THE DEVELOPMENT OF WORKERS' CO-OPERATIVES

By Dr. A.A. MacDonald, Director
Coady International Institute

In August 1982, the Coady International Institute sponsored a consultation on the development of workers' co-operatives. Workers' co-operatives were selected primarily because of their potential as instruments of human and institutional development. Moreover, during the past decade, there has been a significant resurgence of workers' co-operatives throughout the industrial world, particularly in Spain, Italy and France. The following is a review of the rationale, procedures and findings of the consultation.

I. CONSULTATION RATIONALE

The general development objectives of the Institute's overall training program constituted the contextual framework of the consultation. These objectives may be described in terms of human and institutional development. Human development is defined as growth of the individual and growth of the collectivity. Growth in physical well being, knowledge, values and skills is indicative of personal development while growth in group solidarity, decision-making ability and organizational effectiveness is indicative of collective development. Institutional development is defined in terms of the effective utilization of societal resources as well as the equitable distribution of resource opportunities and benefits by institutional systems such as the economy, the policy and the educational systems. Strategically, this type of integral development is most effectively achieved with people when they are enabled to participate in the formation and implementation of programs affecting their welfare and destiny. Because of their structure and purpose, workers' co-operatives constitute appropriate instruments for involving workers in determining the nature and direction of their social and economic destiny.

Basically, a workers' co-operative is a collectively-owned enterprise in which workers are both employees and owners of the firm. Its democratic control structure is based on the principle of one member, one vote. Its policy level and management level decisions are controlled by the members. Equity as well as earnings are owned and controlled by the members.

Although workers' co-operatives can be appropriate instruments of development, experience demonstrates that the procedures employed to develop them can affect significantly the results they achieve. Development procedures can be classified into four categories: promotional; organizational; management; and external control. Promotional procedures refer to methods employed to create awareness, interest, judgment and readiness to adopt among potential workers' co-op members. Organizational procedures include methods employed to assess market potential and to acquire the input factors required by an enterprise. Management procedures refer to methods used to deploy (Cont'd, page 3)
Most Reverend Kelvin Edward Felix '63-'64 was ordained in October 1981 as Archbishop of Castries, St. Lucia, West Indies. He is shown above with His Holiness John Paul II. Archbishop Felix had previously worked in Bradford, England, as a social action organizer among West Indies immigrant workers. His new address is: Archdiocese of Castries, Box 267, Castries, Saint Lucia, West Indies.

Going off to sea in 1937 at the age of 17, Rev. Charles McTogue of New Jersey, U.S.A., joined a study club on ship that year. He is now Port Chaplain at Port Neward, Elizabeth, New Jersey, and has requested study material for young sailors. He studied under Moses Coady here in the early 50's. The credit union L. Mohabeer '63 of Mauritius is involved with has been training for the past two years secretaries, bookkeepers, managers and elected leaders. Tom King 'Asia '64 of Kenya is very involved in Co-operative Movement in Kenya. In 1980 he was elected to Apex body as a Central Committee Member. He is Chairman, Kapota Farmers' Co-operative Society; Chairman, Bungoma District Co-operative Union Limited; Director of Board of the Co-operative Bank of Kenya; and Chairman of Kenya National Federation of Co-operatives, the Apex body of the Kenya Co-operative Movement. Manuel Verzosa '65 of the Philippines is Secretary-General, Co-operative Union of the Philippines, Inc. He reports that his training at Coady was a tremendous help. Mr. Bruce Thordarson, of CUC and Mr. John Enns of CSP Food Ltd. of Canada visited his organization and had a fruitful dialogue. Rev. P. Matias Lenz, S.J. '66 of Brazil is the assistant to his Provincial Superior. He is helping 207 families of landless farmers to organize. Patrick Doyle '66 of Ireland is National Organizer Muintir na Tire Lecturer on Community Development. Adola Grandoul '67 of Guyana is secretary of the Timehri Co-operative Credit Union Ltd. The credit union celebrated its 25th anniversary April 26, 1982. Rev. Domingo Macalam, S.J. '67 of the Philippines is the parish priest in Immaculate Conception Parish with a population of about 25,000. He is Pastoral Co-ordinator which includes social action and promoting co-ops. Still involved in Co-operative and Adult Education, Winifred Goulding '67 of Guyana is Secretary/Manager of the Georgetown District Co-operative Union. She was recently honoured with a plaque from the Guyana National Adult Education Association for outstanding service in the Adult Education field. Georgia Barth '71 of North West Territories, Canada, has returned to the Coady from a year's sabbatical. Mr. Amit was in Ottawa, Canada, where he obtained his Masters of International Affairs at the University of Ottawa.

