

# Atenas Artisan's Cooperative

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## **Abstract**

The objective of this project was to create a viable income for stay-at-home mothers and wives in Atenas, Costa Rica, by organizing a cooperative which could market their handicraft products in formal markets. Before the start of this project, these women had been selling their products in informal markets to earn supplemental income for their families. The husband is typically the principle household earner, but many men are not earning enough money in their jobs to adequately provide for their families. Many women would like to earn a viable income to help provide for their families but either lack the necessary skills to work outside the home or are unable to do so due to their household and childcare responsibilities. In response, women in Atenas have been addressing this issue by sewing, painting, and making handicrafts that are sold to friends and neighbors to earn money. Supplemental income earned from these handicrafts is often insubstantial however, averaging at around 5% of the family monthly income. This project assisted 20 women in organizing into a cooperative which is acting as a mechanism to market their products on the local and international markets as well as seek funding and obtain small business loans. The cooperative structure also acts as a social network for community involvement and greater voice in local politics. The cooperative project has enabled these women to transform their lives through bringing about economic, social, and political change.

To date these women have succeeded in forming the cooperative structure which enables them to make their products from home while attending weekly meetings that consist of skills training, information, and networking. Under the cooperative name, these women have been able to add value to their products by marketing them as a social investment in the women of the community and their families. This marketing strategy has allowed these women to reach niche international handicraft and artisan markets. The cooperative is in the process of partnering with several key US based organizations to sell their products abroad, as well as tapping into existing markets in Costa Rica.

## **Executive Summary**

The project of the formation of the CoopeFuArt R.L. cooperative of women artisans of Atenas began in March, 2006. The idea was to aid women working and selling handicrafts out of their homes to organize in order to market their products to reach local and international formal markets and thus earn a substantially higher income for their labor.

The target community of the CoopeFuArt R.L. project was stay-at-home mothers and wives in the town of Atenas, who were making handicrafts as a source of supplemental income for the family. The majority of these women had only received primary level education and all besides two described their job as “ama de casa” or home maker. Almost all had at least one child, and 60% had a family household income of 100,000 Colones or \$200 a month, falling into the second lowest income category<sup>1</sup>.

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<sup>1</sup> Grupo Precooperativo Encuesta. INFOCOOP. Atenas, 2006.

The problem facing this target community was lack of opportunities for these women to earn a viable income. Due to their low level of education and their commitment to their families, these women were largely excluded from jobs in the formal sector. They thus resorted to making handicrafts which were sold to family and friends as a way to try to earn supplemental income for the family. Often in these cases their spouses were earning very little in their jobs and additional income was needed to support the family. Due to lack of training in small business development, finance, and marketing, as well as basic literacy and numeracy, these women were not able to break into the formal markets to sell their products. The aim of the cooperative was to form a mechanism to act as a social network and vehicle for training and marketing of their products.

The community's current conditions are as stated above that all but one of the women described her occupation as a housewife, and only one had ever reached a level of education above primary school. The average income for selling one of their products was 1,000 colones or 2 US dollars. The desired conditions for this population are to achieve basic business development skills through classes in product design and development, marketing, and finance. They would like to make 50% more income off each product sold and increase quantity of sales by 100%, which would in turn give each woman a viable income to aid her family and provide her with her own money to work with. Studies show that when women earn additional income, it almost always translates into children and family members being better off due to a women's direct investment in household activities (insert readings).. .

The project goal is thus to create a viable source of income for stay-at-home mothers and housewives by selling their handicrafts on the local and international markets through the organization of a cooperative which could link women to resources. Benefits of a cooperative business structure are that it allows these women to access extensive resources in Costa Rica such as free training and business development, small business loans, and gain entrance to niche markets.

Clear and measurable project objectives identified to reach this goal are:

- Organization of women's artisan groups in Atenas into a cooperative of at least 15 women by the second month
- Cooperative to organize schedule of weekly meetings (in 1st month)
- Hold 6 training sessions in first four months: skills development, product development, marketing, technology training
- Contract with at least 3 local stores to sell products by the end of the third month
- Creation of website to sell products online by third month
- Contract with 5 stores in the US to import products by 4th month
- Women in the cooperative increasing monthly income from the sale of handicrafts by 50% by the 4th month after creation of the cooperative

Project objectives fully or partially achieved to date are the cooperative group formation, executive committee of the cooperative formed, contacts set up of resources for the pre-cooperative group, initial training sessions on cooperative information and formation

completed, basic business skills training sessions and market assessment completed. Furthermore linkages with resources have been made for transfer of information, technology, and resources to the cooperative. At promotional events for the cooperative, the women earned double their typical income on products. At the moment marketing campaigns are underway targeting the Costa Rican market and the North American market. Partnership is underway with two key US businesses to import and sell cooperative products.

Tasks remaining for the cooperative are to complete their legal process of formation, finish preliminary market research and development, to start up formal production processes, and to carry out additional training sessions along with future promotional events and cooperative sponsored community activities to reinvest in the community.

## 1. Community Needs Assessment

### 1.1. Community Profile.



The community of Atenas lies in the mountains on the western edge of Costa Rica's central valley at an elevation ranging from 696-1200 meters above sea level<sup>2</sup>. It is a rural agricultural town covering 127.3 Km<sup>3</sup> and known for its livestock breeding farms and orchards. It has eight barrios or districts. In the 2003 census it was composed of approximately 5,000 inhabitants (18,000 including outskirts), current estimate is around 24,000 inhabitants<sup>4</sup>. Atenas is a very fertile area with a plentiful water supply coming from nearby rivers. There are approximately 6,430 homes in the area of which 4,964 are on the town water supply<sup>5</sup>. Access to water and natural resources is a

tremendous asset to this community. Household food consumption is to a large extent supplemented by the growth of fruit trees, vegetables, and herbs on homesteads. In the 2003 census, only 300 out of 2,688 children in the community were suffering from malnutrition<sup>6</sup>. The primary income of inhabitants comes from farming and livestock. Predominate agricultural

<sup>2</sup> Atenas Análisis de la Situación Integral de Salud 2004-2006 (ASIS Informe). Ministerio de Salud, Area de Salud de Atenas.

<sup>3</sup> Ibid.

<sup>4</sup> Ibid.

<sup>5</sup> Ibid.

<sup>6</sup> Ibid.



products produced are coffee, mangos, oranges, and sugar cane. The small business sector of the economy is predominately composed of pulperias and sodas (small neighborhood variety stores) as well as bars and liquor stores. This is reflected in the breakdown of commercial patents given to businesses by the municipality of Atenas. Of the 408 commercial patents for businesses, 97 of these went to liquor stores and bars and businesses selling liquor, while 64 patents went to pulperias and 28 to sodas<sup>7</sup> (corner convenience stores). Six of

the largest employers in town are the Avícola Ricura Farm, the Central American School of Livestock, the CoopeTransAtenas Bus Company, CoopeAtenas Super Market, Public Employees of the Municipality, and the Health Care Center<sup>8</sup>. Looking at these employers from a gender perspective, it is clear to see that there is a high proportion of jobs for male employees compared to females as the first three businesses on the list employ predominately male employees and the last three employ closer to equally male and female employees. It is clear to see that from an employment perspective, there are fewer jobs available for women among the top businesses in the area. Another aspect of the Atenas socio-economic community that is important to note is that it has in some sense become a “ciudad dormitorio” or sleeper community due to a wave of working professionals and foreigners moving to the area attracted by the climate and reasonable land prices. These working professionals make the 35 km commute each day from Atenas to the capital of San Jose for work. This is evidenced in the growth of bus routes between Atenas and San Jose and an increase in the volume of commuters<sup>9</sup>. As a result, there is a growing disparity in income within the community ranging from the low incomes of the rural poor to the significantly higher income of the working professionals commuting to San Jose.

Looking at the country as a whole, it is interesting to note that Costa Rica has a very high literacy rate of 96% (2006 est.) and life expectancy of 77 years (2003 est.)<sup>10</sup>. The reasons for such high figures are that Costa Rica is unique in all of Latin America for its political context, it has been a peaceful democracy for over 200 years. The government of Costa Rica under the Presidency of Jose Figueres, abolished its military in 1949 when it formed its new constitution and poured all of its funding into providing free universal education and health care<sup>11</sup>. This has proven to be an extremely successful strategy as the country is experiencing a healthy economic boom attracting foreign investment by the high education of its labor force as well as the growing tourism market attracted by the rich natural resources of the area which the government is doing a better job of protecting compared to many other nations. The CIA World Factbook reads:

<sup>7</sup> Atenas Análisis de la Situación Integral de Salud 2004-2006 (ASIS Informe). Ministerio de Salud, Area de Salud de Atenas.

<sup>8</sup> Ibid.

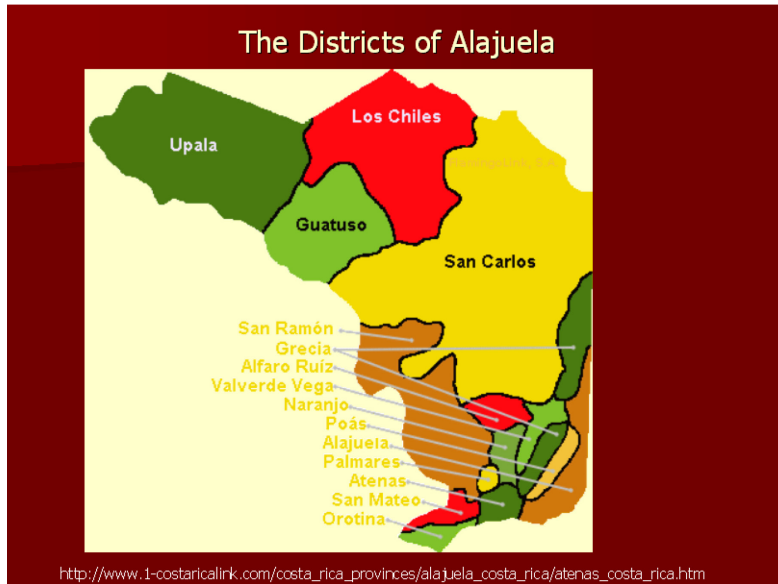
<sup>9</sup> Ibid.

