in Entwicklungslandern (1990)

This publication contains seven chapters which include: co-operative finance, the co-operative principles and appropriation of surplus.

10. AN INTRODUCTION TO CO-OPERATIVES
T.N. Bottomley
67 pp, paperback, Intermediate Technology Publications ITP (1979)
0-903031-63-9

This modest publication presents the basics of Co-operative theory and practice in an easy-to-follow programmed learning text. It covers Co-operative principles, management, law and education and training.

11. THE WORK OF A CO-OPERATIVE COMMITTEE
Peter Yeo
87 pp, paperback, ITP (1978)

Committee members need some basic knowledge and skills in order to perform their duties effectively as leaders and decision-makers. This book is a valuable resource for training committee members in their duties and responsibilities. It covers the work of Co-operative committees in relation to the bylaws, meetings, appointment of and relations with the manager and staff, member relations, work planning and supervision, financial management and control, education and training - all presented in a programmed learning text. Recommended for committee-members of primary and secondary societies.

12. STARTING A WORKER CO-OPERATIVE:
SOCIAL AND ECONOMIC CONSIDERATIONS
39 pp, Worker Ownership Development Foundation, (1985)
0-88880-228-5

Based on Canadian experience, this booklet discusses worker Co-operative membership, co-operative eduction, personnel policy, financing and legal aspects.

13. THE CO-OPERATIVE WORKPLACE:
Potentials and Dilemmas of Organisational Democracy
Joyce Rothschild and J. Whitt
221 pp, Cambridge University Press (1989)
0-521-37942-3

This book discusses democracy within a Co-operative organisation, employee participation in decision-making, and the relationship between co-operatives and the state.

14. CAPITAL FORMATION IN CO-OPERATIVES:
SOCIAL AND ECONOMIC CONSIDERATIONS
M. Fulton and A. Kagis
191 pp, Canadian Association for
Studies in Co-operation (1988)
0-88880-228-5

This is a collection of conference papers on co-operatives, financial management, financing, capital formation, capital investment, taxation, resource allocation, wage determination, conflict between management boards and general managers, organisation development, sociological aspects, workers participation and efficiency.

15. INVESTMENT AND FINANCE IN AGRICULTURAL SERVICE CO-OPERATIVES

T. Turtiainen and J.D. von Pischeke
173 pp, International Bank for Reconstruction and Development (1986)
0-8213-0757-6

A technical report and recommendations on financial management and performance of agricultural Co-operatives in developing countries. It examines their economic role, economic implications, capital resources and investment policies and discusses project selection, efficiency and profitability.

16. FARMER-CENTRED ENTERPRISES FOR AGRICULTURAL DEVELOMENT

T.N. Bottomley
170 pp, paperback, Plukett Foundation (1989)

The material in this book is organised in three parts: Part 1 analyses Co-operative organisation as a means of meeting farmers' needs, discusses co-operative theory and practice and analyses the various options for delivery of services to farmers. Part 2 discusses the various services required by farmers, the policy and technical considerations involved. Part 3 analyses constraints and problems of development and offers some practical suggestions on how to tackle them. The lesson to be drawn from this book is that if well organised and managed, co-operatives can contribute significantly to the farmer's development by providing him with essential services in a form and manner that will directly help improve his social and economic conditions - but without compromising his human dignity.

17. CO-OPERATIVES AND COMMUNITY: THE THEORY AND PRACTICE OF PRODUCER CO-OPERATIVES
D.H. Wright
118 pp, Bedford Square Press. (1979)

This book provides detailed information and ideas for establishing and running a producer Co-operative in the industrialised world.

Economic and Development Theory

18. ECONOMIC DEVELOPMENT IN THE THIRD WORLD
M.P.Todaro
698 pp, paperback, Longmans (1989 - 4rd edition)
0-582-04440-5

Designed for use in undergraduate courses in development economics, this book is written for students with a good grounding in economic theory. It discusses the domestic and global aspects of development problems and emphasises the growing interdependence of the world economy. Major problems such as poverty, unemployment and underemployment, and lack of capital are illustrated by factual information and case studies. Dr. Todaro is also author of a recommended text-book on "Economics for a Developing World" by the same publisher, which focusses on the situation of developing countries.

19. THE DEVELOPMENT PROCESS: A Spatial Perspective
A.L. Mabogunje
370 pp, paperback, Hutchinson University Library (1980)
0-09-141341-9

The author is Professor of Geography at the University of Ibadan, Nigeria. He considers that capital and national considerations play too significant a role in development planning and the objective of his book is to present an alternative, people - and regional-based perspective for looking at the development process. It has special orientation to African countries but is relevant to the conditions and experience of all developing countries.

20. RURAL DEVELOPMENT
J. Harris (Ed.)
400 pp, paperback, Hutchinson University Library (1982)
0-09-144791-7

The sub-title of this book is "Theories of peasant economy and agrarian change". Its purpose is to provide a basis for the analysis of processess that make rural societies and economies what they are, and the conditions necessary for change and growth.

21. INSTITUTIONAL REFORM AND ECONOMIC DEVELOPMENT IN THE CHINESE COUNTRYSIDE
K. Griffin (Ed.)
340 pp, paperback, Macmillan (1984)
0-333-37227-1

This is a report of field research undertaken by an international group of seven development economists. It includes much useful information, including mini-case studies, on structure, organisation, operating procedures, and financing of many forms of rural enterprise. The objectives of the research were to assess the likely impact of current reforms on production, efficiency and accumulation in the countryside and to examine the present role of commune and brigade level enterprises in promoting rural development.

22. BASIC ECONOMIC CONCEPTS FOR PLANNING AND DECISION MAKING
P.H. Yeo
100 pp, paperback, Plunkett Foundation (1979)
0-85042-024-5

An introduction to basic economic theory and techniques related to decision making in Co-operative business. Each of the eleven chapters outlines an aspect of theory and provides self-testing exercises to help develop understanding. A practical application exercise then helps relate theory to real situations arising from Co-operative practice and experience.

23. AGRICULTURAL ECONOMICS AND MARKETING IN THE TROPICS
J.C. Abbott & J.P. Makcham
168 pp, Longmans (1979)
0582 60304 8

The book discusses various issues involved in effective marketing of agriculture in tropical countries. Beginning with pricing, it includes discussions on development economics, farm management, and managerial decision making on the basis of financial analysis.

24. APPROPRIATE TECHNOLOGY FOR DEVELOPING COUNTRIES
Willem Riedijk
356 pp, Delft U P (1982)

A collection of articles on appropriate technology for water, sanitation and health, housing energy and metallurgy. Also guidelines for the management and evaluation of AT projects, and reviews of the Mondragon Co-operatives in Spain and AT in China.

25. THE BAREFOOT BOOK: ECONOMICALLY APPROPRIATE SERVICES FOR THE RURAL POOR
Marilyn Carr
128 pp, ITP.
1 85339 014

Explores the potential of "intermediate" services for the rural poor, using examples in the fields of health care, law, administration, economics, banking, management, craft, mechanics, building and geology.

26. HOW TO RUN A SMALL DEVELOPMENT PROJECT
A "Geneva Group"
44 pp, ITP (1986)
0-946688-47-8

Will help the managers of development projects to design and manage. their projects well, in particular by emphasising the importance of forward planning. Covers both starting up and running projects, and working with Northern partner organisations.

27. ONE HUNDRED INNOVATIONS FOR DEVELOPMENT
Sten Joste and Gillis Een
80 pp, Intermediate Technology Publications (ITP/IIA) (1988)

Technical problems require technical solutions, but however innovative the solution, it should also be simple, cheap, robust and easy to maintain. Lists 100 winning inventions in the 1st International Inventors Award competition organised in Stockholm.

28. PARTNERS IN EVALUATION: EVALUATING DEVELOPMENT AND COMMUNITY PROGRAMMES WITH PARTICIPANTS
Marie Therese Feuerstein
208 pp, Macmillan (1981)

Designed to help those who want to monitor and evaluate their work. This book advocates simple, low-cost methods appropriate for community development programmes, and can be used in the field by those who have no training in evaluation methodology.

29. RURAL DEVELOPMENT: PUTTING THE LAST FIRST
Robert Chambers
256 pp, Longmans (1983)

The central theme is that rural poverty is often unseen or misperceived by outsiders. Or Chambers argues for fundamental reversals in outsider's learning and values, and proposes realistic action for tackling rural poverty.