Greetings were received from the following people; we wish them success in their work: Sr. Theodosia Tewanuku '65 of Uganda; Emile Espanson C.U. '80 of Seychelles; Sr. Evelyn O'Neil 7 of Zambia; Fred Gomendo '79 of Zimbabwe who is working on his Masters in Theology in the United States; Jose Gonzalez '81 of Peru; M. Rosetta '65 of India; Raff Hennawi '81 of Egypt; Aaron Kahanda '80 of Zambia; K.V. Mathew '80 of India; and Marjorie Fernandes '81 of India.

Mr. Eric Amit, director of the Overseas Program, has returned to the Coady from a year's sabbatical. Mr. Amit was in Ottawa, Canada, where he obtained his Masters of International Affairs at the University of Ottawa.

Requiescant in Pace

M.T. Banseka '68 of Cameroon informs us of the sudden death of Sister M. Bernade McClean '68 in Cameroon in June, 1982. On July 21, 1982, Mr. Thesele Mokoena '80 passed away suddenly at his home in South Africa. The Coady Family also offers sympathy and prayers to Mrs. Marie O'Keefe, Registrar at the Coady, on the sudden death of her father Abraham Jamael on October 5, 1982.
factors of production and marketing. Finally, external control procedures include methods employed to achieve predictability and control over external forces which can affect the firm’s operations.

The specific objectives of the consultation were to develop a set of promotional, organizational, management, and external control procedures for workers’ co-operatives which would ensure their effectiveness in achieving human and institutional development as outcomes of their operations.

II. CONSULTATION PROCEDURE

A total of fifteen participants from eight countries contributed to the consultation. These were recruited by identifying organizations with involvement in workers’ co-operatives throughout Asia, Africa, Latin America, North America and Europe. These organizations were invited to propose candidates for participation in the consultation. These, in turn, were invited to submit draft papers. The final selection of the fifteen participants was based on the appropriateness of the draft papers to the stated objectives of the consultation.

The organization of the eight-day consultation consisted of: (1) pre-consultation distribution of written papers; (2) one day devoted to oral summaries of papers; (3) one day to clarification of concepts; (4) four days to identifying development procedures; (5) one day to synthesis of findings; (6) one day to the concept of transnational applicability; and (7) one day to summarization and conclusions. Small group analysis and plenary sessions constituted the principle method of the consultation process.

III. FINDINGS OF THE CONSULTATION

The findings of the consultation are classified into four broad categories: alternative organizational modules for workers’ co-operatives; social and economic conditions affecting the development of workers’ co-operatives; development procedures for workers’ co-operatives; and general perspectives on workers’ co-operatives.

A. Alternative Organizational Modules

Four workers’ co-op modules were differentiated on the basis of four dimensions: control structure, ownership of equity, allocation of surplus earnings, and disposition of assets on firm liquidation. (1) Capitalist-Type Co-ops in which control is based on one member - one vote, share equity is owned solely by its members, a limited part of earnings is allocated to members’ shares while most of the remainder is allocated to members’ accounts proportional to work or service and assets are distributed among members on liquidation. (2) Common-Ownership Co-ops in which control is based on one member - one vote, share equity (usually nominal) is owned by the members, surplus earnings are allocated to indivisible collective reserves, and assets are distributed to external bodies on liquidation; and (4) Social Ownership Co-ops in which control of firm operations is based on one member - one vote, equity in the firm is provided and owned by an external institution, surplus earnings (over and above those required for on-going capitalization of the firm) are allocated to the equity holder, and assets become the property of the equity holder on liquidation.