<sup>10</sup> Costa Rica. CIA World Factbook. <https://www.cia.gov/cia/publications/factbook/geos/cs.html#Intro>

<sup>11</sup> Democratic Governance Human Development Report.

[http://hdr.undp.org/docs/training/oxford/presentations/Assignment\\_Governance1.pdf](http://hdr.undp.org/docs/training/oxford/presentations/Assignment_Governance1.pdf)

Costa Rica is a Central American success story: since the late 19<sup>th</sup> century, only two brief periods of violence have marred its democratic development. Although it still maintains a large agricultural sector, Costa Rica has expanded its economy to include strong technology and tourism industries. The standard of living is relatively high. Land ownership is widespread.



However the economic situation in the community of Atenas is not as promising as the national average due to the remoteness of the region to the national parks and many beaches that are attracting a high proportion of the tourism market. Furthermore the literacy rate for the target population with which I worked in Atenas was significantly lower than the national average which will be demonstrated later on. Roman Catholicism is the main religion in Costa Rica, accounting for 76.3% of the population<sup>12</sup>.

Society in Atenas, and most of Costa Rica is highly patriarchal. There is a trend for males to be the breadwinners and females to be “amas de casa” or housewives. This is especially true for the older generations of mothers and grandmothers. Things tend to be changing and the current generation is finding several more opportunities for young women within the workplace. The national trend is for higher education and health care, along with later marriages, lower birthrates, and higher divorce rates. However in the community of Atenas there are still problems related to the patriarchal structure of society such as a predominance of domestic violence among a great majority of the homes, although those who report such acts and seek help are very few<sup>13</sup>.

The following chart depicts the reported acts of violence in Atenas in 2003 according to the type of violence: psychological, physical, sexual, physical and psychological, physical and sexual, and negligence.

#### CUADRO N° 46

<sup>12</sup> Costa Rica. CIA World Factbook. <https://www.cia.gov/cia/publications/factbook/geos/cs.html#Intro>

<sup>13</sup> Atenas Análisis de la Situación Integral de Salud 2004-2006 (ASIS Informe). Ministerio de Salud, Area de Salud de Atenas. p. 92



## CASOS DE VIOLENCIA DOMESTICA ATENAS 2003.

Tipo de Violencia	15-20 Años	21-25 Años	26-35 Años	36-45 Años	46-55 Años	56-60 Años	60 y + Años	TOTAL
Psicológica	01	03	03	05	01		01	14
Física				03	02			05
Sexual				01				01
Física y Psicológica	01	01	04	01	01			08
Física y Sexual			01	01				02
Negligencia	01							01
<b>TOTAL</b>	<b>03</b>	<b>04</b>	<b>08</b>	<b>11</b>	<b>04</b>		<b>01</b>	<b>31</b>

**Fuente:** Oficina Municipal de la Mujer y Servicio de Trabajo Social del Área de Salud de Atenas. Año 2003.

Within the last year in Atenas, there were 31 reported cases of domestic violence. The majority of reported cases of violence being described as psychological, and physical and psychological, in nature. The number of unreported cases is estimated to be significantly higher than these numbers. There have also been cases reported of maltreatment and aggression against children.

You can see the overall picture of Atenas is one of a rural, agricultural community with some disparity in income and socio-economic political problems for women arising from its highly patriarchal society.

### 1.2. Community Needs Assessment.

A Community Needs Assessment (CNA) was carried out in the community of Atenas during the months of September – November 2005. A CNA survey was given out at random to over 50 community members representing all neighborhoods of the town of Atenas and its outlying population. The results of the survey demonstrate that the community is expressing a need for education, in specific job related skills, particularly in English and artistry/handicraft making. The reason being due to the very large tourism sector of the economy (number one GDP earner), many of the most profitable jobs can be found if you know English or are a competent crafts man and can sell your goods to tourists earning dollars which are much stronger than the local currency - colones, in the Costa Rican economy. Many community members, especially those with little formal education are looking to acquire these skills to participate more fully either in the informal or formal job sectors. Demand for these skills in the community was mostly attributed to two target populations: 1) adolescents and young men and women (12-25 years) and 2) middle age women (25-60 years). The reason for demand within these two target populations shall be further explained in the continuing section. The reason however for the lack of demand in populations of middle age men (25 -60 years) and old age men and women (60 years and up) is most likely due to the fact that middle age men have been supporting families probably for some years and thus have missed out on the booming tourism job market, already holding down jobs

and not ready to take risks or acquire the new skills necessary to participate in this market (such as English language, tourism and hospitality, handicrafts). Men are mostly employed in more traditional job sectors such as farming, construction, furniture making and retail. Another reason for the lack of demand from middle-age men for handicraft making skills is that they are culturally attributed to be women's skills or women's work, such as sewing. The main reason for lack of



Photo: Los Angeles de Atenas

demand for these skills among the elder population of men and women is due to the fact that they are generally cared for by their families at this age and are not expected to leave the home and participate in the formal job market.

Investigation into the community's demand for English and craft making skills among various populations came to the conclusion that: demand for these skills among the younger population (12-25) was mostly attributed to lack of education

(dropping out from high school) and desire to participate in the ever growing tourist sector of the economy. However this need within the community was met in several ways; either from peer learning or on the job education, enrolling in a skills specific education program (ex. language school) in the larger nearby cities and towns, or through English and art programs run at the Atenas community center, *Su Espacio*. Thus while there was a great demand within this group for such skills, their needs were being met through a variety of sources.

Narrowing in on the two target populations with a demand for English and handicraft skills, further observation in the community during the five month period between August and December 2005, revealed that particularly in the case of housewives, handicraft making was seen as a vital and necessary skill, as these women were participating in the informal market selling their goods to gain income for the family. However, income generated from these projects was insubstantial (generally 5% of family monthly income) due to the women's educational constraints concerning basic business and financial skills including math, reading, and writing, as well as time and opportunity constraints due to their necessity to be in the home; running the household and caring for the family.

These women were relying on their handicrafts to bring in additional revenue for the family. However the majority of these women had never been formally trained in craft making and knew nothing about marketing, small business skills (such as calculating costs) and basic financial management (it was difficult for them to even estimate how much they made a month from these handicrafts). One thing was clear though, these women had a desire to earn a greater income for their family but were limited by their education and job related skills as well as access to the formal market due to necessity to care for the family. These women, while seeking handicraft and art instruction from family, friends, and the local community center were more importantly in need of business skills that would link their handicrafts to the formal market where they could service a

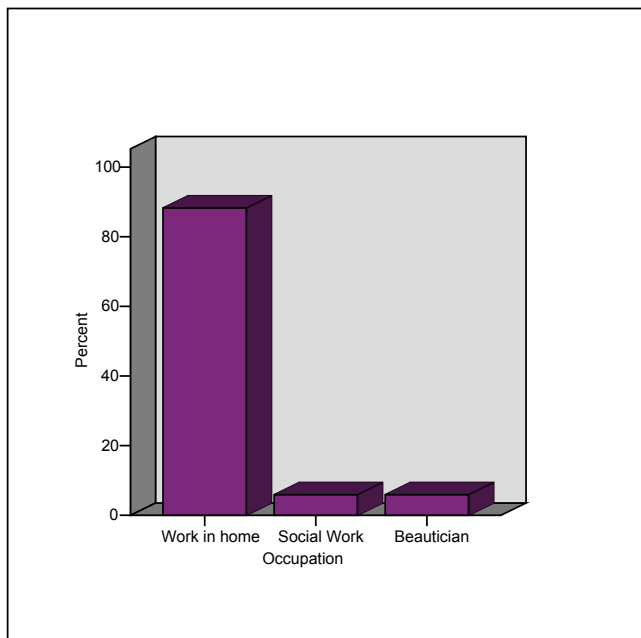
greater demand at higher prices than what existed between friends and neighbors within the community and thus create a viable income for these housewives.

Desired conditions for this target community of women were to make a viable income selling their handicraft products by access to local formal markets and business skills training. These women, by making a steady and substantial income from their products would be less dependent on their husbands as the principle income earners. This independence would give them greater bargaining power within the home and generate a safety net for the woman and her children if the man were to leave, get sick, or die.

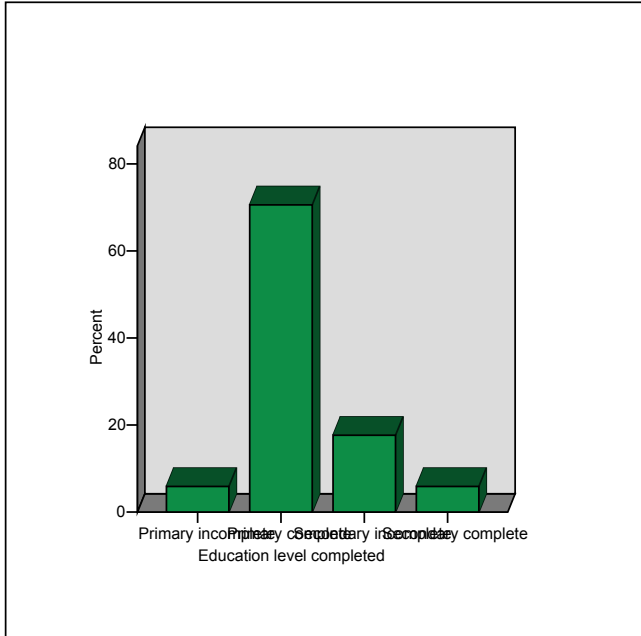


### 1.2.1. Graphical Content.

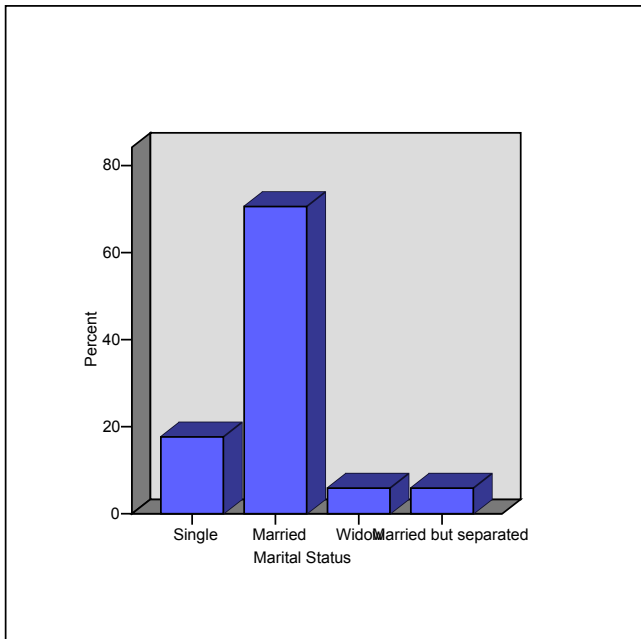
Graph 1: Occupation of Survey Group of Women in Atenas