30. STUDIES IN RURAL PARTICIPATION
Amit Bhaduri'and M. Anisur Rahman
242 pp, Oxford University Press (1982)

These studies present the first phase of the ILO's work on participation of the rural poor in development. The various dimensions are analysed by case studies in the context of a wide variety of socio-economic structures, spanning eight countries.

31. WHEN AID IS NO HELP: HOW PROJECTS FAIL, AND HOW THEY COULD SUCCEED
John Madeley with Mark Robinson,
Paul Mosley, et al.
114 pp, ITP (1991)
1-85339-077-1

Much development assistance from rich to poor countries has failed to get through to the poorest people, the ones who are most in need of assistance. Much official (government-to-government) aid has not even tried, but what about the aid projects that have genuinely tried to reach the poorest?. This book considers official aid project that have tried to help the poorest. It shows that despite such attempts, most of the poorest are still losing out - which means that the global aid effort is failing in perhaps its most crucial task: helping the neediest. The book looks closely at such projects in Mali, the Philippines, Bangladesh, Nepal and India. It probes the reasons as to why well-intentioned projects are failing, to try and pinpoint the exact nature of the problem and the implications for policy.

Management

32. MANAGEMENT
J.A.F. Stoner
670 pp, paperback, Prentice Hall International (1982)
0-13-54-549642-X

A very comprehensive book about the role and functions of the manager and the science and art of management, written and constructed in such a way as to encourage self-learning. Many informative tables, diagrams and other illustrations are included. Several case studies are used to illustrate issues and situations and, for each, there is a list of questions to help readers focus on the significant aspects. At the end of each section there is a summary of the main points and concepts to help review and consolidate the material presented.

33. MANAGEMENT MADE SIMPLE

W.F. Coventry

280 pp, paperback, Heinemann (1978)

0-491-01001-X

A book written for management trainees and others requiring an introduction to the subject. It is easy to read and covers, in a well organised and structured way, the various aspects of management theory and practice including the management environment, structures and organisation, planning, marketing, production, finance, personnel, and management development.

34. MANAGEMENT SELF-DEVELOPMENT

T. Boydell

270 pp, paperback, ILO (1985)

92-2-103958-7

Written for managers who are keen to develop their own potential and ready to try out new self-development techniques. The book describes 26 such methods and how to use them. It suggests ways by which people at all levels of management can help to support and encourage the self-development efforts of colleagues and staff. Published as part of the ILO Management Development Series.

35. BASIC MANAGERIAL SKILLS FOR ALL

E.J. McGrath

370 pp, paperback, Xavier Labour Relations Institute.(1978)

A book which is more about self-development than business management as such. Well (and simply) written it identifies the basic skills of leadership and management and shows how to apply these to many facets of work experience and organisation. It includes sections on "How to" read, write, learn, speak, run meetings, teach and train, manage, secure Co-operation from others, and generally make the best of your talents. A very useful book for anyone in a position of leadership or management who wants to improve his/her skills.

36. THE PRACTICE OF ENTREPRENEURSHIP
G. Meredith and others
195 pp, paperback, ILO (1982)
92-2-102846-1

The authors are professional management consultants with experience in many sectors of trade and industry in both industrialised and developing countries. "Being entrepreneurial", they say, "is having the ability to find and evaluate opportunities, gather the necessary resources, and implement action to take advantage of these opportunities." An informative, well-written, and stimulating book for managers and management advisers. Its three main sections cover the personal characteristics of entrepreneurs, financial planning and control, and using resources.

37. INTERNATIONAL DICTIONARY OF MANAGEMENT
H. Johannsen and G.T. Page
415 pp, paperback, Kogan Page Ltd. (1977)
0-85038-430-3

A very useful reference book. The 5,000 entries cover a wide field and give explanations of specialised terms used in all aspects of commerce and industry. Genuinely international in its coverage. Highly recommended.

38. EFFECTIVE COMMUNICATION MADE SIMPLE
E.C. Eyre
220 pp, Heinemann Ltd. (1979)
0-491-02028

A good basic man al which covers the full range of the theory and practice of communication in business management. It is very practical in its approach and includes many illustrations and advice on design of forms and documents. The material is broken down into 27 concisely written sections, with a detailed contents list making for quick reference to particular topics and items.

39. MANAGEMENT

Koontz & O'Donnell
682 pp, paperback, International Student, Mc Graw Hill
(8th Edition, 1984)

This is a basic text on Management and gives a comprehensive treatment of the basic functions of management, namely planning, organising, leading and staffing and controlling. It is also traces the origin, evaluation and growth of management, how the theory of management has developed over the years. Its treatment is simple, lucid and extensive and facilitates understanding of basic process of management.

40. PRINCIPLES OF MANAGEMENT IN AGRI-BUSINESS

Kenneth D. Duft
470 pp, Ruston Publishing Company (A Prentice Hall Company) (1979)
0-8359-5595-8

This book discusses the application of concepts of modern management to agricultural business. It includes topics like origin, evolution and composition of basic managerial principles, the human behavioural aspects of management, financial strategies, and managerial methodologies all in relations to agri-business. It also includes suitable questions at the end of each chapter for discussions.

41. PRODUCTIVITY MANAGEMENT: A PRACTICAL GUIDE
J. Prokopenko
287 pp, ILO (287).
92-2-105901-4

This text book on management development covers productivity management, management techniques, programme planning methodology for productivity improvement programmes, labour productivity, personnel management, work organisation, quality circles, and the role of the ILO. Also included in the book are case studies and a bibliography.

42. ENTREPRENEURSHIP: A CONTEMPORARY APPROACH
A Stewart
667 pp, Dryden Press (1989)
0-03-013639-3

A management development textbook covering entrepreneurship, enterprise creation in the USA, innovation, creative thinking, corporate business organisation, small enterprise planning, financing, capital investment, family enterprises, marketing, legal aspects, and women workers. The book also contains practical exercises and case studies.

43. IMPOSSIBLE ORGANISATIONS: SELF-MANAGEMENT AND ORGANISATIONAL REPRODUCTION
Y. Stryjan
199 pp Greenwood Press (1989)
0-313-26795-2

In this book the notion of organisations being designed by their members is linked to that of organisations enhancing their continuation over time through the shaping of their members' behaviours. It develops a theoretical framework based on the examination of Swedish personnel-owned companies, American employee stock ownership plans, worker Co-operatives and Israeli kibbutzim.

44. PRODUCT MANAGEMENT HANDBOOK: YOUR PRACTICAL GUIDE TO IMPROVING AND SUSTAINING RESULTS.
R. Handscombe
234 pp, Mc-Graw-Hill (1989)
0-07-707082-8

A management development guide covering product management, planning, product development, marketing, budgeting, production management and auditing.

45. MANAGEMENT METHODS
D. Torrington, et al.
210 pp, Institute of Personnel Management, London (1985)
0-85292-355-4

Topics in this book include organisation development, personnel management, decision making, counselling, job design, human relations, work performance, performance appraisal, communication, accoaunting, planning and budgeting.

46. MANUAL OF MANAGEMENT DEVELOPMENT; STRATEGY, DESIGN AND INSTRUMENTS FOR PROGRAMME IMPROVEMENT
175 pp, Gower (1985)
0-566-02527-2

This book features training programmes based on practices in the United Kingdom and the USA. It defines a model of managerial competency and leadership; discusses training need assessment, examines designing, logistical planning and evaluation of training courses, and considers the impact of teaching methods.

47. HANDBOOK OF MANAGEMENT SKILLS
D.M. Stewart
577 pp, Gower (1987)
0-566-02735-X

This book discusses career planning, information needs, personnel management, leadership, motivation, level of qualification, recruitment, selection, interviewing, performance appraisal, counselling, office management, operational management, planning, marketing, creative thinking, decision making, and problem solving.

48. PRACTICAL MANAGEMENT DEVELOPMENT
J.Coates and K. Houchin
209 pp, Nimrod (1988)
185259-054-8

This study manual on management techniques in the United Kingdom discusses management by objectives, performance appraisal, experiential learning, organisation behaviour, and offers sample training programmes.

49. MANAGEMENT OF ORGANISATIONAL BEHAVIOUR:
UTILISING HUMAN RESOURCES
P. Hersey and K.H. Blanchard
474 pp, Prentice Hall (1988 5th ed.)

Among the topics covered in this book are: leadership, human relations, communications, group dymanics, manager behaviour, motivation and decision making.