The consultation participants agreed to adopt common ownership and co-ownership co-ops as the units of orientation in the consultation. For these two types of co-ops, the consultation agreed that the following structural characteristics were essential to success: (a) workforce skills appropriate to the enterprise; (b) membership commitment to co-op ideals; (c) viable economic performance of the enterprise; (d) differentiation between policy-making and management; and (e) ownership and democratic control of equity.

B. Social and Economic Conditions Affecting Development of Co-operatives

The following set of social and economic conditions affecting the development of co-ops can be classified into precipitating, facilitating and constraining conditions.

Precipitating conditions refer to situations which give rise to the need for organizing a co-op; they may include: (1) opportunities for the transfer of a privately or publicly owned business or part thereof to co-op status; (2) need to rescue a failing enterprise; (3) need to create new job / income opportunities; and (4) the existence of a group interested in job creation, production of a product, and/or the formation of a co-op as an alternative to the existing system of production.

Facilitating institutional conditions refer to those forces which enable the development of workers’ co-operatives; they may include the existence of (1) a private or public agency with resources to conduct feasibility studies, provide organizational support and supply capital resources on a preferential basis; (2) legislation providing enabling support for co-ops along with regulations ensuring identity between co-op members and employees, member participation in asset growth, stipulated allocation of surplus earnings to indivisible reserves, and re-investment of member earnings in the enterprise; (3) job/income creation public policies encouraging self-reliant group effort; (4) coordination among public and private agencies supporting co-operatives particularly in regard to the provision of financial and technical assistance; (5) skilled or trained labor and management resources along with standardized training materials related to workers’ co-ops; (6) understanding of workers’ co-op within government, educational and trade union institutions; and (7) complementary physical, economic and social infrastructure enabling the operation of business enterprise.

Constraining conditions refer to those circumstances which inhibit the development of workers’ co-ops. The following circumstances hold true primarily for traditional societies: (1) subsistence values, strong kinship ties and affective relationships which militate against the maximization of effort, discipline and impartiality required for effective business enterprise; (2) lack of technical skills, management expertise, motivation for collective effort, readiness to take risk and ability to resolve inter-personal conflict within disadvantaged groups; (3) a tendency for Third World governments to centrally plan the development of co-operatives and to impose inappropriate Western co-op modules on traditional socio-cultural situations; (4) excessive regulation of co-operatives through a proliferation of public agencies and emasculation of the powers of apex co-operative organizations by para statals; (5) opposition to co-operatives in Third World countries from the emerging middle class, private enterprise farmers and traditional community elements; (6) usurpation of the policy-making and management functions of co-operatives by elites and vested interest groups; (7) the scarcity of venture capital on concessionary terms and demands by conventional lenders for maximum guarantees or control over co-operatives unable to provide collateral for venture capital.

C. Development Procedures For Workers’ Co-operatives

Four sets of development procedures are detailed below: promotional, organizational, management and external control procedures.

1. Promotional Procedures for Workers’ Co-operatives

The following procedures include those oriented to the general public as well as those oriented to specific interest groups. The former are presented first: (a) publicize (Cont’d, page 4)
the existence of the co-op development agency or support system and develop a responsible public image of it with public and private institutions; (b) promote a positive public image of workers' co-ops using success cases as demonstrations: create general impression of public acceptance; (c) conduct research into job creation possibilities/felt-needs and co-op development opportunities; (d) offer courses, seminars and forums to stimulate awareness of workers' co-ops among institutional leaders; (e) condition youth through the educational system to accept the co-operative system as a legitimate form of business enterprise; (f) maintain drop-in centres to respond to inquiries from interested persons; (g) focus promotional procedures on informal community leadership structure; (h) orient most of promotional efforts towards a specific and identifiable target group with appropriate needs and potential; (i) create awareness among unemployed workers through employment offices, and other public offices; (j) expose interested persons to the operations of existing co-operatives; (k) capitalize on crises or other situations which present the opportunity to create or save jobs through co-operative enterprise; (l) construct a registry of available skills/talents for matching with situational opportunities for co-operative development; (m) organize preliminary courses and seminars for potential co-operators to generate confidence in their abilities to own and operate a co-operative enterprise. Create networks among these persons; (n) for groups which manifest strong interest, employ analytical procedures instead of general campaign procedures. Permit consideration of alternative co-operative models, and encourage group decision-making; (o) encouragement and moral support is a necessary complement to provision of information.