Graph 2: Education Level of Survey Group of Women in Atenas



Graph 3: Marital Status of Survey Group of Women in Atenas



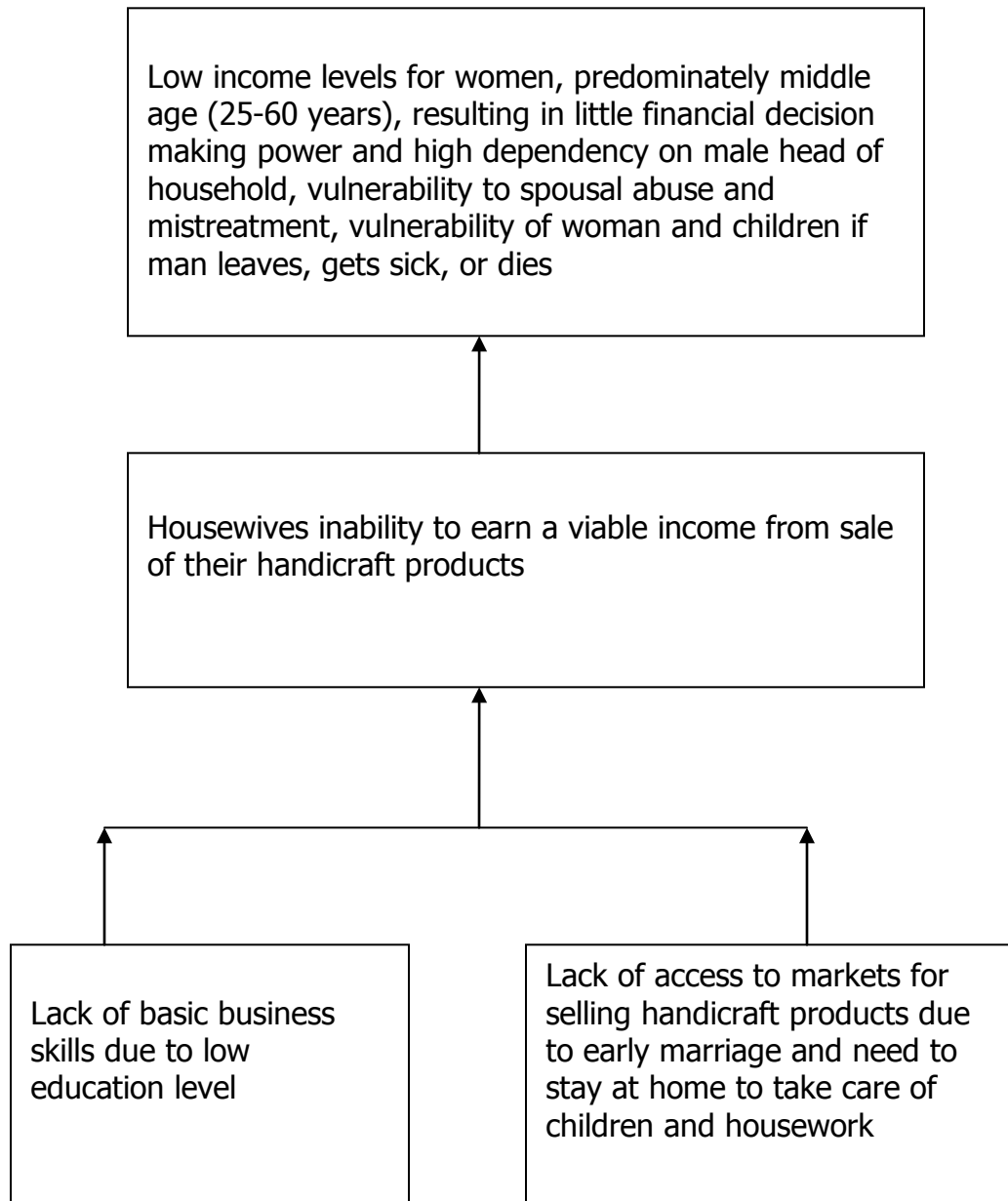
## 2. The Problem

## 2.1. Problem statement:

The problem as identified by the Community Needs Assessment discussed in the prior section is that stay-at-home mothers and housewives in Atenas have little opportunity to earn a viable income to support their families due to their educational level, the value of their work/handicrafts sold among friends and neighbors, and their inability to travel/spend a lot of time outside the home. Consequences are that they are predominately dependant on their husbands to earn an income for the family and thus surrender financial decision making as well as political power to the man. Many women and their children suffer if the husband is prone to alcoholism, violence, and infidelity. If the husband leaves, women are left to seek work outside the home to support their families and the children suffer often being left without adequate adult supervision in the household.

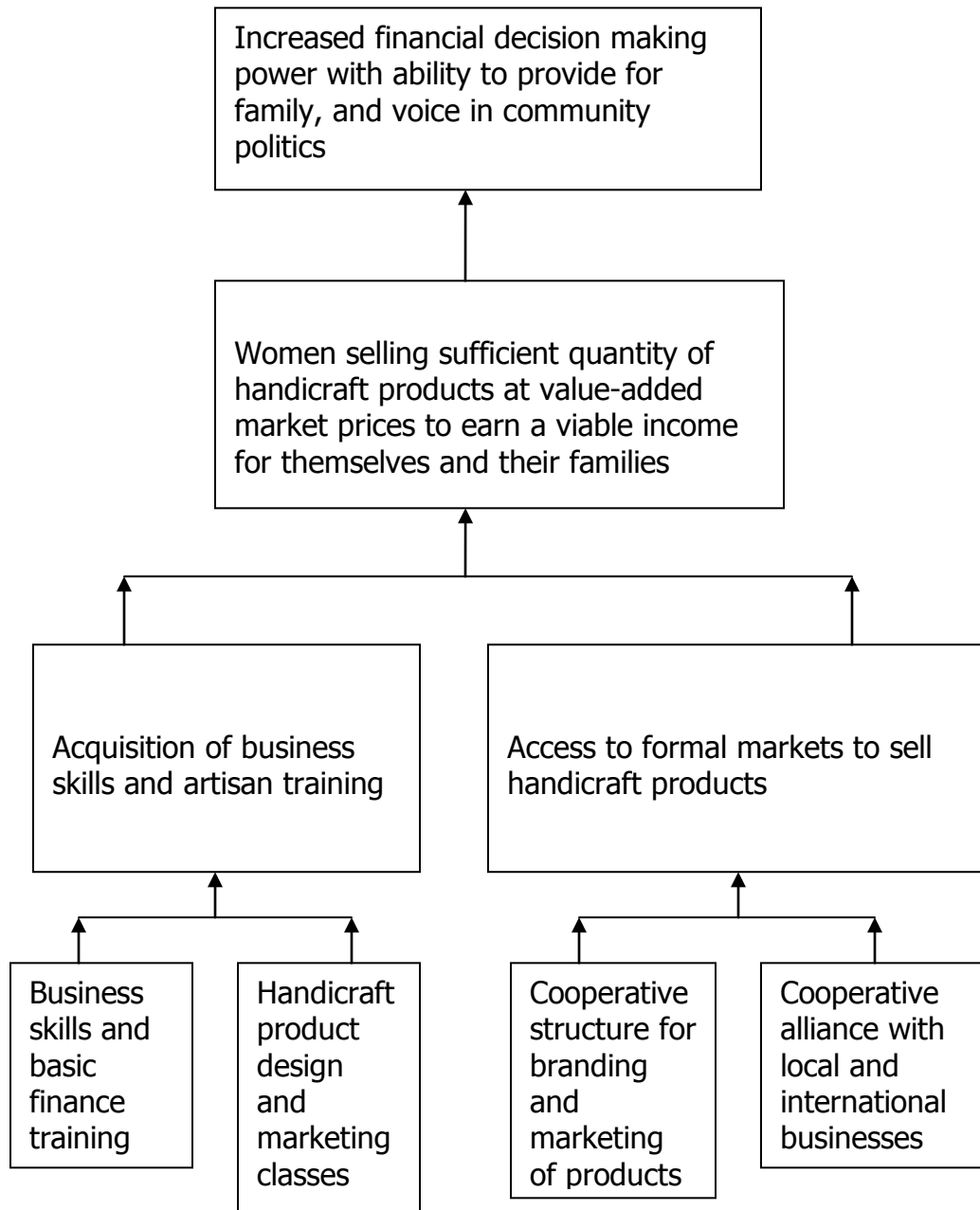


## **Atenas Target Community Problem Tree**



## Atenas Target Community Solutions Tree

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**Specific problems these women face with targeted solutions applied by the project:**

Problems	Solutions
Lack of opportunity to join formal sector due to constraints of education and family	Work in cooperative structure (work on handicrafts during spare time at home and sell them using cooperative mechanism for branding and marketing)
Not earning income potential on their handicrafts due to limited business skills	Training classes provided through cooperative and INFOCOOP partner, handicraft product skills training provided by women in cooperative to other women
Not tapping into formal market for selling handicrafts due to limited business skills, and lack of a mechanism for marketing	Cooperative structure for marketing as a group – value added of a product seen to promote opportunities for women
No connections or formal business training for increasing value added of selling products in niche, fair-trade, international markets	Use cooperative structure with a North American Sales Representative from the United States
No knowledge of technology or business skills for tapping into international internet market	Cooperative structure with connections, INFOCOOP and Banco Nacional to connect to resources and provide free training

## 2.2. Target community:

The target community is the women of the town of Atenas (predominantly middle age, and some younger), who are currently working in the home to produce handicrafts as a source of income. These women for the most part do not participate in jobs in the formal sector and do not possess a degree of formal education beyond the primary level.