50. THRIVING ON CHAOS: HANDBOOK FOR A MANAGEMENT REVOLUTION
T. Peters
561 pp, Macmillan (1988)
0-333-45427-8

The main topics dealt with in this management development guide are innovation, organisation development, organisation behaviour, competitiveness, marketing, sales representatives, product development, team work, wage incentives, role of the middle management, eliminating bureaucracy, leadership, role of top management, developing new management techniques, and employee motivation.

51. ACHIEVING CHANGE; A SYSTEMATIC APPROACH
T. Lupton and I. Tanner
86 pp Gower, 1987
0-566-02526-4

This book suggests a systematic approach to organisational change, which includes setting quantifiable objectives, and overcoming blockages within an organisational unit. It recommends setting up mixed level and mixed discipline teams. Among the chapter headings are: Organisation Development, Work Organisation, Problem Solving, Planning, Organisation Behaviour, and Team Work.

52. BEST PAPERS PROCEEDINGS
J.A. Pearce and R.B. Robinson
426 pp, Academy of Management, Columbia

This collection of papers from the 46th annual meeting of the Academy of Management held in Chicago, Illinois in 1986 covers a wide range of management topics - including business organization, entrepreneurship, organisation behaviour, organisation development, management techniques, management development, management attitudes, personnel management, operational management, the public rector, innovation, research methods and women workers.

53. MANAGING FOR VALUE: A GUIDE TO VALUE-BASED STRATEGIC MANAGEMENT
B.C. REIMANN
247 pp Planning Forum 1987
0-912841-5

This book describes a process of strategic management which combines financial evaluation methods with strategic management techniques like portfolio planning and competitive analysis. It covers, among other things, financial management, planning, profitability, competitiveness, efficiency, management attitudes and motivation.

54. HOW TO MANAGE CHANGE EFFECTIVELY:
APPROACHES, METHODS AND CASE EXAMPLES
D.L. Kirkpatrik
280 pp, Jossey-Bass (1985)
0-87589-759-6

Topics covered in this book include industrial restructuring, production planning, work organisation, motivation, organisation behaviour, communication, workers participation, flexible hours of work, labour productivity, quality circles, wage incentives and in-service training.

Marketing

55. MARKETING STRATEGY AND MANAGEMENT
M.J. Baker
400 pp, paperback, Macmillan (1985)
0-333-32308-4

A book issued by the Higher and Further Education Division of the publishers and intended as an advanced text for people with fairly extensive prior reading in the subject. It provides a comprehensive review and analysis of marketing strategy and its translation into effective policies and plans. While not intended for the beginner it is clearly written and could readily be followed by anyone with a combination of practical experience and previous reading.

56. CREATING A MARKET

175 pp, paperback, ILO (1974 reprinted)

92-2-100082-6

This book provides a clear exposition of the basic principles of marketing and of the detailed procedures for effective planning and execution of marketing operations. It is written against the background of an African environment and, in particular, the circumstances and conditions in Nigeria. The book covers market research and sales forecasting, the various factors concerning marketing decisions, and also discusses the societal issues in marketing strategy and the role of marketing in economic development.

57. MARKETING IMPROVEMENT IN THE DEVELOPING WORLD

J.C. Abbott and others

228 pp, paperback, FAO (1984)

92-5-101462-0

A very useful reference book and study guide which draws on the lessons learned and experience gained from a wide range of FAO projects during the period 1955-1980. It is specifically concerned with agricultural marketing and includes sections on general concepts, government support services, staff training, the marketing of food grains, fruits and vegetables as well as livestock and meat, organisation of agricultural inputs, and markets. It includes many illustrative examples, issues for thought and discussion, and advice on further reading.

58. MASTERING MARKETING

D. Foster

326 pp, paperback, Macmillan (1985 2nd edition)

0-333-37195-X

62. MARKETING IN DEVELOPING COUNTRIES

G.S. Kindra (Ed.)

250 pp, hardback, Croom Helm Ltd. (1984)

0-7099-1541-1

This is a collection of original articles on the role of marketing in development, including case studies from several developing countries. The editor believes that marketing techniques can and must play a stimulating role in both economic and social development. This theme is illustrated by reference to experience of marketing action in several countries. The book is wide in its geographical scope and effectively demonstrates the importance of marketing for both economic and social purposes.

63. MARKETING MANAGEMENT

Philip Kotler

792 pp, Prentice-Hall

0-87692-354-6

This is a basic text on marketing management and covers the entire -gamut of topics which come under marketing, including the role of marketing, market environment, consumer marketing and buyers behaviour, marketing research, market segmentation and marketing strategies. The text is supported by suitable cases and illustrating examples for discussion and for gaining better understanding of marketing function.

64. MARKETING STRATEGY

TRAINING ACTIVITIES FOR ENTREPRENEURS

96 pp, OEF International (1986)

0-912917-08-3

Topics included in this manual are marketing techniques, women workers, entrepreneurs, teaching methods, competitiveness, communication and planning.

65. MARKETING HANDBOOK

M.J. Thomas (ED)

805 pp, Gower (1989)

This book is divided into 5 parts - Part 1 discusses Development of a Marketing Strategy; Part 2 Organising for Effective Marketing; Part 3 Developing the Product; Part 4 Distributing the Product; Part 5 The Practice of Marketing.

66. LOW-COST MARKETING RESEARCH; A GUIDE FOR SMALL BUSINESSS

K. Gorton and I. Doole

149 pp, Wiley (1981)

0-4719-1971-3 (HD)

This management development guide includes among its chapters, market study, data collecting methodology, for small enterprises, sources of information, case studies, questionnaires, sample surveys, code of conduct and a directory of government agencies.

67. PRACTICAL EXPORT MANAGEMENT

C. Nooan

260 pp, paperback, Allen and Unwin Ltd. (1985)

0-04-6582247-9

This book is intended as a guide to the practicalities of entering international markets, and as an introduction to practical exporting and export management. It is written in a concise and readable style and illustrated with examples of documentation used. It looks at he subject from the persepctive of large firms in developed countries but, because it is so comprehensive would be useful reading for people wishing to study the export trade and to develop export business in other circumstances.

68. MARKETING HANDICRAFT FROM DEVELOPING COUNTRIES
B. Dembitzer
180 pp, paperback available from Plunkett Foundation (1983)

A practical handbook to help organisations engaged in handicraft production in developing countries to get their products into overseas markets. The author has been involved in encouraging such exports and in running an import business handling products from Co-operatives and other enterprises for several years. While focussed on handicraft products the advice it gives is generally applicable to other products.

Accounting

69. HOW TO READ A BALANCE SHEET
212 pp, paperback, ILO (2nd edition 1985)
92-2-103898-X

Since it was first published in 1966 this ILO publication has become a widely-used and popular training manual. It is a complete guide to understanding and interpreting a balance sheet. The new edition also includes material on the profit and loss account and the sources and use of funds statement. The chapters have been shortened to make learning easier and more satisfying, and a final quiz reviews the whole of the material. Written as a self-learning text it is very good for both private and group study.

70. AN INSIGHT INTO MANAGEMENT ACCOUNTING

J. Sizer

525 pp, paperback, Penguin Books (1983)

0-14-080441-2

A book written for managers rather than professional accountants. It describes the financial aspects of management and the techniques necessary for planning, decision-making, and control. It defines the concepts in simple terms and includes many easy-to-understand illustrations and examples. A good introduction to the subject.

71. BASIC CONTROL OF ASSETS

53 pp, paperback, ICA (CEMAS) (1979)

0-904380-42-4

A manual which describes appropriate and necessary systems for control of assets in small primary Co-operatives in order to prevent or at least minimise loss of cash, stock and equipment from whatever cause. A good practical guide of relevance to all kinds of Co-operative business, it includes many clear illustrations and specimen control documents.

72. MANAGEMENT ACCOUNTING

T.Lucey

554 pp, D.P. Publications (1988 - 2nd edition)

Chapters in this book include Cost Behaviour, Investment Appraisal, and Management Accounting and Computers. Also included are case studies, self review questions and professional examination questions.

73. FINANCIAL MANAGEMENT AND POLICY

J.C. von Horne

858 pp, Prentice Hall (1986 - 8th edition)

This text book on financial management is divided into 8 parts which include: Foundation of Finance; Short and Intermediate Term Financing; and Tools of Financial Analysis and Control.