2. Organizational Procedures

The following procedures refer to the pre-co-op stage of development: (a) recruit potential members through matching skills/interests with opportunities; (b) employ (for selection) criteria meeting team requirements, occupational skills or trainable potential, commitment to co-op idea, freedom from encumbrances and financial resources; (c) the selection process may be by testing related to required skills; (d) organize preliminary group meetings to assess project feasibility in terms of markets, product possibilities, available resources and skills; (e) encourage the group to avoid enterprises which will involve the displacement of existing workers or competition with lowly-paid moonlighting workers; (f) use brainstorming techniques to enable group to think freely; (g) organize the pre-co-op group for development of a business plan which will include the following provisions:

1. market identification;
2. identification of sources of fixed and operating capital;
3. equipment and materials requirements;
4. budget of costs and revenue;
5. adoption of financial control procedures;
6. sales promotion plan;
7. delivery system;
8. work conditions;
9. allocation of policy-making and management tasks;

(h) organize the pre-co-op to consider and decide on:

1. form of ownership;
2. social and economic objectives;
3. control structure;
4. membership eligibility;
5. basis of allocating earnings;
6. investment policy;
7. disposition of assets on liquidation;
8. a set of by-laws covering these and other requirements of the co-operative which are not covered by public legislation.

(i) organizational structure should include the following levels of decision-making authority:

1. general membership;
2. board of directors;
3. management;
4. departmental functionaries;
5. ad hoc committees to complement policy-making and management decision-making;

(j) management of the work place may be on a rotation basis, centralized or functionally differentiated depending on the size of the co-operative; (k) external support agencies should provide advice and assistance to the pre-co-op in respect to:

1. legal requirements for incorporation;
2. assessing business plan requirements as noted above;
3. developing by-laws to cover the broad policy directions of the future co-operative;

(l) external support agencies can also provide:

1. temporary catalytic/transitional management on a salaried basis;
2. pre-co-op indigenous management training;
3. pre-co-op occupational skills training which should be combined with productive work where possible;
4. pre-co-op social orientation and education in the structure and function of co-operatives;

5. matching grants or initial capital funding on loan or grant basis;

(m) external agencies should assist the pre-co-op to establish contacts with institutional systems such as banks and government institutions, keep planning/organization costs to the group at a minimum and ensure social security or other support service to unemployed members during the planning phase.

3. Management Procedures

The consultation agreed that, with the possible exception of the management requirements listed below, management of workers' co-ops should conform to conventional private enterprise firms; consequently, it was not considered necessary to provide detailed procedures for this purpose. The following are specific to management of co-ops: (a) appropriate differentiation is required between policy level and management level decision-making because of the employee-ownership aspect of workers' co-ops. **Policy decisions** by a duly-appointed board include those for major productions and purchases, investment in capital equipment, appointment of management, distribution and investment of earnings, work sharing and redundancy procedures. **Management decisions** by a centralized or by a functionally-diffuse system include those for hours of work, machine use rate, design modifications, work rate, work assignment and employee relationships. (b) For all but small co-ops (-10 members), the functions of the general membership meeting should primarily be those of ratification, safeguard against crises, education, creation of solidarity. (c) Management of co-op operations may be centralized or functionally-diffused through the enterprise on a subsidiary basis. The latter is considered preferable; however, it requires a well-integrated system of communication and allocation of responsibilities, (d) for small co-ops collective non-differentiated decision-making is possible for the total operation; (e) management training should be in-service and field-oriented once co-ops are in operation; (f) in addition to the conventional decision-making mechanisms, workers' co-ops should have built-in appeal procedures as well as special communications channels; (g) at the management level of the firm, external agencies can fulfill a trouble-shooting role in the resolution of interpersonal conflicts, monitoring role for production, marketing and financial control, in-service training directly related to the operational needs of the firm.