Further characteristics of this target group are that 77% of the women surveyed had not received education beyond the primary level, 88% characterized their job as “ama de casa” or house work, stay-at-home mother, 88% had at least one child, and 71% had a family household income of less than 100,000 colones or \$200 a month, falling into the lowest and second lowest income categories. (See Appendix 2.2 tables).

The women have fully participated in the project, organizing themselves into the cooperative, calling meetings, deciding on location and topics to be covered, the types of products to produce, what the subscription quota should be, and have been in control of other technical and organizational decisions.

The project provides the women a method to receive training in business, finance, marketing, product design and development, and organizational management skills which otherwise would



have been extremely difficult and costly to obtain. These skills developed through the cooperative structure give these women the ability to take direction economically and financially in their lives, as well as presenting them with a way to earn a viable income off their handicrafts.

### **2.3. Stakeholders:**

Important stakeholders in this project are not only the women themselves, but their families, husbands, and children. The project by increasing the real income of the women is expected to have spin-off effects of benefiting the husband and primarily the children as the woman reinvests her income into the home.

Care is being given to address conflicts of interest regarding husbands as stakeholders and the sex-stratification system relating to intra-household resource allocation<sup>14</sup>. Awareness has been made of the potential issues relating to stakeholder dynamics as attempt is made to raise the income level of the target group. While there is full appreciation of the benefits to the family as well as to the individual women of raising their income level, involving them in active social networks, and community political participation, the effects if not considered, and worked into the development plan can lead to negative consequences such as spousal abuse, reject, and sabotage of the woman's income earning attempts. Constantina Safilios-Rothschild describes the potentially negative impact of women's income generation:

When, on the other hand women's income becomes visible as a result of the shared earnings from a women's cooperative or group, or from participation in the formal employment sector, and the sums of money earned are both more regular and more substantial, the usual mechanisms for minimizing women's monetary contribution and maintaining its invisibility are no longer effective. In areas in which social structural conditions make it very difficult for men to be adequate breadwinners, women's access to income generated through such visible means is even more of a threat to men's status and identity. Powerful mechanisms are called into play to maintain the sex-stratification bias. In some cases, men have taken over the control of development projects that exclusively benefit women as soon as they show some potential for generating a substantial income (Bekele, 1982; Noble and Nolan, 1983; Sundar, 1981)<sup>15</sup>.

To mitigate such a potential problem, the cooperative has been inviting husbands to attend reunions and cooperative events. The cooperative structure has also been marketed to the community as a project to increase family income benefiting all in the household.

Another important stakeholder group is that of business owners in the community, particularly those whose businesses sell handicrafts and tourist gift items. The cooperative is working to form

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<sup>14</sup> Safilios-Rothschild, Constantina. "Determinants the ability of household members to adapt to social and economic changes," Intra-Household Resource Allocation: Issues and Methods for Development Policy and Planning, Chp 13. Edited by Beatrice Lorge Rogers and Nina P. Schlossman. United Nations University, 1990. <http://www.unu.edu/unupress/unupbooks/80733e/80733E0n.htm>

<sup>15</sup> Ibid.

alliances with these businessmen to sell their products in local stores. Cooperative handicraft goods are a potential source of additional revenue for these businesses. The cooperative is working to actively include business leaders' participation in coop meetings and events.

Other less active stakeholders in the project are community leaders and political figures of Atenas. The CoopeFuArt R.L. cooperative group has already gained much attention in the community and it is expected that as the cooperative continues to form and develop, it will gain increasing attention locally, nationally, and internationally. The resulting increase in business, income and community political participation of these women will certainly make it crucial to involve community leaders and political figures in the cooperative development process. The cooperative has strategically sought out male participants from the Atenas business and cooperative community to give advice and support in the cooperative process. Two men representing well known cooperatives in Atenas have offered their services and are regularly attending the meetings each week.

### 2.3.1. Stakeholder Analysis Matrix:

Stakeholder	Stakeholder Interests in the project	Assessment of Impact				Potential Strategies for obtaining support or Reducing obstacles
		Att E	C	Inf E	C	
Women in Community	Affecting their livelihood  and personal income	++	/	H	/	Full participation in decision making and project development
Husbands	Affecting family income level, women's bargaining power in the home	++	/	H	?	High participation, involvement  in family decisions and support Inclusion in coop meetings and programs
Local business owners	Potential to increase Business growth/revenue	++	/	M	/	Participation in project as  sellers and marketers of coop Products, participation in coop reunions
Children	Opportunities for better education & livelihood	++	/	M	/	Participation in needs assessment survey and affected through mother's participation, invitation to cooperative events
Community Leaders	Opportunity for growth in community income and	++	/	L	/	Low level of participation in proj dev'lp and decisions

	business	Participation in coop events
++	Strongly in favor	/ fully confident
+	weakly in favor	? reasonably confident
o	indifferent or undecided	?? informed guess
-	weakly opposed	??? uninformed guess

Level of Influence: H = high, M = medium, L = low

#### 2.4. **Project goal in CED terms:**

The goal of this project is to create a viable source of income for stay-at-home mothers and wives by selling their handicrafts on the local and international markets through the organization of a cooperative.

When local women can earn a fair income through the sale of their handicrafts, they will better be able to support their family and as an important income generator have greater financial decision making capability in the family and increased political power in the community.

To meet these goals, they have been broken down into objectives with specific strategies concerning the formation of the cooperative, training sessions, product marketing and development. The cooperative structure will be used in order to create a name and image for branding and marketing along with a structure to seek alternative sources of funding, training, and technical assistance. Due to the high amount of services available free of charge to cooperatives in Costa Rica, these women will have access to business training and development skills training that otherwise would not have been available. The cooperative structure also allows for a business based on promoting social investment within the community. These women are working to create jobs for themselves and to increase the income of families within the community. Cooperative branding will emphasize this commitment to the community and can charge higher prices in niche markets for products that are seen as a social investment. (See Problem and Solutions Trees above pp. 14-15).

The feasibility of doing this project in this area has been assessed through the Community Needs Assessment, interaction and discussion with community members and women from the target group. Preliminary market assessments in the United States and Costa Rica were conducted to assess the feasibility of selling the handicraft products of the women, and through case studies of other cooperatives in the area (See literature review pp. 20-24).

Verification that the project is progressing towards achieving its goals can be seen through physical results – formation of cooperative, cooperative meeting agendas, cooperative documents, and products, and also through discourse with the women, and surveys for monitoring and evaluation (See monitoring section pp. 36-39).

#### 2.5. **Project objectives:**

To meet our goal of creating a viable source of income for stay-at-home mothers and wives by selling their handicrafts on the local and international markets through the organization of a cooperative, we have examined the previously addressed problems and targeted solutions and this has led to the following project objectives:

- Organization of women’s artisan groups in Atenas into a Cooperative of at least 15 women by second month
- Cooperative to organize schedule of weekly meetings (in first month)
- Hold 6 Training sessions in first four months: skills development, product development, marketing, technology training
- Contract with at least 3 local stores to sell products by the end of third month.
- Creation of website to sell products online by third month.
- Contract with at least 5 stores in the United States to import products by fourth month.
- Women in cooperative increasing monthly income from sale of handicrafts by at least 50% by the fourth month after creation of cooperative.

In order to accomplish program activities and objectives, all expenses were paid out of group members pockets (travel to and from meetings and product materials) as the project did not receive any external funding. Materials needed for meetings were generally raised through individual donations of the specific material from homes (ex. Paper, markers, notebooks, and writing utensils).

### 3. Design

#### 3.1. Review of the Literature:

There is a body of literature that has been written about problems facing women in developing countries. Most of these problems stem from lack of education and lack of participation in the formal job market, and thus dependence on a patriarchal system that leaves women and children vulnerable to abuse, neglect, and poverty.

Raising women’s income is seen as a solution to give her financial independence and a greater stake in household financial decision making. Also it has been noted that “raising a woman’s status dramatically improves the health, longevity, and productivity of her children.”<sup>16</sup> The International Food Policy Research Institute “recently explored the relationship between women’s status – defined as women’s power relative to men’s in their households, communities and nations – and children’s nutrition in three developing regions: South Asia, Sub-Saharan Africa, and Latin America and the Caribbean. The study found that women’s status significantly affects child nutrition because women with higher status have better nutritional status themselves, are better cared for, and provide

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<sup>16</sup> L. Smith, U. Ramakrishnan, A. Ndiaye, L. Haddad, and R. Martorell, *The Importance of Women’s Status for Child Nutrition in Developing Countries*, Research Report 131, IFPRI, 2003. Taken from Women: Still the Key to Food and Nutrition Security. IFPRI, 2005.

higher quality care for their children.”<sup>17</sup> By decreasing a woman’s financial dependence on the man, it decreases her and her children’s vulnerability if the spouse leaves, falls ill, or dies. However raising women’s income and by that her level of social, political, and economic power, can be perceived as a threat to male-dominated, patriarchal systems. “Women’s income can also play a crucial role in the dynamics of intra-household allocation of resources.”<sup>18</sup> As Constantina Safilios-Rothschild describes:

In-depth studies in various developing countries (e.g. Honduras) have revealed that, despite the crucial role that women’s income often plays for family survival, in the traditional context of low-income households the size and importance of this income is usually not acknowledged by husbands. This is because such an acknowledgement would constitute an admission of the husband’s inadequacy as a breadwinner, and would tend to undermine his unquestioned dominance (Safilios-Rothschild, 1988)<sup>19</sup>.