74. BASIC FINANCIAL CONTROL
B.L. Wiseman
186 pp, paperback, Plunkett Foundation (1979)
0-85042-020-0

The control of cash and knowing which part of your business is working at a profit and which at a loss is of vital importance in good financial management. These points and other aspects of control of assets are the subject of this book. Very good advice for the manager who wants to know how to interpret and use financial information. The book includes many examples and exercises with answers.

75. INTRODUCTION TO FINANCIAL MANAGEMENT
Lawrence P. Shall
Charles W. Haley
810 pp, Mc Graw Hill, (1979)

This is a basic text on Financial Management. It discusses in great depth all aspects of financial management. Part-I deals with Financial Management and Goals and History of finance. Part-II deals with Cost of Capital, Fundamentals of Capital Budgeting, Risk Analysis and Capital Budgeting, Part-III deals with Financial Analysis, Working Capital Management including Break-Even Analysis and Financial Forecasting and Planning. Part-IV covers Sources of Long-Term Capital. Part-V looks at special topics like Firm Failure, Reorganisation and Liquidation, Merger.

76. COST MANAGEMENT ACCOUNTANCY FOR STUDENTS

J. Batty

433 pp, Heinemann,.London

434-901121-1

This book deals, at elementary level, with the entire field of cost accounting and control. It covers: Labour Costing, Overhead Cost, different methods of Costing, Budgetary Control, Standard and Marginal Costing, Accounting Records, Capital Expenditure and General Aspects of Financial Management. It provides in a concise manner basic aspects of Cost Accounting and Control.

Small Scale Business Enterprise

77. SMALL-SCALE INDUSTRY PROMOTION IN DEVELOPING COUNTRIES

N. Molenaar and others

216 pp, paperback, Reasearch Institute for Management Science, Delft (1984)

90-70995-01-8

A collection of papers from a conference on problems and prospects of small-scale industry in developing countries held in 1983. The book deals with five main aspects of the subject: small-scale industry support systems; institution building and policy formulation; assisting the small entrepreneur; financing of small enterprise; and transfer of technology. While of interest mainly to policy makers and people responsible for promoting small-scale enterprise it is also of value to managers engaged in small business development.

78. SMALL ENTERPRISES IN DEVELOPING COUNTRIES
M. Harper and Tan Thian Soon
115 pp, paperback, ITP (1979)
0-903031-62-0

Part 1 of this book is a collection of twenty-one case studies selected to illustrate a variety of business problems encountered in small-scale enterprise. Each study is followed by a note summarising the issues and offering suggestions as to possible alternative solutions. In Part 2 there is a more general discussion on ways by which small-scale enterprise might be encouraged and supported. A book which offers many insights into common business problems and ways by which they might be solved.

79. SMALL BUSINESS IN THE THIRD WORLD
M.Harper
228 pp, paperback, John Wiley with IT Publications (1984)
0-471-90474-0

The objective of the book is described as to "help those involved in small business development to appraise what they are doing and to make practical improvements". It is not a handbook on management techniques and methods but it provides a useful discussion of the issues involved written from a background of practical experience. Each chapter includes a case study and references for further reading.

80. ENTREPRENEURSHIP FOR THE POOR
M. Harper
140 pp, paperback, ITP (1984)

Another book by Dr. Harper, this one being published in association with the German Agency for Technical Co-operation. It is intended for people who are responsible for projetcs in developing countries, and particularly among poorer communities. It draws on experience of projects in Jamaica, Nepal, Indonesia and India. Again more for the promoters rather than practising managers, it nevertheless offers helpful advice for those directly concerned in enterprise management

81. RESOURCES FOR THE DEVELOPMENT OF ENTREPRENEURS:
A GUIDE READING LIST AND ANNOTATED BIBLIOGRAPHY
G. Manuh and R. Brown
115 pp, Commonwealth Secretariat, London (1987)
0-85092-305-0

An annotated bibliography on small business management and entrepreneurship.

82. ENTREPRENEURSHIP AND SMALL ENTERPRISE DEVELOPMENT FOR
WOMEN IN DEVELOPING COUNTRIES:
AN AGENDA OF UNANSWERED QUESTIONS
C. van der Wees and H. Romijn
ILO Management Development Series
90 pp ILO (1989)
92-2-106300-3

Published as a discussion paper in the ILO Management Development Series, this book examines the participation of women in entrepreneurial activities. It identifies personality characteristics of women entrepreneurs as well as those factors which are conducive to their becoming entrepreneurs. It discusses the obstacles faced by them and describes innovative programmes aimed at assisting and promoting women's entrepreneurship.

83. TRAINING ENTREPRENEURS FOR SMALL BUSINESS CREATION: LESSONS FROM EXPERIENCE
ILO Management Development Series No. 26.
ILO
92-2-106343-7

Another publication in the ILO Management Development Series, reviews nine successful training programmes for entrepreneurs. It identifies the elements common to these programmes and discusses the major issues in their design and conduct. Topic headings include small scale industries in developing countries, the role of the ILO, training centres, financial and administrative aspects, planning, curriculum and training of trainers. Case studies of Bangladesh, Hawaii, India, Uganda and the United Kingdom are included.

84. STIMULATING ENTREPRENEURSHIP AND NEW BUSINESS DEVELOPMENT
A.A. Gibb
60 pp, ILO (1988)
92-2-106891-9

This ILO publication designed to promote enterprise creation deals with small scale industry, entrepreneurial behaviour and attitudes and industrial promotion.

85. IMPROVE YOUR BUSINESS: HANDBOOK
D. Dickson
129 pp, paperback; ILO (1990 - 2nd impr.)
92-2-105341-5

This management development guide covers the following topies: purchasing, sales, inventory control, cash flow, labour costs, production costs, cost accounting, pricing, marketing, office management, planning and production management.

86. IMPROVE YOUR BUSINESS: WORKBOOK
D. Dickson
83 pp, paperback, ILO (1991 - 3rd impr.)
92-2-105340-7

This workbook is designed to accompany "Improve Your Business: Handbook" which provides gudance to management in small scale industry and small business (see above). It includes hints for an "Action Programme" for business planning.

87. DEVELOPING NEW ENTREPRENEURS
226 pp, Entrepreneurship Development Institute of India. (1988)

This handbook describes entrepreneurship development programmes in India. It covers the selection of potential entrepreneurs, business opportunities, motivation, guidance and women entrepreneurs. Profiles of five successful entrepreneurs are included.

88. MANAGEMENT TRAINING FOR SMALL SCALE ENTREPRENEURS IN THE CONTEXT OF A DEVELOPING COUNTRY
M. Zeger
277 pp, Vrije Universiteit, Amsterdam (1988)
90-6256-699-5

This text book explores small-scale entrepreneur training needs, cultural values influencing small business, the effects of literacy on entrepreneurial behaviour and performance, etc. It includes information on types of assistance available for small enterprise development and difficulties encountered in providing assistance in the Gambia.

89. FINANCIAL MANAGEMENT OF A SMALL HANDICRAFT BUSINESS
E. Millard
38 pp, ITP/OXFAM (1987)

Originally prepared for Oxfam training programmes in India, this is a practical introduction to the financial controls and indicators vital to the prudent management of handicraft businesses, including cost calculations, pricing, and financial planning.

90. INCOME GENERATION SCHEMES FOR THE URBAN POOR
Donnacadh Hurley
146 pp, (Oxfam) 013IGSFUP (1990)

Provides practical guidelines to help identify initial objectives for income generation interventions, to try to ensure maximum project sustainability and to encourage agencies to examine their capacity to support these economic projects.

91. JUST FOR STARTERS: A HANDBOOK OF SMALL-SCALE BUSINESS OPPORTUNITIES
Alan Bollard
208 pp, ITP (1984)
0-903031-94-9

A practical and detailed survey of opportunities in the UK market. A general review of start-up possibilities, including statistical surveys of nearly 100 industry sectors, is followed by profiles of about 30 industries.

92. MARKETING STRATEGIES: TRAINING ACTIVITIES FOR THIRD WOMEN ENTREPRENEURS
96 pp, OEF International (1986)

Contains a structured programme of activities to help entrepreneurs identify and resolve their own marketing needs. Includes a game, "Marketing Mix" and a wealth of useful information for the novice facilitator.

93. OPENING THE MARKETPLACE TO SMALL ENTERPRISE: WHERE MAGIC ENDS AND DEVELOPMENT BEGINS
Ton de Wilde, et.al.; ITP
302 pp,
1-85339-093-3

Here are proven innovative answers to the social, political and governmental obstacles facing small enterprise in developing countries. Cites the stories of entrepreneurs in developing countries who - through innovations in appropriate technology - created their own economic foundations, produced surplus goods, and moved their products into previously closed markets.
Addresses three fundamental issues; how to find financial support, how to improve products, and how to access markets.