4. External Control Procedures

Predictability and control of environmental forces and conditions can be
achieved by individual co-operative firms through: (a) membership in or linkages with business associations; (b) horizontal integration with federated or apex systems of co-operatives which can provide lobbying, education, credit and other services; (c) inter-co-operative trading arrangements which can ensure constancy of supplies and markets; and (d) establishing linkages with universities, training institutions, trade unions or other institutions which can provide public legitimacy for the co-operative way of doing business.

D. General Perspectives on Workers' Co-operatives

Throughout the consultation, observations were made on three additional aspects of workers' co-operatives. These included structural and functional weaknesses of co-operatives, proposed structural modifications, and strategies for the development of co-operatives.

The noted structural and functional weaknesses do not apply universally to all types of workers' co-ops. For capitalist-type co-ops, the following limitations were noted: (1) increasingly high value/cost of individually-owned shares inhibiting entry of new membership; (2) a tendency to opportunistic liquidation of assets; and (3) increasing concentration of capital and technology in the hands of fewer and fewer owners. For common-ownership co-ops, a danger of under investment by members was noted. For most types of co-ops, experience indicates tendencies towards: (1) over-centralized decision-making; (2) business practices unrelated to the basic needs of members; (3) over emphasis on firm autonomy; and (4) centrifugal break away of individual firms from federated and apex co-operative systems.

Structural modifications proposed for workers' co-operatives referred to the following aspects of co-operatives: (1) fundamental principles to complement the Rochdale principles with basic values which would treat members as origins of action, emphasize mutual self-help and orient business practice to the satisfaction of basic needs; (2) decision-making structure designed as a functionally differentiated but integrated system permitting maximum participation of members in decision-making; (3) horizontally-integrated co-operative systems consisting of interdependent firms possessing shared purpose and providing to their units basic services such as environment scanning, financial security and linkages with external institutions; (4) system of objectives which prioritize desired outcomes as follows: economic returns to members, collective ownership and power, and community/ institutional reform; (5) financing and ownership system in which initial capital requirements would be provided and owned (Cont'd, page 6)
by an external societal institution with management responsibilities vested in the worker members.

It should be noted that consensus did not exist on the last noted modification.

General strategies proposed for the development of co-operatives included the following: (1) increase the availability of alternative co-op modules to accommodate diverse social situations; (2) identify co-op development efforts with broad-based social movements sympathetic to the aim of workers' co-operatives; (3) focus co-op development efforts on neutralizing conservative and negative forces militating against co-operative development; and (4) improve the ability of co-ops to deal with corruption, nepotism and usurpation of co-op functions.

IV. CONCLUSION

This concludes the review of the rationale, procedures and findings of the consultation on workers' co-operatives. A more detailed report on the consultation will be available from the Coady Institute early in 1983.

Scoggins tours

Workers' Co-ops

Anthony Scoggins of the Coady International Institute recently participated in a three-week study tour of workers' co-operatives in Western Europe. The tour was organized by the Co-operative Housing Foundation of Canada and involved visits to Britain, France and Spain.

There, the 35-member team met with co-operative development agencies, co-op organizations, and government officers involved in the development of worker-owned and controlled enterprises. Over 30 such enterprises were visited by the group, ranging from small artisan's workshops in England to large manufacturing and industrial complexes on the continent.

The touring delegation included representatives of Canadian co-operative and labour organizations, plus a number of government officers and two federal MPs. The major objective of the tour was to identify capital and managerial structures compatible with co-op principles and transferable to Canada.

