



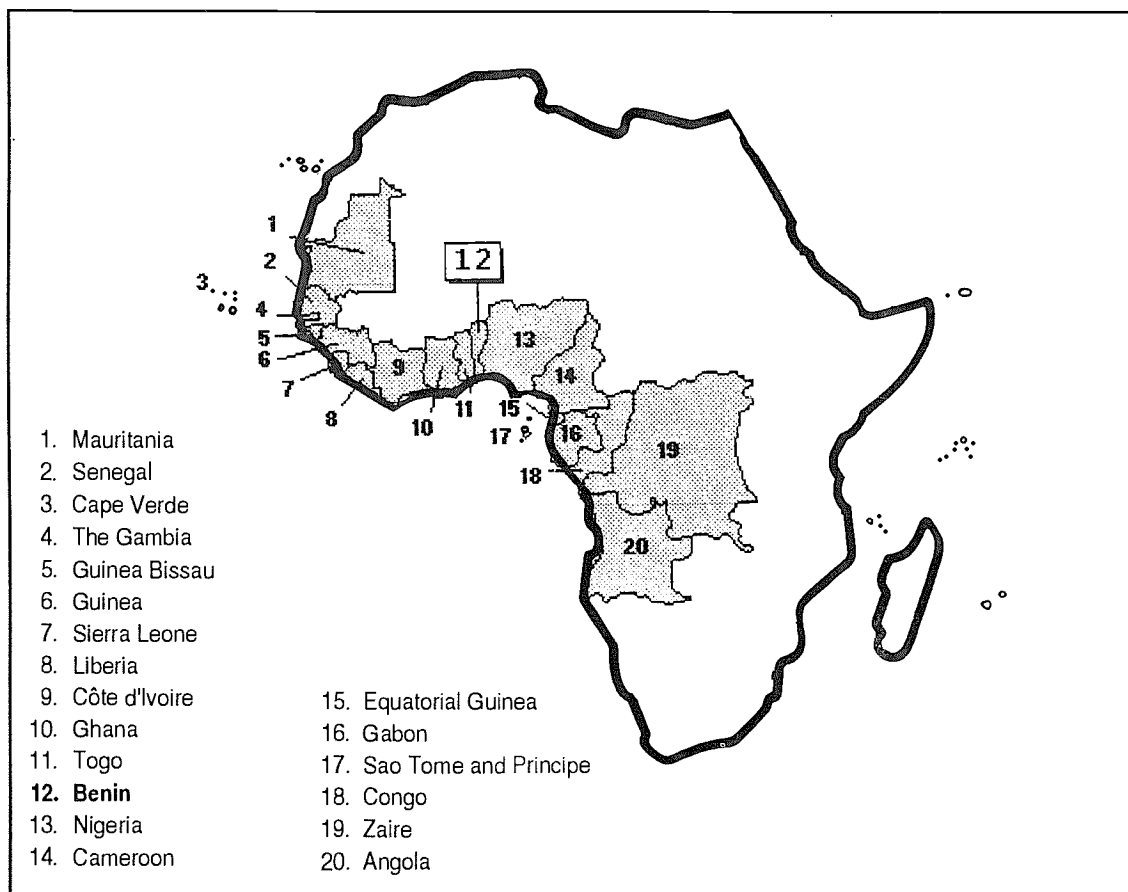
PROGRAMME FOR INTEGRATED DEVELOPMENT OF  
ARTISANAL FISHERIES IN WEST AFRICA

**IDAF PROGRAMME**

Technical Report N° 88

September 1996

**Study on Women's Organizations in Brufut and  
Gunjur Communities and the Factors that  
Favour or Impede their Sustainability in the Gambia**



**DANIDA**

DEPARTMENT OF INTERNATIONAL DEVELOPMENT COOPERATION OF DENMARK



FOOD AND AGRICULTURE ORGANIZATION OF THE UNITED NATIONS



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**Study on Women's Organizations in Brufut and  
Gunjur Communities and the Factors that  
Favour or Impede their Sustainability in the Gambia**

by

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# THE VISION FOR IDAF PHASE III

## INTRODUCTION

Development strategy during the 1960 and 1970s was based on the philosophy that developing countries lacked improved technology and capital for speeding up their development. Industrialization was promoted in order to capitalize on the abundant fish resources. However, the anticipated expansion of the economy did not happen and the development approach shifted towards an integrated rural strategy where emphasis is put on the community as a whole to upgrade incomes and the quality of life through technical assistance and the active participation of fisherfolk and the community.