94. WHEN THE HARVEST IS IN: DEVELOPING RURAL ENTREPRENEURSHIP
Shailendra Vyakarnam
288 pp, ITP (1989)
1-85339-033-X

Discussion of the problems besetting rural communities as they attempt to develop non-farm production at the same time as ensuring a constant food supply, with examples from India, Sri Lanka, USSR, South Africa, England and Ireland.

Personnel Management

95. PERSONNEL MANAGEMENT
E.B. Flippo
510 pp, paperback, (student edition),
McGraw International (1981 revised edition)
01-07-021319-4

A much updated and revised version of a book first published more than twenty years ago. It is well-written and provides a very comprehensive treatment of the subject, covering all aspects of the function and responsibilities of personnel management. There is, however, the limitation that it is written primarily for an American audience and refers, therefore, to US legislative provision and requirements. But for the theory, and much of the practice, of personnel management, this is a useful source.

96. PERSONNEL MANAGEMENT
M.H. Bottomley
190 pp, paperback, Macdonald and Evans (1983)
0-7121-1765-2

A book written for both students and practising managers. It covers job analysis, manpower planning, job satisfaction and enrichment, motivation, recruitment and selection, staff appraisal, training and development, and industrial relations. Written against the background of recent research findings it is at the same time easy to read. A series of questions at the end of each chapter helps the reader to test his understanding of the material.

97. MANAGING AND DEVELOPING NEW FORMS OF WORK ORGANISATION
Ed. G. Kanawaty
206 pp, paperback, ILO (1985)
92-2-102707-4

Published in the ILO Management Development Series this book provides practical guidelines for managers and consultants who want to develop new forms of work organisation in business enterprises with particular reference to workers' participation and motivation. It comprises a collection of papers by several people with much practical experience in work planning and organisation.

98. HUMAN BEHAVIOUR IN ORGANISATIONS
I.T. Robertson and G.L. Cooper
288 pp, paperback, M. and E. Handbooks (1984)
0-7121-0819-X

A book which is a good introduction to a complex subject. Part 1 deals with the general theory of organisations and group behaviour; Part 2 with human intellectual qualities, attitudes, personality and motivation; Part 3 with job analysis, personnel selection, organisational roles, stress and the quality of the working environment; the final Part covers learning, training, behaviour analysis and modification, developing potential, and organisation behaviour.

99. HUMAN BEHAVIOUR AT WORK
Keith Devis
583 pp, paperback, McGraw-Hill, (6th ed. 1981)

This book provides a systematic introduction to the study of human behaviour at work, and discusses at length topics such as motivation, job satisfaction, leadership, interpersonal and group dynamics, social environment, communications and counselling.

100. MANAGEMENT OF ORGANISATIONAL BEHAVIOUR
Paul Hersey & Ken Blanchard
343 pp, Prentice-Hall (4th ed. 1983)
0-87692-163-2

This book deals with the theory of human behaviour. It begins with a definition of management and then discusses management processes, factors causing human behaviour, motivation, work environment, leader behaviour and factors determining effectiveness of managers. It also suggests approaches to developing human resources and planning and implementing change in organisation.

101. INTRODUCTION TO WORK STUDY
355 pp, paperback, ILO.

This book is designed to provide basic understanding of work study and its application to improve productivity in the work place. Various techniques of work and time-and-motion study and their applications are duscussed at length. It is illustrated with field examples.

102. A HANDBOOK OF PERSONNEL MANAGEMENT PRACTICE
M. Armstrong
712 pp, Kogan Page, 1988

This is a basic personnel management text book. Its chapter headings are: include Role of the Personnel Function; Organisation Structure; Job Analysis and Job Description; and Human Resource Planning.

103. EMPLOYERS' ACTIVITIES: FUNDAMENTALS OF PERSONNEL MANAGEMENT IN AN ENTERPRISE
0. Skart
59 pp, ILO (1986)

This ILO guide to personnel management covers personnel policy, staffing, recruitment, employment interview, job descriptions, wage determination, wage payment systems, wage incentive, collective bargaining, performance appraisal, training, quality circles, management by objectives, motivation, communication, occupational safety, occupational health, discipline, grievance procedures and the role of trade unions and of employers organisations.

104. MANAGERIAL PSYCHOLOGY: MANAGING BEHAVIOUR IN ORGANISATIONS
H.J. Leavitt and H. Bahrami
353 pp, University of Chicago Press (1988)
0-226-4697-5

A magement development textbook on occupational psychology covering management techniques, organisation behaviour, and inter-group relations.

105. SUPERBOSS: THE A-Z OF MANAGING PEOPLE SUCCESSFULLY
D. Freemantle
275 pp Gower (1985)
0-566-02588-4

This book focuses on work performance improvement and covers human relations, communications, motivation, leadership, etc.

106. MANAGING PEOPLE AT WORK: A MANAGER'S GUIDE TO BEHAVIOUR IN ORGANISATIONS
J.W. Hunt
286 pp, Gower (1986)
0-07-084927-7

A textbook on personnel management covering work attitude, motivation, career pattern, human relations, cultural factors, management by objectives, leadership and operational management.

107. THIRTY-FIVE CHECKLISTS FOR HUMAN RESOURCE DEVELOPMENT
I. MacKay
178 pp, Gower (1990)
0-566-02823-9

The checklists in this personnel management guide cover, inter alia, absenteeism, human relations, training, job design, performance appraisal and recruitment.

108. HOW TO PREPARE A JOB EVALUATION, JOB DESCRIPTION
172 pp, Working Time Analysts, Oxford (1989)
0-94780-19-0

This guide contains examples of job descriptions, job evaluation, job analysis and interview techniques.

109. IT IS THEIR BUSINESS TOO
D. Dickinson
88 pp, American Management Association (1985)
0-8144-2313-2

A guide on management development designed to improve employee motivation and work attitude. It refers to early employee programmes and to the impact of Japanese experience on present-day personnel management.

Transport Management

110. TRANSPORT MANAGEMENT: TRAINING MANUAL
86 pp, paperback, Marketing Development Bureau, Tanzania (1976), distributed by ICA

A practical guide on how to operate an efficient transport system for the collection of agricultural produce from primary marketing Co-operatives for transfer to Co-operative unions and marketing boards. While produced specifically for use in Tanzania it has helpful advice for application elsewhere.

111. HOW TO MAKE THE MOST OF YOUR TRACTOR
B. May
190 pp, paperback, ITP (1985)
0-946688-51-6

A practical, detailed and well-illustrated guide to tractor operation and maintenance. The title is fully justified in the careful and comprehensive advice given. While written mainly for the farmer/owner operator, it is equally useful for any users including a Co-operative manager who has a tractor under his control.

112. LOW-COST VEHICLES: OPTIONS FOR MOVING PEOPLE AND GOODS
G. Hathaway
112 pp, paperback, ITP (1985)
0-946688-0228

This is a pictorial survey with commentary of a wide range of low-cost vehicles used in developing countries for various transport purposes. It lists the range of low-cost options available with their advantages, disadvantages and uses. While produced mainly for planners and those influencing policy choices it is a useful survey for managers, particularly as it serves to make the point that fuel-consuming mechanical transport vehicles are not always essential and that other means can be far more economical.

113. MINIBUSES AND THE PUBLIC TRANSPORT SYSTEM IN SRI LANKA
J. Mackay

BULLOCK CART HAULAGE IN SRI LANKA
A. Plumbe and D. Savage

THE ROLE OF THE AGRICULTURAL TRACTOR IN ROAD HAULAGE IN SRI LANKA
A. Plumbe and H. Byrne

Each of these publications are reports of studies carried out in 1981 by the Overseas Unit of the UK Transport and Road Research Laboratory. They are printed on A4 size paper and range from 16 to 25 pages in length. While produced mainly for the guidance of policy makers they include financial and statistical analysis which would be of interest to operators and managers. Copies can be obtained free from the Department of Transport, Research Laboratory, Old Wokingham Road, Crowthorne, Berkshire, RG11 6AU. UK.