The participation of the Coady Institute in the tour followed shortly after the holding in Antigonish of an international consultation on workers' co-operatives. The two events reflect the Institute's general commitment to alternative economic initiatives and their revenues to Nova Scotia and the Developing World.

1982 EVALUATION RESEARCH METHODS

Eleven evaluators of social and economic development programs successfully completed the 1982 Evaluation Research Methods course at the Coady International Institute. The four-week intensive study program, offered for the first time this year as a Coady International Institute short-course, focused on research requirements for pre-program assessment, monitoring the program and measuring program impact.

Participants for the Evaluation Research Methods course represented development personnel from nine different countries, including India, West Indies, Egypt, Ethiopia, Taiwan, Macao, Philippines, Indonesia, and Canada.

The course was co-ordinated and conducted by Dr. M. Fiaz, St. F.X. University Sociology Department and Mrs. Nellie Fiaz.

Mount Coady is on the Map

On November 17, 1981, the Nova Scotia Governor in Council officially designated an unnamed mountain on the south side of the Northeast Margaree River and East of Margaree Forks in the County of Inverness, Cape Breton, as Mount Coady. The mountain, rising some 900 feet above ground, towers above Moses Coady's beloved countryside. The official document refers to Dr. M.M. Coady as a world-renown figure to be historically remembered for his investigation of adult education programs and co-operative and credit union movements.

CORRECTION

Please note: The International Community Education Association INTERNATIONAL CONFERENCE in Dublin, Ireland is being held in August, 1983, NOT 1982 as previously reported in our Spring Newsletter.

Rev. Chacko Vallaveettil of the 1981 Diploma Program is from South INDIA not South Africa, as stated in our Spring Newsletter.
A three-week course on "Implementing Social Policy" was concluded at the Coady on October 1. This was the third course held in the series. Participation this year was open only to the senior administrators in the public sector. The course provided participants with a framework for the formulation of social policy and with skills for implementing and evaluating programs. During the course participants reviewed policies and programs in which they were currently engaged.

The course drew participation from six countries — Malaysia, Kenya, Zambia, Nigeria, The Gambia and Belize. There were nine participants. Among them were former Coady International Institute graduates: Abdullah H. Sidek '71, acting senior development officer, Farmers’ Organization Authority (LPP), Malaysia; Godfrey Mahinda '72, assistant director Culture, Ministry of Culture and Social Services, Nairobi, Kenya; Akintayo B. Rotibi ’68, director of Co-operative Training, Ondo State, Nigeria; and Norman Augustine ’71, registrar of Co-operatives, Belize.

Resource persons for the course included Dr. M. Fiaz, Department of Sociology, St. F.X. University; Dr. Charles Enriquez of the Coady Institute; and guest lecturers from the public sector in Nova Scotia. They presented case studies on Nova Scotia Policy in Forestry, Housing and Industry.

The Social Policy course was directed by Dr. A.A. MacDonald, director of the Coady International Institute and assisted by Eric Amit, assistant director of the Overseas Program.
NOTICE
To African Graduates
1. Thank you for responding to our inquiry on an African Seminar in 1983.
2. Over 125 responses were received. The recommendation was "HOLD REGIONAL SEMINARS."
3. First Regional Seminar will be held in April/May, 1983, in Kenya for East Africa. We are examining the possibility of one for South and Central Africa later in 1983.

COADY OVERSEAS — 1983
1983 sees the Institute staff working overseas in Asia, Africa, The Caribbean and Latin America. They will conduct seminars and schools, provide consultancies, do evaluations of organizations and develop new programs.

In Asia, Dr. A.A. MacDonald and Mr. Eric Amit will work in India and Bangladesh from January to April. They will conduct seminars in Varanasi, Pondicherry, Bhopal, Hyderabad, Bangalore, Thanjavur, and New Delhi in India and Dacca in Bangladesh. Each seminar will run an average of one week and cover different aspects of development work as requested by the host organization. All these seminars except the Delhi one will serve participants from local or regional organizations. The Delhi seminar organized in association with IGSSS will serve program directors of national organizations. It will be on program evaluation and be led by Dr. A.A. MacDonald.