Safilios-Rothschild cites empirical data from neighboring Honduras to substantiate this concept:

In-depth studies in rural Honduras have shown that when husbands do not earn a sufficient income to support their families properly, and when their wives earn almost as much as they do, the threat is diminished through a variety of mechanisms which minimizes the importance of their wives’ income.<sup>20</sup>

Furthermore, she argues that: “It is only when women earn a viable, stable, and substantial income from agricultural and market activities or wages, and when husbands earn a secure income, larger than their wives’, that the distribution of labour, time, and decision-making power is shifted according to the importance of wives’ economic contributions” (Safilios-Rothschild and Dijkers, 1978; Safilios-Rothschild, 1988). But that leaves us with the problem of raising women’s income due to the barriers they face in participating in the formal job market.

There has been extensive literature written on problems facing women’s integration into the formal job market, as experienced by the target community of my project in Atenas, Costa Rica. Almost all the literature supports the notion that women face the barriers of patriarchal society in which obligation to family care and house care greatly impede women’s ability to leave the home in search of jobs. Low education, early marriage, and

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<sup>17</sup> L. Smith, U. Ramakrishnan, A. Ndiaye, L. Haddad, and R. Martorell, *The Importance of Women’s Status for Child Nutrition in Developing Countries*, Research Report 131, IFPRI, 2003. Taken from *Women: Still the Key to Food and Nutrition Security*. IFPRI, 2005.

<sup>18</sup> Safilios-Rothschild, Constantina. “Determinants the ability of household members to adapt to social and economic changes,” *Intra-Household Resource Allocation: Issues and Methods for Development Policy and Planning*, Chp 13. Edited by Beatrice Lorge Rogers and Nina P. Schlossman. United Nations University, 1990. <http://www.unu.edu/unupress/unupbooks/80733e/80733E0n.htm>

<sup>19</sup> Ibid.

<sup>20</sup> Ibid.

high birth rates also greatly compound this issue. “In many instances, women have no job or income-earning opportunities at all.”<sup>21</sup>

The solution to overcoming these barriers of mobility, time, and educational constraints to women’s formal sector participation are to provide her with training and job participation that will accommodate and be complimentary to her obligations in the home. One extremely solution has been the formation of women’s cooperative groups. The cooperative structure allows these women to participate in the ownership and decision making of their own business entity. Furthermore the cooperative structure allows for access to formal markets through product branding and cooperative image, training classes for women in basic business skills and finance, as well as access to start-up capital for their business. Most importantly, cooperatives often enable the women to work out of their home, on their own time.

Examples of successful cooperatives in Costa Rica and Central America are plenty. The Committee of Artisans of Santa Elena and Monteverde (Comite de Artesanas de Santa Elena y Monteverde) or CASEM is a cooperative in Costa Rica that aids artisans to sell their handicraft products.

The goal of CASEM is to create an environment where the associates can work in their homes for the ecological, social and economic development of their families and the community as a whole.<sup>22</sup>

CASEM was founded by eight women in 1982 and has grown to 140 artisans, 10 of them being men<sup>23</sup>. Many of the artisans come from the communities surrounding Monteverde cloud forest. “Many of the associates say that CASEM has helped to build their self esteem, assist the family with extra income, and is a place to make new friends.”<sup>24</sup>

Another example of a successful cooperative is that of the Cattail Women’s Cooperative in Palo Verde, Costa Rica. The women of the cooperative group gather cattails from the marshes where they live and transform them into beautiful paper products. The cattails are plentiful and the sale of the end products benefits the women, their families, and the community. The women have invested some of their proceeds into improvements on the physical structure of the local school.<sup>25</sup> The cooperative through a grant enabled the women to buy a machine that forms the paper pulp from the cattails and then presses the pulp into paper. The women never would have been able to buy this equipment individually. Today the women are earning adequate income by selling their paper products to tourists and visitors to the Palo Verde National Park.

In the neighboring country of Honduras there is a cooperative well know for its success called Juan Pablo Segundo. The women of Juan Pablo Segundo formed the cooperative shortly after hurricane Mitch in 1994 in response to the destruction, loss of life, and loss of

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<sup>21</sup> Ibid.

<sup>22</sup> CASEM Website. <http://www.monteverdeinfo.com/casem/>

<sup>23</sup> Ibid.

<sup>24</sup> Ibid.

<sup>25</sup> Personal Account. Visit to Palo Verde Women’s Cattail Cooperative, April 2004.

jobs in the area<sup>26</sup>. Now, ten years later the cooperative is a thriving business employing and training local women in sewing quilts, pot holders, bags, and clothing. The cooperative sells its goods in local tourism shops, through partners in the United States, and through an online website. The women of the cooperative are mostly young, single mothers, left without opportunity in rural Honduras<sup>27</sup>. Through the income the cooperative has generated, these women are able to provide for themselves and their children. Money has been invested in new sewing machines and other supplies. In July 1993, the cooperative received a grant from the United Nations to build a new 60-foot by 80-foot factory, complete with a kitchen and child care facility. The facility gives the women a place to work and look after their children at the same time. Women are allowed to set their own hours for work and are paid by each piece that they sew. This cooperative has become the model by which the CoopeFuArt R. L. cooperative in Atenas was developed.



Photo: Rocio of Juan Pablo Segundo

Lessons learned by examining case studies of these cooperatives are that it takes time to organize a cooperative, it is not something done overnight. Usually in the beginning there is a lot of trial and error. The greatest challenge to these cooperatives seemed to be looking for new buyers for their products. Almost all of the cooperatives interviewed said that they were focused on selling to tourists and were always looking for opportunities to increase these sales. Thus said, I felt it was important to do a thorough market assessment in the beginning and then tailor cooperative products to the demands of the market. This was the theory behind the CoopeFuArt R. L. cooperative in Atenas. Potential buyers were sought out while the cooperative was working on product design and development. Production did not begin on handicrafts until it was identified which type of products buyers were looking for. A market driven approach has proven to make marketing significantly easier for the Cooperative for the Future of Atenas Artisans.

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<sup>26</sup> Personal Account. Visit to Juan Pablo Segundo Cooperative, March 2006.

<sup>27</sup> Juan Pablo Segundo Website. <http://www.juanpablosegundo.org/>

### 3.2. Program:

The project was implemented through an initial six month program to get the cooperative off the ground. The first month was planned to accomplish the task of gathering the women together, scheduling weekly meetings, presenting types of business entrepreneurship and cooperative options, and to continue with the formation of the selected option of entrepreneurship.

Month two was scheduled to include formal organization of the business entity including legal processes and election of positions. Also initial skills training sessions of product development, business management, and conducting preliminary market assessments were to be held.

Month three was planned to continue with formal and legal organization of the business entity, market development initiatives including the development of prototype products to introduce to potential business partners. Also planned were promotional events within the community to introduce products and get the organization's name out in the public eye, along with setting up of contracts with local businesses.

If a cooperative was decided upon, month four would conclude formal organization of the cooperative business entity and start formal production processes of handicrafts. Work would begin on a website to promote the cooperative in international markets along with contracts set up with buyers in the United States.

In month five the cooperative would continue with creation of the website and seeking out of potential North American buyers for cooperative products. Also the cooperative would work on attracting press at local, national, and international levels to carry their brand forward in markets and serve the community through cooperative sponsored events.

It was planned for month six that the cooperative would continue with its production processes supplying local and international buyers while continuing to raise support through press, community events, and attending regional cooperative conferences. It was also planned for the cooperative to begin the process of applying for Fair Trade Certification in order to qualify to participate in selective Fair Trade markets, able to charge a higher price for their products.

Only six months were planned for my part in the formation of the cooperative; beyond that it was in the women's hands to continue with the development of their organization.

### 3.3. Participants:

Expected participants were 15-20 females in the community ranging from adolescence to middle age. Actual participants were 20 females and 4 males in the community. Ages ranged





from 17-65. Fewer adolescents were incorporated than I had expected, as only 5 attended regular meetings, and all were excluded from the executive committee by the majority of middle age women in the group (ages 25-60). Characteristics thus of the majority of the population were that they were middle-aged housewives with only two that had received an education higher than primary school and had worked outside of the home. The rest characterized their work as “ama de casa” or housewife, almost all were married, and almost all had at least one child. The participants came from 6 separate neighborhoods in Atenas: La Presa de los Angeles, Santo Ulalia, Altos de Naranjo, Urbanizacion Brazil de los Angeles, Atenas Centro, Los Angeles de Atenas. Those coming from Altos de Naranjo were traveling the furthest distance to attend the meetings (20 minutes away by vehicle). In light of this, location of reunions was eventually changed from the initial meetings in the neighborhood of La Presa in Los Angeles, to the center of town.

#### **3.4. Community role:**

The Stakeholders within the community are husbands, children, and family members, along with owners of tourist and artisan shops in town, and community political figures. Stakeholders participate in the project by attending meetings and events with mothers/wives, participating through active dialogue/discussion concerning cooperative group within the household, networking for the provision of resources and contacts for the cooperative. The level of participation of the various stakeholders depends on their level of personal interest in the project. Husbands and adolescent children have tended to be the most directly involved along with the women themselves, attending meetings and promotional events. Members of the business community and political figures representing the cooperative community in Atenas have attended selected meetings and have become a source of technical assistance for the cooperative. It has been expected that stakeholders will be supporting the women in this project, as it is generally seen that an increase in the mother’s income will greatly add to combined household income and benefit the family.

However the project was implemented with awareness that issues may arise due to the increased income of the women such as spousal jealousy, especially if the cooperative becomes quite successful and the women start to earn a greater portion of the household income. Efforts to mitigate such effects have been taken in the form of actively involving husbands and children in meetings and cooperative promotional events and marketing the project as beneficial to the women and their families. The cooperative thus far enjoys a positive image of benefiting families and the community as a whole.