Retail Management

114. THE NEW VENTURE DECISION: A STEP-BY-STEP GUIDE FOR RETAILERS
R.W. Gibbons and G.A. Husack
60 pp, paperback, Barbados Institute of Management (1980)

This manual is about how to do a feasibility study for a new retail business venture. It shows what steps have to be taken to find the answers to two basic questions: "Is the idea practicable?" "If it is, will it be profitable?" To find the answers the guide takes the reader through a series of important considerations related to market, operating, financial, and profit feasibility. Written as a self-learning work-book which builds up, step by step, into a complete feasibility study.

115. RETAILING

A.R. Deal

150 pp, paperback, Edward Arnold Ltd. (1974)

0-7131-1851-2

A book dealing with the full range of retail operations with, where necessary, illustrations, diagrams, and specimen calculations. While written mainly for students, it is a comprehensive and useful text for practitioners, with good sections on stock control and store layout.

Project Preparation and Appraisal

116. GUIDELINES FOR CO-OPERATIVE DEVELOPMENT PROGRAMMES AND PROJECTS

K. Verhagen

25 pp, paperback, Plunkett Foundation (1981)

0-85042-039-3

A set of'guidelines which can be used as checkpoints for helping to plan and to avoid the weaknesses or gaps common to many Co-operative development projects. It is intended for both the planner working at national level and the development officer at local level. It is more programme than project-oriented, but is a useful guide to effective and systematic planning which takes account of the Co-operative environment.

117. GUIDE FOR THE PREPARATION OF CO-OPERATIVE PROJECTS

COPAC

50 pp, paperback, COPAC (1975)

A guide issued by the Committee for the Promotion and Advancement of Co-operatives and based on its wide experience in technical assistance programmes. This is a practical, detailed manual on how to prepare and write up a project for consideration by donor agencies. Three example project requests are included to show how a completed proposal should look.

118 CRITICAL PATH ANALYSIS
K. Lockyer
260 pp, paperback, Pitman Publishing Ltd. (4th ed. 1984)
0-273-01951-1

The full title of this book is "Critical Path Analysis and other Project Nerwork Techniques". To quote the author it is intended "for those who wish to assess the value of project network techniques in dealing with their own problems, and for those who, being convinced of their value, wish to put them into practice". Essentially, this book is about planning and the various techniques called "project network techniques" which have been developed to plan and control the use of time, materials and resources. It assumes no prior knowledge on the part of the reader and requires no particular mathematical expertise.

119 AN INSIGHT INTO MANAGEMENT ACCOUNTING
J. Sizer
525 pp, paperback, Penguin Books (1983 reprinted)
0-14-080441-2

This book appears in the Accounting section of the list. It is included here also because it has good sections on the financial aspects of planning, break-even analysis, investment appraisal and costing.

120. ECONOMIC ANALYSIS OF AGRICULTURAL PROJECTS
J.Price Gittinger
221 pp, paperback, Johns Hopkins University Press,
(2nd Ed.) 1984.
0-8018-1403-0

This book is based on the experience of World Bank Experts in preparation and appraisal of Agricultural Projects in different parts of the world. It discuss all aspects of agricultural projects - identification, cost and benefits analysis, selecting proper values and application of discounting techniques, and measuring project worth. It also gives a few case-studies of agricultural projects financed by the World Bank.

Commodity Storage and Handling

121. FOOD STORAGE MANUAL
263 pp, paperback, World Food Programme (1983)

This is a condensed and updated version of a three-volume manual originally published by FAO. It covers all aspects of food protection and storage - including climatic effects, storage buildings, packaging, stock-keeping, pests and pest control, and the particular requirements of many different commodities. It is a comprehensive study of the whole problem of food waste in storage and how to avoid it. A valuable guide. Available in limited quantity from the Field Inspection and Staff Training Section of WFP.

122. HANDLING AND STORAGE OF FOOD GRAINS IN TROPICAL AND SUB-TROPICAL AREAS
D. W. Hall
350 pp, paperback, FAO (1980 reprinted)
92-5-100854-X

A manual intended as a practical guide for agricultural extension officers, produce and marketing officers, inspectors, and teachers in agricultural colleges. It is concerned particularly with the handling and storage of cereals, legumes, and oil-seeds, and emphasises the technical details of particular relevance to the primary producers and handlers. The contents include factors affecting food value and deterioration, design of stores, storage methods, drying methods, insect and rodent control, and the economic aspects of storage.

123. EFFECTIVE WAREHOUSING
J.A. Burton
340 pp, paperback, Macdonald and Evans
(1981 3rd edition)
0-7121-0591-3

This book written, in simple language, covers the whole scope of the modern warehousing function. It has sections on buildings, storage, materials handling, cataloguing, stock-control and stock-taking, record and accounting systems, work study, and planning. It also includes a section on computerisation and looks at future developments in warehousing technology.

124. FERTILISER MARKETING
K. Wierer and J. Abbott
156 pp, paperback, FAO (1978)
92-5-1001113-8

A practical treatment of the whole process of buying and selling fertiliser which includes sections on wholesaling, retailing, sales promotion and forecasting, storage, handling, and transport. A useful handbook for any Co-operative manager who handles this commodity.

Rural Savings and Credit

125. AGRICULTURAL CREDIT TRAINING

M. Harper and R.A.J. Roberts
FAO

A set of training materials in 18 modules intended as course material for the training of agricultural credit personnel in developing countries. The topics dealt with range through credit delivery and recovery procedures, efficient use of agricultural credit, community involvement, and the preparation of agricultural credit projects. While best used systematically and as a whole, the modules can be obtained and used separately. Full details of availability can be obtained from the FAO.

126. GROUP-BASED SAVINGS AND CREDIT FOR THE RURAL POOR

126 pp, paperback, ILO (1985)
92-2-103891-2

This publication consists of the papers and a report of the proceedings of a conference held in Bangladesh in 1983. It includes details of several innovative programmes for savings and credit schemes among the rural poor which provide evidence that, properly organised, such schemes can be successfully established. It shows that even when people have little or no security to offer they can, nevertheless, be creditworthy, and that the provision of credit for productive purposes is a powerful means of alleviating poverty and deprivation, even in the most dire circumstances.

127. THE ROLE OF RURAL CREDIT PROJECTS IN REACHING THE POOR

90 pp, paperback; International Book Distributors (1985)
1-85148-000-5

This book was published for the International Fund for Agricultural Development, Rome. It presents the results of a comparative review of 27 IFAD-funded projects designed to provide credit for the rural poor. It suggests what lessons can be learned from this experience and how, as a consequence, future project design and results might be improved.

128. RURAL CREDIT: LESSONS FOR RURAL BANKERS AND POLICIY MAKERS
K.P. Padmanabhan
138 pp, ITP (1988)

This book explains what is - and what should be - the role of rural credit in developing countries. Written from the practitioner's viewpoint, it's chapters include The Role of Credit in Rural Deveopment, Mobilisation of Resources and Creating Self-Sustaining Rural Financial Institutions.

Credit Union Organisation and Management

129. FOCUS ON MANAGEMENT FOR CREDIT UNION EXECUTIVES
Ray Bauschke
300 pp, Cuna Corporation (1980)

Written for credit union executives and board members, this book looks at the results of exercising power as well as methodology. Chapter headings include: Managing the Manager; Managing Board/Manager Relationships; Managing Your Human Resources; Managing Your Compensation and Benefits; Managing Growth and Development; Managing Time; Contemporary Issues and Contentious Answers, and Managing the Future Credit Union System.

130. CREDIT UNIONS: A MOVEMENT BECOMES AN INDUSTRY
Olin S. Pugh and Jerry F. Ingram
229 pp, Reston Publishing Company, Inc.
(A Prentice-Hall Company) (1984)

A comprehensive treatment of the US credit union industry. Seven chapters cover the following titles: A movement Becomes an Industry; Organisation of Credit Unions and Industry Structure; Credit Union Regulations; Credit Unions in the Financial Maketplace; Financial Management of Credit Unions; and The Future of the Industry.

131. FINANCIAL MANAGEMENT FOR CREDIT UNION MANAGERS AND DIRECTORS
Jim Jerving
171 pp, Kendall Hunt Publishing Company, (1989)

This book covers all of the important areas for managing a credit union's funds: financial statements, ratios, budgeting, capitalisation, asset-liability management, risk management, cash and liquidity management, as well as pricing and investments. Includes a glossary of key financial management words at the end of each chapter along with a complete glossary at the end of the book. In addition, both manager's and director's duties are listed at the end of each chapter. Written in collaboration with over 50 colleagues from the international credit union movement.