An innovation will be a three-week credit union school conducted in Bangkok at the training centre of the Thai Credit Union League. This is being developed in association with the Asian Confederation of Credit Unions and will serve the credit union leaders of the South Asian region. This program of "regionalizing" the credit union school followed program evaluation with participants of the credit union schools held regularly at Antigonish till 1981.

Two major consultancies have been programmed — one in February at Wardha in association with the Sevagram Ashram Pratishthan. Its theme will be "Social Reform Within A Gandhian/Coady Philosophical Framework". This consultancy will provide an opportunity for program directors and policy makers of organizations to become better acquainted with the philosophy, strategies and programs developed within a Gandhiji or Coady framework. The Coady participants will include Institute staff and directors of Coady-related organizations in India and the South Asian region. The second consultancy will be held in Bangalore. Dr. MacDonald will work with 40 directors of Indian seminars revising the seminar curriculum on Social Development.

During this period Dr. MacDonald and Mr. Amit will visit several organizations for evaluation and program development. Dr. MacDonald will visit Barisal, Bangladesh and Calcutta for evaluation and follow-up work. Mr. Amit will visit development organizations in India and Sri Lanka for program development. In Sri Lanka a consultation will be held with the Ministry of Youth which has indicated interest in cooperatives for youth.

In 1983, the Institute will concentrate its attention in East and West Africa. A regional seminar for graduates of the Eastern region will be held in Kenya in April on the theme "Organizing Low-Income Groups For The Satisfaction Of Basic Needs". Other programs will be in Uganda, Ghana, Sierra Leone, Rome and Southern Africa. The Uganda program is a continuation of an annual credit union training input provided to the Uganda League, while the Sierra Leone one is a training input provided to a six-month program on Social Development offered by the Pastoral and Social Development Centre for the West African region. In Ghana, Dr. Charles Enriquez will provide a month's consultancy to the Brong-Ahafo Catholic Co-operative Society for Development on co-operative development. The Rome program has been developed over the last three years with CESTA, a department of the Pontifical University of St. Thomas Aquinas. The graduates of the CESTA program are mainly drawn from Africa. Besides exposing these graduates to the social philosophy and techniques of the Antigonish Movement, it attempts to link the

CESTA graduates with the Antigonish network in Africa. Coady staff visits to Zimbabwe, Zambia and Southern Africa for program development are under preparation.

Under consideration for the Caribbean region are consultancies and seminars in Belize, Dominica and Barbados. These will be for co-operative and credit union development and for social development. The credit union program is being developed with the Credit Union Confederation within the framework of a WOCCU/U.S./CANADA five-year Caribbean credit union development project.

The Latin American program commencing in November of 1982 will take Coady staff to Guatemala, Honduras, Nicaragua, Brazil, Peru, Ecuador, Columbia and Venezuela where they will present nine seminars. The local organizations utilizing the seminars are university extension departments, local development organizations and institutes for co-operative education. Some programs like the Ecuador program are to evaluate work done with extension workers over the last four years. Others like the Nicaragua program are ground-breaking ventures. The focus of this program is to train community workers to work in the slums and small communities around Managua. The Institute resource people for this program will be Rev. A. Mackinnon and Dr. J. Dobson of the St. F.X. Adult Education Department. In Latin America there is very heavy reliance on a group of Coady graduates and other contacts in the training field who generously make their services available for this extension work.

Further information on the program could be obtained from Mr. Amit, Assistant Director, Overseas Program, Antigonish, Nova Scotia, Canada.

Visiting the Coady recently were representatives of the Christian Assoc. of Upper Egypt for Schools and School Promotion. (From L to R) Safwat Sebeh; Marie O’Keefe; Coady registrar; Andre Azzam; Dr. A.A. MacDonald, director of CII; Magda Gabriel; and Amin Fahim.