#### **3.5. Host organization:**

The project was conducted without the support of a host organization or an NGO. Benefits of this were that it was a true community participatory project designed only with the target community in mind, and only for their benefit. The project was carried out through the community members themselves and all decisions were made within the

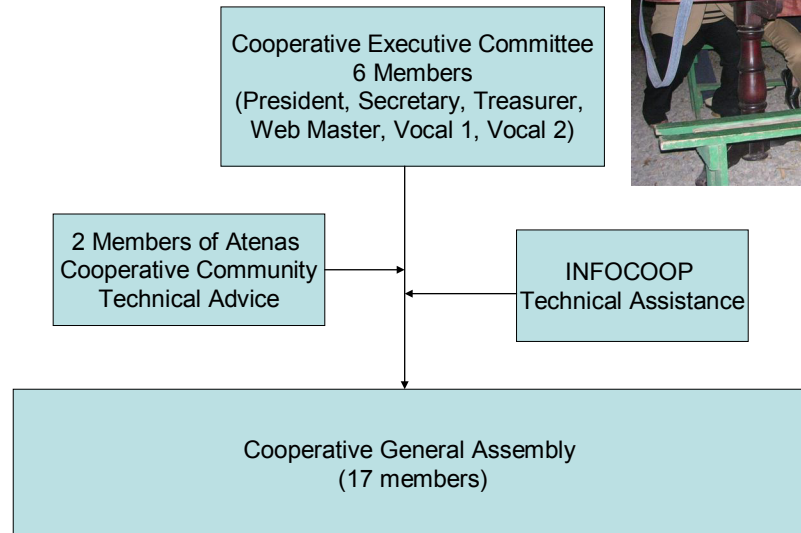
cooperative group. Drawbacks of this strategy however were lack of external funding and organizational support.

The structure of the cooperative is that of around 20 cooperative affiliates and 6 members of the cooperative executive committee which include a president, secretary, treasurer, web master, and two representatives. The cooperative in search of additional resources for information and support, especially regarding cooperative legal and administrative issues, signed on two men in the community to act as chief consultants (each coming from a cooperative background) and partnered with the government organization of INFOCOOP which provides free advice, support, and training to cooperatives and pre-cooperative groups in Costa Rica. INFOCOOP was also able to link the cooperative to free resources for business skills and finance training, as well as provide group loans, mentoring, and various other support services. The cooperative worked in cooperation with the Comité Del Desarrollo de La Presa (the Committee for the development of La Presa) as the cooperative's objective was in accordance with its own.

My role in the project was to facilitate the development of the cooperative. This included spreading word of the pre-cooperative group meetings, facilitating meetings during the first two months, linking the pre-cooperative group with resources, providing background studies of international market potential and samples for product development. I also provided technical assistance concerning organization, cooperative legal and organizational information, finance, and computer and internet technologies. Successful transition was made out of my role in these areas by training some women and locating others with the capacity to take over and changing into the position of North American Director of Sales, working on developing market initiatives linking potential clients to the cooperative.

### 3.6. Organizational Chart:

#### Organizational Chart of CoopeFuArt R.L. Cooperative



3.7. **Method:** The project was carried out through the creation of the weekly meetings, training sessions, and partnering with local organizations and business leaders for technical assistance.

**Weekly meetings:** Weekly meetings were set up for the pre-cooperative group of women. The location was in an outdoor classroom provided for use free of charge by the Committee for the Development of the Neighborhood of La Presa, in Atenas. The initial meeting was held on a Thursday evening, but it was decided by a majority of the women who attended that Monday nights were better, and so the reunions have been held every Monday night ever since. The weekly meeting's hour of start was set at 7pm as it was decided upon discussion with the women of the community, that the evening hours were really the only time they had free as they usually spent most of the morning hours getting

the children off to school and then cooking lunch (the biggest meal of the day) and then afternoons were also spent preparing coffee hour and then dinner.

The weekly meetings usually incorporate a specific skills training or information session, organizational decision making and house keeping, reporting by the executive committee on legal and financial matters, and reporting by the women on their individual handicraft production. It is an important time for women to ask questions, voice concerns, and contribute ideas. The weekly meetings have been imperative for dissemination of information, transparency of operations, and open communication channels between all members.

As an elected figure for change in the community by various women in the neighborhood of La Presa, along with my education in community economic development, I was responsible for initial distribution of information regarding the formation of the cooperative and for holding the meetings for the first two months of the cooperative formation. After this time period, one of the women from the group was elected to take over my position in organizing the meetings along with the group secretary. It was a smooth transition from my role as meeting organizer to North American Director of Sales for the cooperative reporting to the executive committee, timed with my departure for the United States.

**Information packets:** As the first few meetings dealt with presenting information over various forms of business, including the cooperative structure, and then providing information on the various types of cooperatives, the majority of informational packets were handed out at this time. Information in Spanish about cooperative formation was provided in booklets published by INFOCOOP, the Costa Rican government organization dedicated in assisting in the formation of cooperatives as identified by the government as a viable way to promote business and job creation, especially among the rural poor in Costa Rica.

**Training (current and future):** Training during the first three months was carried out with the assistance of materials provided by INFOCOOP. I also created my own materials and handouts for various sessions. Representatives from the cooperative community in Atenas also ran a few detailed training sessions on cooperative formation from knowledge acquired by their background in cooperative work.

Planned future training will be carried out with the use of additional INFOCOOP resources and partner institutions of INFOCOOP such as a few of the national universities and banks. Handicraft skills training will be provided by various women within the group.

Training accomplished: mission and vision of organization, cooperative informational sessions, small business development skills, marketing exercises, financial exercises, product design and development.

Training planned: Additional product design and development, handicrafts skills classes, organizational financial management, logistics and coordination, internet and computer technologies, publicity, website development, loan and grant application processes

**Marketing (current and future):** Marketing has been carried out in the form of market assessments in Costa Rica by various women in the cooperative. Also assessments of the

international market regarding the US and internet sales were accomplished through research and one-on-one conversations held with shop owners in the US, particularly those in the importing and fair trade business.

Future marketing is to be done in the US involving support networks, the creation of an internet website, through fair trade networks and buyers, and through small import and art shops. At the national level in Costa Rica, marketing is planned for partnering with many of the souvenir shops in the area, alliances with other artisan groups and cooperatives, and community wide education and participation in the cooperative through cooperative hosting of events within the community of Atenas.

### 3.8. **Products & outputs.**

Within the initial six month time span for start-up the cooperative group should be formed, formal subscription of members and taking of membership fees for deposit in group account. Legal processes of formation should be finished. Training sessions in business skills, basic finance, product development, and marketing should be accomplished. Product prototypes made and formal production processes should have been initiated. Contracts set with local and international buyers along with website development and continual marketing of the cooperative brand and seeking out of new buyers.

By the end of the second year, the cooperative should be finished with the process of legal formation, have an efficiently run organizational structure, and have smoothly running operations of producing cooperative products and delivering them to markets. Contracts should be set up with at least 4 international and four national businesses for selling the cooperative products. The cooperative should have held at least 8 community events for raising awareness of the cooperative and investing back into the community of Atenas.

The women themselves should each have increased their monthly income by 50% and have each participated in 10 skills training sessions.

## 4. **Implementation**

### 4.1. **Implementation Plan:**

LOGIC MODEL:

<b>Long-Term Outcome</b>	Wealth accumulation by way of ownership of entrepreneurial resources (Increased/viable income for stay at home mothers)	
<b>Intermediate Outcomes</b>	Women's cooperative selling their own products on market	<ul style="list-style-type: none"> <li>• Group investment capital in bank account</li> </ul>

				<ul style="list-style-type: none"> <li>• Application for external funding (grants and loans)</li> </ul>
<b>Short-Term Outcomes</b>	Women's Group of Artisans forms cooperative	Learn product development and marketing skills for national and International market	Creation of website to sell products on international market	<ul style="list-style-type: none"> <li>• Financial and business management skills obtained.</li> <li>• Initiate group capital to apply for loans.</li> <li>• Knowledge of loan system and grant writing.</li> </ul>
<b>Outputs</b>	20 participants informed on Cooperative principles and strategies	10 participants trained in product development and marketing.	3 participants trained in the website creation and management process.	<ul style="list-style-type: none"> <li>- 20 participants trained in basic business skills and financial skills</li> <li>- 5 Participants trained in grant writing and loan application processes.</li> <li>- Initial subscription fees for coop membership collected from all members</li> <li>- Bank account opened</li> </ul>
<b>Activities</b>	Weekly group meetings and informative sessions on Cooperative structure.	Product development and marketing training classes for participants.	Computation, internet, and website development education classes for participants.	<ul style="list-style-type: none"> <li>- Basic business and financial skills education classes</li> <li>- Coop decide on initial amount of subscription fees to be collected and invested in cooperative from all members</li> <li>- Grant writing and</li> </ul>

				loan classes for 5 coop selected executive committee members.
<b>Inputs</b>	2 Instructors Space for class Whiteboard Flip chart & markers Refreshments Copier Cooperative information handouts Attendance book and writing utensils	Product Development and Marketing instructional handouts (Curriculum) 2 Instructors Space for class Whiteboard Flip chart & markers Refreshments Copier Attendance book and writing utensils	Computer Tech Education Curriculum 1 Instructor Space for class Computer and Internet Connection Flip chart & markers Refreshments Copier Handouts on information Attendance book and writing utensils	2 Instructors for basic business skills and finance classes  1 Grant Writing Instructor, 1 Representative from Bank, 1 Infocoop representative Space for class Computer Printer Internet access Microsoft Word software Microsoft Excel software financial management software Copier Informative flyers and worksheets Attendance book and writing utensils Coop Financial logbook

**4.2. Inputs:**

- **Volunteers** for technical assistance
- **Community members** interested and dedicated in becoming cooperative members
- **Money and materials** for carrying out meetings, training sessions, product development and marketing
- **Time** for the meetings, training sessions, filling out of legal documents, doing market assessments, and cooperative promotional activities
- **Technology**, use of white boards for the meetings, internet, computers, copiers and printers for cooperative documents

- **Partners**, business and INFOCOOP representatives to provide assistance
- **Literature** for handing out on business and cooperative formation, for training sessions, and cooperative legal formation

#### 4.3. **Staffing Pattern:**

Cooperative Positions Outlined in Initial Plan:

- Cooperative Director
- Secretary
- Finance Officer
- Local Marketing Director
- International Marketing Director
- Web Master
- Director of Resources
- Instructors
- Director of Sales

#### **Actual Cooperative Positions**

Positions in Executive Committee:

- President
- Secretary
- Treasurer
- Web Master
- Vocal 1 (Representative)
- Vocal 2 (Representative)

Other Positions:

- North American Director of Sales: Undertake sales and marketing initiatives in the United States, reports to Executive Committee
- Trainers: Cooperative members and community members to teach skills sessions
- Technical advisors: Members of the Atenas cooperative community and INFOCOOP to act as technical advisors for the cooperative

4.4. **Budget:** The cooperative was carried out with the budget outlined below. The actual budget of the cooperative was very low at \$83.00 as there was no external funding for



the project. Project costs were thus covered through donations in cash and in kind through the use of equipment donated by the community and by cooperative members. All staff were unpaid volunteers.