132. KEY CONCEPTS OF FINANCIAL MANAGEMENT FOR CREDIT UNIONS
William F. Staats
80 pp, The Council for Professional Education, (1989)

Written exclusively for people in the credit union industry, this book explains six key concepts of financial management: Financial Leverage, Operating Leverage, Marginal Analysis, Present Value, Cost of Capital, and Capital Budgeting. It provides examples of how these concepts should be applied in order to make sound financial decisions and to better serve credit union members in the increasingly competitive North American environment.

133. CREDIT UNION PERFORMANCE IMPROVEMENT:
PRACTICAL IDEAS FOR DIRECTORS AND AMANGERS
Henry Knight and Wayne Peasgood
388 pp, Probus Publishing Company, (1989)

A comprehensive reference book designed to help credit unions fine-tune services, improve communications between members, management, and boards of directors, and solidify financial foundations. Addressing directors, managers, staff, and volunteers, alike, the book is divided into four parts reflecting the logical considerations involved in evaluating, planning, and carrying out of a performance improvement program: (i) The Need to Improve Performance and How to Go About; (ii) Evaluating a Credit Union's Position; (iii) Implementing the Improvements; and (iv) Fine-Tuning for Excellence. The work is based on performance improvement projects conducted by the authors with over 30 Canadian credit unions.

134. MANAGEMENT SURVEY REPORT: COST-CUTTING IDEAS
Ed Baranowski and Marlowe Baranowski
28 pp, The Credit Union Executives Society, (1985)

Cost-cutting ideas generated by participants in a 1984 Credit Union Executives Society Management Focus Symposium. The ideas, which are listed alphabetically for easy reference, cover nine major categories: Personnel and Staffing, Pricing Services, Electronic Data Processing, use of the Federal reserve System, Paperwork Reductions, Insurance Programs, Facilities in Branches, Telephone Service, and Comparison Shopping.

135. CREDIT UNION PERSONNEL MANAGEMENT
Archie Cameron and Larkin J. Kinsella
230 pp, Kendall Hunt Publishing Company

This manual contains all the information needed to evaluate and bring each rea of a credit union personnel management program up-to-date. Tables and sample forms supplement eight chapters on: Creation and use of Job Descriptions; Achieving External Equity for Salaries; Employee Compensation Packages; Performance Evaluation; Creating and Using Personnel Policies, Recruitment, Selection, and Employee Forecasting.

136. MODEL HUMAN RESOURCE MANAGEMENT GUIDELINES FOR CREDIT UNIONS
Credit Union National Association (1986)

Guidelines designed to help credit unions evaluate their existing human resource management programs and practices, and to determine what, if any, changes or modifications should be made. It is divided into nine sections: Recuitment & Selection; Equal Employment Opportunity; Compensation, Employee Benefits; Employee Assitance Programs, Employee Relations; Training & Development; Career Development; and Performance Appraisal.

137. THE CENTRAL FINANCE FACILITY: A GUIDE TO DEVELOPMENT AND OPERATIONS
Jim Jerving
175 pp, Kendall Hunt Publishing Company, (1987)

A guide to managing a central finance facility (CFF), or a "credit union for credit unions." Deals with internal management issues: capitalisation; investments and pricing; credit worthiness analysis and financial ratios; and loan procedures and delinquency. The methods outlined in the guide are conducive to adaptation by leadership and staff of a CFF to suit the particular needs of credit unions in their country.

Computerisation and Management Information Systems

138. MICROCOMPUTERS IN THE ADMINISTRATION AND MANAGEMENT PROCESS IN SMALLER BUSINESSES:
THE EMERGING EXPERIENCE IN EEC COUNTRIES
182 pp, Commission of European Communities/
Irish Management Institute (1985)
92-825-5849-5

This book analyses the use of microcomputers in the administrative and management process in smaller businesses. Topics include surveys and research methods, effects on employment, obstacles to workers adaptation, budgeting, choice and cost of electronic equipment and computer programmes, training, training needs, cost benefit analysis of efficiency, competitiveness and productivity.

139. COMPUTERISING PRODUCTION MANAGEMENT SYSTEMS
A PRACTICAL GUIDE FOR MANAGERS
J.J. Skivington
180 pp, Chapman and Hall, (1990)
0-412-37720-9

A useful book which explains how computer-aided production management systems can be successfully selected and implemented. It covers feasibility studies, specification, tendering, training and installation.

140. MICROELECTRONICS AND CHANGE AT WORK
J. Bessant
104 pp, ILO (1989)
92-2-106514-6

This book provides an overview of microelectronics technology and looks at the implications of its use, especially in regard to employment. It discusses, with particular reference to developing countries, policy choices open to policy-makers, trade unions and the governments. Topics covered inlclude costs benefit analysis, impact on skills and manpower needs, work organisation and quality of working life, employment and training policy.

141. COMPUTER-AIDED MANAGEMENT:
A MANAGER'S GUIDE TO PROFITABLE COMPUTING
N. Sanders
225 pp, Woodhead-Faulkner (1985)
0-85941-308-X (HD)

Topics covered in this management development guide include profitability, cost benefit analysis, legal aspects, management information systems, data protection, computer aided manufacturing and computer aided design.

142. BUSINESS TECHNOLOGY FOR MANAGERS:
AN OFFICE AUTOMATION HANDBOOK
206 pp, Knowledge Industry Publication (1985)
0-86729-124-9

This book deals with the use of computers in office management and covers word processing, communication, management, information technology, organisation bahaviour, motivation, labour productivity and personnel management.

143. THE ELECTRONIC OFFICE AND YOU: A GUIDE TO THE NEW TECHNOLOGY FOR SECRETARIES AND OFFICE STAFF
L. Heigl
156 pp, Gower (1985)
0-566-02573-6

This guide on Office automation and information technology covers word processing, filing, videotex, visual display unit and technical aspects.

144. TRAINING PROGRAMME FOR IMPROVED USE OF OFFICE TECHNOLOGY AND USER SATISFACTION: COURSE PREPARATION, INTRODUCTION TO OFFICE AUTOMATION.
130 pp, ILO (1986)
92-2-105516-7

A guide book providing pre-course teaching and training material for trainees in new office automation. It discusses the importance of rational work organisation and quality standards; shows how computerisation and management information systems can improve productivity, the quality of working life and job satisfaction.

Training Techniques

145. AN INTRODUCTION COURSE IN TEACHING AND TRAINING METHODS FOR MANAGEMENT DEVELOPMENT
No pagination (29 chapters) ILO (10th Impr. 1986)
92-2-101006-6

This is an introductory manual to modern management training. It discusses principles of learning, teching and training methods and use of audio-visual aids. It also covers at lenght such common training methods as lectures, discussions, business games, cases and in-basket exercises. Evaluation of training and designing of training programmes are topics which are also included.

146. PARTICIPATIVE TEACHING METHODS

119 pp, CEMAS, ICA (8th imp. 1986)

This basic manual discusses various participative teaching methods such as group discussions, ranking exercises, case studies, role-play, business games, etc. It also gives specimens of case-studies, role briefs, ranking exercises and other type of training materials.

147. COOPERATIVE MANAGEMENT - A CASE WRITING WORKSHOP MANUAL

194 pp, Paperback, CEMAS, ICA (1988, 3rd imp.)

6-904380-25-4.

This manual discusses the case method in Co-operative management training and lays particular stress on preparing case material and use of case studies, in the class-room situation.

148. MANUAL OF ROLE-PLAYS FOR COOPERATIVE TEACHERS

Shobhna Khandwala (Editor)

158 pp, CEMAS, ICA, (1980).

This manual discusses at length the use of role-play as a teaching technique, its limitations in Co-operative teaching, when and how to use it in a class-room. It also covers methods of writing role-play briefs and provides specimens of role-play drawn from different parts of the world.

149. TRAINING AND DEVELOPMENT HANDBOOK

Robert L. Craig (Editor)

(No pagination), 47 chapters, Mc Graw-Hill (1976 2nd ed.)

0-07-013350-6.

This book contains contributions from distinguished trainers on several major aspects of training and development function. The book is divided into five sections, viz.

Training and Development Function; Programme Development: Applications and Training, Media and Methods; and Training and Development Resources. It is an invaluable source book for trainers.

150. MANAGEMENT DEVELOPMENT AND TRAINING HANDBOOK
B. Taylor & G.L. Lippitt (Editors)
650 pp, Hardbound, Mc Graw-Hill, (1975).
0-07-084446-1

This book is divided into five parts viz. Management Development; Management Training Methods, Management Training Programmes, Organisation Development, and Planning and Organisation. It consists of material from 41 training and development personnel from different parts of the world, each contributing a chapter on a particular aspect of management training and development. It is an important source book for trainers.