Project Implementation Plan with Budget								
Activities	Project Month						Resources Needed	Cost
	March	April	May	June	July	August		
Formation of Group	X						Space to meet Flyers printed	\$0.00 \$1.00
Election of positions within group	X						Space to meet Newsprint Markers	\$0.00 \$0.50 \$1.50
Weekly meetings held	X	X	X	X			Space to meet	\$0.00
Training sessions held	X	X	X	X			Space to meet Computer*	\$0.00 \$0.00
Legal Constitution of Cooperative		X					Markers and Paper** Photocopies of Training materials* Production materials	\$0.00 \$20.00 \$0.00
Contract with local stores			X				Sample products	\$0.00
Creation of Website			X	X	X		Computer* Internet Connection* Host Site*	\$0.00 \$0.00 \$0.00
Contract with stores in US				X	X		Sample products Printing of Promotional Materials	\$0.00 \$5.00
Production				X	X	X	Raw Materials*** Space for production	\$50.00 \$0.00
Press and National Meetings					X	X	Transportation	\$5.00
<b>TOTAL</b>								<b>\$83.00</b>

\* Donated

\*\* Repeated from above

\*\*\* Women paid for out of their pockets

#### 4.5. Project Implementation Report:

The project was implemented through a six month program to get the cooperative off the ground.

The first month (end of March) was focused on gathering women of the target community in the district or neighborhood of Los Angeles of Atenas for meetings. Promotional flyers were posted in various public places and women in the community were called and invited. Weekly gatherings were held at a designated spot in the community. Initial gatherings were spent disseminating information about various business structures for the women including cooperative structures.

Once the cooperative structure was decided upon, the group moved forward into sessions of organizational management and small business management.

In month two (April), information on the legal constitution of the cooperative was discussed and the group began working on its legal documentation. Also management and development of the organization concerning common goal, rules and regulations, and general operating procedures of the cooperative were worked on. Positions of leadership were elected within the cooperative and initial skills sessions of product design and development began.

In month three (May), local men representing cooperatives in Atenas along with INFOCOOP technicians were recruited to attend meetings and give further information in detail on cooperative organization and development. The cooperative continued working on their legal formation along with operating procedures. An initial quota for membership was determined and money was collected so members would be formally subscribed into the general assembly. Additional market assessments were carried out including cooperative promotional events to get the community involved. Prototype products were made for the market assessments and promotional events. At the end of May prototype products were sent with the North American Director of Sales for the United States to undergo market development and location of strategic business partners in the Northeastern United States.

### **Weekly Meetings in La Presa**





#### 4.6. Project Implementation Gantt chart.

Project Implementation Plan								
Activities	Project Month						Resources	Person
	March	April	May	June	July	August	Needed	Responsible
Formation of Group	X						Space to meet	Nicole
Election of positions within group	X						Space to meet	Nicole
Weekly meetings held	X	X	X	X			Space to meet	Group Secretary
Training sessions held	X	X	X	X			Space to meet Computer	Nicole, Group, Trainers
Legal Constitution of Cooperative		X					Markers and Paper Training materials Production materials	
Contract with local stores			X				Sample products	Sales Manager and Marketing Director
Creation of Website			X	X	X		Computer Internet Connection	Website manager Sales Manager Marketing Director
Contract with stores in US				X	X		Sample products	N American Sales Director (Nicole)
Production				X	X	X	Resources and space for production	Members
Press and National Meetings					X	X	Members and Information	President and Members
Fair Trade Certification						X		N Amer Sales Dir.

## 5. Monitoring and Evaluation

### 5.1. Management Information System:

Monitoring information was gathered through detailed Agendas from meetings, logbooks of those who attended meetings, notes on meetings, follow up surveys for training sessions, and key informant and focus group discussion held informally following meetings. (See Appendix ??? docs and photos agendas)

A Management information system was created to collect and report project data through the careful keeping of coop agendas, notes, and logbooks to record information. A project implementation timeline was created for the cooperative to use during their meetings to track their progress. Digital photographs were taken of all handwritten cooperative documents. The photographs, all type-written agendas and flyers, and digital information was stored in an internet email account created for the cooperative. The password was given out to all members to access information if needed through access to computers in the town's internet café. Hard copies of documents were handed out to women at each meeting and additional copies were made afterward upon request. Most of the information however, was distributed through word of mouth. A cooperative telephone tree was created so members could contact and update each other about information regarding cooperative meetings and events. Each neighborhood had a number of women involved who lived geographically close and could be in touch with one another. A central or executive committee was created consisting of 6 elected members. The central committee held hard copies of all documents and worked in conjunction with technical advisors to proceed with the legal process of the cooperative formation, plan meetings, and make contacts with the business and cooperative community for resources for the cooperative.

Inviting guest speakers, experts, from the cooperative community who came to talk with the Atenas women's cooperative group regarding cooperative organization and development, worked particularly well for the dissemination of information. Also hands-on exercises in critical thinking, and sharing of sample products and materials worked well for moving the cooperative forward. The distribution of information in brochures that were very wordy did not work so well due to the use of technical words describing cooperatives and also considering the low educational level and literacy rate of the women in the target community. The use of an internet account worked well for communication between the Executive Committee and the North American Director of Sales working in the United States. This functioned well due to the prevalence of internet cafes in Atenas and the fact that one of the women from the Executive Committee had free access to internet at her work and was well acquainted with internet technology. This method however did not work well to keep in touch with other members of the group or to disseminate information to all group members. Information handled electronically was passed down from the executive committee to members of the cooperative general assembly.

## 5.2. Summary Monitoring Table:

<b>HYPOTHESIS</b>	<b>VARIABLES</b>	<b>INDICATORS</b>
If Women's cooperative selling their own products on market then Increased/viable income for stay at home mothers	IV: Selling products on market DV: Increased income	IV: Amount, frequency DV: Amount, rate, frequency
<ul style="list-style-type: none"> <li>■ If Women's Group of Artisans forms cooperative, then Women's cooperative selling their own products on market</li> <li>■ If Knowledge of loan system and grant writing. Group capital to apply for loans, then Application for Grants and loans</li> </ul>	IV: Formation of cooperative DV: Selling products on Market IV: Knowledge of loan system and grant writing DV: Application for grants and loans	IV: Number of Members and constitution DV: Amount, frequency IV: Classes completed DV: num of applications completed
<ul style="list-style-type: none"> <li>■ If 20 participants informed on Cooperative principles and strategies then Women's Group of Artisans forms cooperative</li> <li>■ If 10 participants trained in product development and marketing then will learn product development and marketing skills for national and International market</li> <li>■ If 3 participants trained in the website creation and management process then Creation</li> </ul>	IV: Information on Cooperatives DV: Cooperative formed  IV: Training in marketing DV: knowledge of marketing  IV: Training in website DV: Creation of website  IV: Training in basic business skills and finance DV: knowledge of basic business skills and finance	IV: classes completed DV: num of members and charter  IV: classes completed DV: using skills  IV: Classes completed DV: creation of website  IV: Classes completed DV: using knowledge

<p>of website to sell products on international market</p> <ul style="list-style-type: none"> <li>■ If 20 participants trained in basic business skills and finance then knowledge of basic business skills and finance</li> <li>■ If 5 participants trained in grant writing and loan application processes, then Knowledge of loan system and grant writing.</li> <li>■ If group capital collected then group will have initial investment capital</li> <li>■ If bank account opened, then group will have location for depositing savings and conducting business transactions</li> </ul>	<p>IV: training in grant writing and loans DV: Knowledge of grant writing and loans</p> <p>IV: Group subscription fees collected DV: Group has initial investment capital</p> <p>IV: Bank account opened DV: Group has access to banking and business transaction services</p>	<p>IV: classes completed DV: using skills</p> <p>IV: Subscription fees collected DV: Initial Investment capital</p> <p>IV: Bank Account Number DV: Services used</p>
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### 5.3. Performance Indicators:

Project outputs are that the cooperative has been formed from a group of approximately 20 women from six of the eight neighborhoods or districts in Atenas. The women have attended trainings in cooperative organization, types of cooperatives and business entities, and cooperative legal structure in Costa Rica. They have outlined the mission and vision of their cooperative organization and worked out the processes and regulations that will constitute their cooperative. The women have also participated in market assessment exercises and initiated project design and development sessions. Training classes have been completed on organizational financial management as well as personal financial management and calculating costs. (See Appendix 5.3)

The women have completed their first product prototypes and have sent a number to the United States with their North American Director of Sales for market development initiatives there. Promotional Flyers and brochures have been created in English for targeting this market. Currently there are three key businesses in the United States

looking to partner with the Cooperative for the Future of Atenas Artisans and sell their products.

The women have also developed prototypes for the local market and have undergone a number of promotional activities involving the local community in cooperative sales initiatives. During the promotional events, the women increased their average sales revenue by over 50%.