151. APPLICATION OF ACTION LEARNING: A PRACTICAL GUIDE
G. Boulden and A. Lawlor
63 pp, ILO (1987)
92-2106311-9

This guide on experiential learning discusses group training, organisation development and in-plant training.

Miscellaneous

152. ELEMENTS OF INSURANCE
D.S. Hansell
500 pp, paperback Macdonald and Evans (3rd ed. 1980)
0-7121-0563-8

A handbook which defines the terms used in and analyses the business of insurance. It is divided into six parts dealing with insurance generally, the major classes of insurance, the insurance market, basic principles, practical aspects, and a brief final section on insurance and the state. A good general introduction.

153. AGRICULTURAL INSURANCE: A NEW POLICY FOR DEVELOPING COUNTRIES
Syed M. Ashan
250 pp, hardback, Gower Publishing Ltd. (1985).
0-566-00800-9

The author is Associate Professor of Economics at Concordia University, Canada. His book is primarily the result of a one-year study in Bangladesh into the need for, and problems involved in providing agricultural insurance. In it he seeks to answer such questions as: What type of crop insurance programme would be suitable for application in a developing country? How can such a scheme allow farmers enough incentives to raise production? How adequate should compensation be in the event of crop loss? An important book, but, because of the complexity of the subject, of interest only to those with some prior grounding in insurance and agricultural economics.

154. TROPICAL AGRICULTURE FOR THE STAFF OF CO-OPERATIVES
P. Yeo
50 pp, paperback, ITP (1978)
0-9030331-39-6

The purpose of this simple programmed-learning booklet is to provide an introduction to the language of scientific agriculture for Co-operative managers and staff. It defines and describes many of the common terms used in agricultural science to help Co-operative employees understand better the purpose and use of the requisites being sold to farmers, and the environmental conditions necessary for good production and husbandry.

155. OFFICE MANAGEMENT FOR CO-OPERATIVES

J. Launder
102 pp, paperback, ITP (1980)
0-903031-73-6

Another self-teaching text published by Intermediate Technology Publications specifically for Co-operatives in developing countries. It deals with the principles of office management and administration, covering such aspects as staffing, control procedures, essential records, correspondence and filing, equipment and accommodation.

156. COMMUNICATION SKILLS PACK

Paperbacks in plastic folder, The Industrial Society (1984)

This is a collection of six booklets offered as a package of practical guides to improve management performance. It includes booklets on Interviewing Skills, Letter Writing, Rapid Reading, Effective Meetings, Report Writing, and Effective Speaking. All are well written and very much to the point.

157. MANUAL OF PRACTICAL MANAGEMENT FOR THIRD WORLD RURAL DEVELOPMENT ASSOCIATIONS VOLUME 1: ORGANISATION, ADMINISTRATION, COMMUNICATION

Fernand Vincent
98 pp, IRED (1989)

This comprehensive and simple guide will clarify management problems for those involved in non-governmental development associations in the Third World. With numerous examples and annexes together with a glossary of unfamiliar technical terms.

Publishers

Addresses of the publishers quoted are listed in the following pages in alphabetical order. These are given to facilitate placing orders through local book-sellers and distributors, or to make enquiries concerning local availability. In some cases commercial publishers quoted will have local officers or agents.

It is recommended that enquiries concerning publications issued by the ILO, FAO, and WFP should be made to local offices of these organisations, the United Nations Development Programme (UNDP) or the United Nations Information Service (UNIS).

Enquiries concerning books published in the United Kingdom can be addressed to the Plunkett Foundation for Co-operative Studies, Oxford (see address under "P").

ADDRESS LIST OF PUBLISHERS

A W.H. Allen Ltd.
44 Hill Street
London WIX 8LB
UNITED KINGDDOM

Allen and Unwin Ltd.
40 Museum Street
London WClA 1LU
UNITED KINGDOM

American Management Association
AMACOM, Book Division
135 W. 50th Street
New York, NY 10020
U.S.A.

Edward Arnold Ltd.
25 Hill Street
London WlX 8LL
UNITED KINGDOM

B Barbados Institute of Management
Wildey
St. Michael
Barbados
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Bedford Square Press
International Council for Voluntary Organisations
26 Bedford Square
London WC18 3HU
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C Cambridge University Press
The Edinburgh Building
Shaftsbury Road
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London EC4P 4EE
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Commission of the European Communities
200 Rue de la Loi
1049 Brussels
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Advancement of Co-operatives (COPAC)
Via Cristoforo Colombo 426
00145 Rome
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Malborough House
Pall Mall
London SW1Y 5HX
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P.O. Box 17925
Baton Rouge
LA 70893
U.S.A.

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2801 Coho Street
Suite 300
Madison,
WI, 53713
U.S.A.

Credit Union National Association Inc.
P.O. Box 4431
Madison
WI 53701
U.S.A.

Croom Helm Ltd - see under "H"

CUNA Corporation
P.O. Box 391
Madison
WI, 53701
U.S.A.

D Dryden Press
Australiana Publications
c/o 26 Manor Avenue,
Caterham, Surrey
UNITED KINGDOM

E Edward Arnold Ltd. - see under "A")

Economic and Social Commission for Asia and The Pacific
ESCAP
United Nations Building,
Rajadamnern Ave,
Bangkok 2,
THAILAND

F Food and Agriculture Organisation of the UN (FAO)
Distribution and Sales Section
Via delle Terme di Caracalla
00100 Rome
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G Gower Publishing Ltd.
Gower House
Croft Road
Aldershot
Hants. GU11 3HR
UNITED KINGDOM

Greenwood Press, London
3 Henrietta Street.
London
UNITED KINGDOM

H William Heinemann Ltd.
10 Upper Grosvenor Street
London WlX 9PA
UNITED KINGDOM

Croom Helm Ltd
Provident House
Burrell Row
Beckenham
Kent BR3 1AT
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Holyoake Books
Holyoake House
Hannover Street
Manchester M60 OAS
UNITED KINGDOM

Hutchinson University Library
17/21 Conway Street
London W1P 6JD
UNITED KINGDOM

I The Industrial Society
Publications and Marketing Services Dept.
3 Carlton House Terrace
London SWIY 5DG
UNITED KINGDOM

Institut fur Kooperation in Entwicklungslandern der
Philipps-Universitat
Am Plan 2
D-3550 Marburg

Institute of Personnel Management
I.P.M. House, 35 Camp Rd.,
Wimbledon, London
UNITED KINGDOM

Intermediate Technology, Publications Ltd.
103-105 Southampton Row
WC13 4HH London
UNITED KINGDOM

International Bank for Reconstruction and Development
1818 H St, NW, Washington, DC 20433
U.S.A.

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P.O. Box 180
Murray Hill Sta.
New York NY 10016
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15 route des Morillons
CH-1218 Grand-Saconnex, Geneva
SWITZERLAND

International Labour Office (ILO)
Publications Department
4 route des Morillons
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International Trade Centre
Palais des Nations
CH-1211 Geneve 10,
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IRED 3
Rue de Varembe
Case 16
1211 Geneva 20
SWITZERLAND

J John Wiley and Sons Ltd. - see under "W"

K Kendall Hunt Publishing Co.
2460 Kerper Boulevard
Dubuque, Iowa
U.S.A. 52001

Knowledge Industry Publications, Inc.
701 Westchester Ave.
White Plains
New York NY 10604
U.S.A.

Kogan Page Ltd.
116a Pentonville Road
London N1 93N
UNITED KINGDOM

L Longmans Ltd.
Longman House
Burnt Hill
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M Macdonald and Evans Ltd. (also M and E Handbooks)
Estover
Plymouth
Devon PL6 7PZ
UNITED KINGDOM

McGraw-Hill International Publications Co. Ltd.
34 Dover Street
London W.1.
UNITED KINGDOM

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4 Little Essex Street
London W.C.2.
UNITED KINGDOM

N National Co-operative Bussiness Association
1401 New York Avenue NW
Suite 1100
WASHINGTON D.C. 20005
U.S.A.

National Co-operative Union of India
3 Siri Intitutional Area
Panschila Marg (behind Hauz Khas)
New Dehli-110016
INDIA

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O OEF International/SCF
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UNITED KINGDOM

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UNITED KINGDOM

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118 N. Clinton Street
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