#### 5.4. Summary Evaluation Table

#### MONITORING AND EVALUATION PLAN:

<b>SECONDARY SOURCES</b>					
What variable(s) are you going to gather data on using secondary sources?	Identify each of the indicator(s) of the variable. Please type one indicator per line.	What is/are the source(s) of data?	What is the basis for selecting the source(s)?	When are you going to collect the data?	Plan of action
Sales	Amount and Frequency of Sales	Cooperative Sales Records	Readily accessible in coop documents	Every Month	1. Be sure the person in charge of sales is keeping

					meticulous records
Income	Income amount	Treasurers Payment records	Reliable and readily accessible in coop docs	Every Month	1. Be sure the treasurer is keeping accurate records of payment to employees
Formation of Cooperative	Number of members, constitution, and all legal paperwork filed	Cooperative Records	Readily accessible	After first and third month of cooperative formation	1. Keep a record of members who attend every meeting and who pay their subscription amount 2. Make sure all legal paperwork is completed and filed with help of a lawyer
Knowledge of basic business skills and financial management	Training sessions completed	Attendance records	Reliable and readily accessible	After the completion of training sessions	1. Keep an attendance log at training sessions
Initial investment capital	Group subscription fees collected	Cooperative financial records	Reliable and readily accessible	At time of legal cooperative formation	1. Keep a log of payments of group subscription fees  2. Coop financial logbook
Bank account for deposit of investment capital and financial transactions	Bank account opened for cooperative	Bank records	Reliable and readily accessible	Collect financial transaction data every month	1. Appoint treasurer in charge of coop finances  2. Keep open



					file of all bank account statements
Knowledge of loan system and grant writing	Training sessions completed	Attendance records	Reliable and readily accessible	After the completion of training sessions	1. Keep an attendance log at training sessions
Application for grants and loans	Number of applications completed	Cooperative records	Reliable and readily accessible	After 1 year of cooperative formation	1. Have someone in charge working with Treasurer to secure grants and loans
Information on Cooperatives	Informative training sessions completed	Attendance records and Cooperative agendas	Reliable and readily accessible	After the first two months of cooperative formation	1. Keep attendance log at cooperative meetings  2. Keep a log of cooperative meeting agendas and notes
Training in marketing	Training classes in marketing completed	Attendance records and cooperative agendas	Reliable and readily accessible	After first six months of cooperative formation	1. Keep attendance log at training sessions  2. Keep agendas, notes, and records of training sessions
Training in website	Training classes in website development completed	Attendance records and cooperative agendas	Reliable and readily accessible	After first year of cooperative formation	1. Keep attendance log at training sessions  2. Keep agendas, notes and

					records of training sessions
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## **5.5. Sustainability**

### **5.5.1. Sustainability Elements:**

Financially, the project has been designed to start small on an extremely limited budget and allow sales to bring about growth through providing revenue for reinvestment in the cooperative. However the cooperative structure enables the women to apply for funding from a variety of sources if the women wish in order to obtain necessary equipment such as sewing machines.

Politically, cooperatives enjoy a very positive image in Costa Rica and the Atenas artisans cooperative should encounter support politically for the project which has been identified as providing income generation opportunities for women and by extension their families, and to the community through cooperative reinvestment in community programs.

Socially, the cooperative should continue to do well as long as it promotes its image as being a social beneficiary in Atenas, hosting community events and providing opportunities for business entrepreneurship in the community. A weakness however may be that in a small community there may be rivalry, dislike, or contempt among different groups. As long as the cooperative continues to provide a democratic forum for participation and benefits from its existence, it should continue to function as a professional business, aside from what differences or grievances members may have among themselves. Effort has been made initially to identify the target community group as to have a shared set of values, characteristics, and geographic location to try to mitigate such differences from the beginning.

### **5.5.2. Sustainability Plan:**

Steps taken to make the project sustainable were the heavy interaction with and involvement of stakeholders in the project design and implementation process to ensure community ownership of the process and decision making responsibilities. Selection of the original target community of women composed of neighbors, friends, and family members who knew each other ensured additional peer support for continuation of the project.

Resources and technical assistants were actively sought out for the cooperative to make sure it had the necessary resources and technical assistance, not only for formation, but for continued support and growth in the future.

Initial market assessments were carried out before the start of the project to ensure that there would be a profitable market for the women's products, even before starting. A market based approach certainly made it easier to start up the cooperative and to ensure the women success from the very beginning.

Extensive review of similar cooperative projects in Costa Rica and Central America were conducted which included on-site visits and discussion with cooperative members to learn from cooperative experience, history, and formal processes when designing the organizational and development plan for the Atenas artisans cooperative.

### 5.5.3. **Institutional Plan:**

The Atenas artisans cooperative project was carried out with the assistance of the INFOCOOP government institution. The assistance of INFOCOOP has been an integral part of the plan for success of the cooperative. The assured continued assistance of INFOCOOP in providing technical advice, skills training sessions, information, and cooperative loans makes it an important partner for guaranteeing success. This assistance is assured as long as the Costa Rican government continues to support INFOCOOP and sees cooperatives as an integral part of Costa Rica's strategic plan for economic growth.

## 6. **Conclusions & Recommendations**

### ***Results:***

#### **PROJECT OUTCOMES**

Short term outcomes are the formation of the women's cooperative and the completion of several training sessions. The women have received skills specific training relating to product development, marketing, basic business, and financial skills and technology to be applied to selling their products in the formal market place. The medium term impact is to have the women's cooperative selling their products on the local and international markets. Long-term outcomes would be accomplishing our objectives of increasing women's income from the sale of their handicrafts by at least 50% over the first two years, creating a viable income for stay-at-home mothers and wives. Our longer term objectives as far as project outcomes would be that the women's cooperative would play a role in the community by supporting community programs and development (giving back to the community). The cooperative would be functioning as a social network for women.

#### **OUTPUTS**

Activity outputs delivered by the project were, recruitment of local women/artisans, formation of the cooperative (legal framework for exportation of products), product development

and marketing, and skills and technology training. Other outputs of the project were the holding of regular meetings by the cooperative and completion of initial market assessments pertaining to the national and international markets. Participation outputs delivered by the project were that the women's group (artisan) members attended meetings and training sessions and participated in product creation, development, marketing, and sales.

The project provides the women a method to receive training in business, finance, marketing, product design and development, and organizational management skills which otherwise would have been extremely difficult and costly to obtain. These skills developed through the cooperative structure give these women the ability to take charge of their lives economically and financially, as well as presenting them with a way to earn a viable income from sales of their handicrafts.

I have seen how learning these skills, as well as having a common forum to discuss and present ideas, has given these women a sense of pride in their work, and a greater feeling of control over the sale of their handicrafts, and of their personal income. In turn, it is expected that this will provide these women with greater economic bargaining power in their homes and greater financial decision making ability. For the women in the group who are on their own raising their children, they now have new hope for better supporting their families through earning a fair living off of their handicraft sales.



### ***Unexpected Findings and Recommendations:***

One unexpected result that came about from the formation of the cooperative was the incredible power of “word of mouth” in spreading information about the cooperative project to women throughout the area and beyond. The project became so popular that calls and requests were received from men and women of all districts of Atenas, as well as nearby towns and even from the capital city. In the end the cooperative group was composed of women from 6 of the 8 districts of Atenas, rather than being exclusively the district or neighborhood of Los Angeles in Atenas as originally planned. The cooperative had to be limited to members of the Atenas area, due to transportation issues for attending meetings.

It is hoped that in the future, sister cooperatives could be formed in neighboring towns to help cater to the need expressed from so many outside of Atenas. This clear display of interest shows that the cooperative project actively hit on a clear need of the community, and a need of many in Atenas – for linkages to markets through branding and formal business education. Another unanticipated result was the active participation of so many men and husbands in the project. As the project was begun, it was agreed that it was necessary to incorporate whole

families of the women into the cooperative project as important stakeholders. However the degree of interest and support shown by the men in the women's work was an unexpected source of support. The reasons for such support has a base in the fact that the project was marketed as a way to help women help their families, rather than saying "to help women help themselves" this gave children and husbands an interest in the project and the feeling that it was for them as well as the women: *a true community development project*.



Strategies that also contributed to the success of the project were the amount of time initially spent assessing community needs (6 months). The needs assessment carried out through the CAN survey, talking with community members and stakeholders and listening to their views was extremely important. The result was that in the end, I changed the project from working with the local community center on providing computer training and English language courses, to developing the cooperative to help local women artisans market their products. Also extremely important was assimilation into the community in which I worked on during the first 6 months of the needs assessment – living in a home with community members, perfecting my Spanish language skills, and being seen in the community. It was important to develop a relationship with community members as well as spend time understanding their daily lifestyle, local politics and culture. The six months spend on this was extremely important to me as I came to the community as a foreigner, although I had lived there on and off for a year before initiating the project.

Furthermore it was an advantage to focus the project on a small target group of the community with clearly defined goals and objectives to accomplish. The fact that the project was targeted at the women of La Presa, a very small group in the local geographic vicinity of where I lived made things extremely easy in terms of a place to meet and hold reunions along with being in touch with members about information and settings dates and times for the reunions. This is what aided the formation of the cooperative in a period of a little over three months, what normally would have been a very difficult task to achieve. Another factor contributing to success was the active networking - writing of letters to businesses and organizations for assistance for the project. The project would not have come together so quickly if the resources in the area had not been found. Another reason greatly contributing to success is that of the political environment of Costa Rica which was highly favorable of cooperatives. The government of Costa Rica fully supported the cooperative model as a

strategic form of development for the many small farmers, businessmen, and artisans that make up the economy. Accordingly the government formed under its wing the institution of INFOCOOP in order to provide free technical assistance, information, and training to cooperatives and groups wishing to form cooperatives. INFOCOOP became one of the most important sources of technical support for the Atenas cooperative. The other important aspect of the political environment of Costa Rica is that there are already many cooperatives in place and that are highly successful and enjoy a very positive image as contributing to the community.

Recommendations of this project are thus that it is ideal to thoroughly assimilate yourself into the community in order to better carry out an accurate Community Needs Assessment; this should be done over a lengthy period of time and not rushed. Also, it is recommended that time be allotted to thoroughly seek out organizations within the country for support and technical expertise for the project. Remember to put the decision making power in the hands of the community. It is their project, and their lives that are being affected, no matter how hard you try, ultimately it will be in their hands if the project is to succeed and fail. Never forget that your role is to be there to provide technical assistance for the community based initiative, and that it must be a true community project for it to be sustainable in the long run.