In this context, emphasis was initially placed on the Community Fishery Centre (CFC) concept as a means of promoting artisanal fishery development. But it became apparent that the presence of a complex of facilities and services tailored to meet local needs was no guarantee that the structures/facilities would be used or that development would occur. The active participation of fisherfolk and the mobilisation of local and community resources was imperative in order to assure sustainability of initiatives undertaken by development projects and/or the community.

So far and in general terms, the IDAF Programme has worked under the context of abundant or seemingly adequate fishery resources with moderate population pressure. The scenario is however changing (and very fast for that matter) and we would soon face the triple constraints of reduced or depleting fish stocks, degrading environment and increasing population pressure. Like in other sectors, it must be anticipated that just to survive, parts of the population surplus in the fishing communities will enter the artisanal fisheries, which will increase the competition for the resources among the small scale fisherfolk in addition to the prevailing competition between the artisanal and industrial fisheries, with their attendant effect on the environment.

This scenario calls for a continuation of the integrated participatory strategy which remains relevant to the development of artisanal fisheries in West Africa. However, the emphasis needs to be placed on the elements and mechanisms that favour the sustainability of initiatives: responsible fishing, the empowerment processes that ensure the devolution of major resource management and development decisions to the local community, the strengthening of national human and institutional capacities at all levels for a sustainable and equitable fisheries resources management and development, as well as in the follow-up and consolidation of past achievements.

## DEVELOPMENT OBJECTIVE

Thus the development objective of the Programme in the present phase III which started on 1 July 1994 is to ensure twenty coastal West African countries a sustainable development and management of their artisanal fisheries for maximum social and economic benefit of their fishing communities in terms of employment, proteins and earnings. This will be done through an integrated and participatory approach in which emphasis will be laid on equity, gender issues, the transfer of technology for development, environment protection, as well as the strengthening of human and institutional capacities.

**The immediate objectives are:**

1. To identify, assess and disseminate strategies and mechanisms for sustainable management and development of the artisanal fisheries in fishing communities;
2. To improve the competence of national Fisheries Departments staff in development and management planning of artisanal fisheries;
3. To enhance regional technical competence in the fisheries disciplines, particularly in fishing and fish technology;
4. To improve information and experience exchange related to artisanal fisheries within the region;
5. To promote regional and sub-regional collaboration for the development and management of artisanal fisheries

**In this context, IDAF will among other things tackle the following major aspects in it's work :**

- assisting in the elaboration and implementation of a clear and coherent national development policy for the artisanal fishery sector;
- providing advice on management and allocation of resources between artisanal and industrial fishing fleets, both national and foreign;
- involving users in the design and management of on shore infrastructures;
- monitoring the sector's evolution by the setting up of an economic indicator system for the sector adapted to the financial and human availabilities;
- improving fishing technologies in accordance with the available resources;
- increasing the final product's value by improvement in processing and marketing;
- promoting community development in accordance with the lessons learned from Phase I and II and oriented towards the sustainability of actions undertaken;
- reinforce the Programme's information/communication system.

It is anticipated that by the end of the third phase of the Project, the region will have a nucleus of field oriented experts capable to respond to the challenges of the artisanal fisheries sector and to spur development in their individual countries in keeping with the aspirations and needs of fisherfolk.

## SUMMARY

The study looked at women organizations in the Brufut and Gunjur communities with the aim of determining their objectives, the relationship between and problems within the groups, technical assistance needs of the groups, their credit needs and associated problems, their access to equipment, and the utilization of their revenue.

Thirteen organizations were studied; 6 from Brufut and 7 from Gunjur - two coastal towns in the Western Division of The Gambia. The population of the two towns combined is 18,627 of which women constitute 50 percent.

The major conclusions from the study are:

### **Group Relationship**

Generally, the women tend to come together on the basis of a common objective to empower themselves. The strategies applied are the fostering of unity, improving their living standard, and increasing their income.

The bigger organizations tend to have a more complete structure than the smaller ones. While the smaller ones have only a President and Vice president, the bigger ones have President, Vice President, Treasurer, and Social Secretary.

The sizes of these organizations range from 20 to 500 members. The most common criterion for membership of these organizations is to be female. Most of the organizations also require a membership fee. For eight of the organizations studied, the membership fee ranges from D5.00 to D50.00. An exceptional membership fee of D100.00 is charged by the Brufut Women Fish Smokers and Driers Kafo(a mandinka word for organization) of 36 women. In some cases, having exemplary character is demanded for membership.

All the year round activities occupy 92 percent of the organizations. Of this number 76 percent work as a group and 24 percent as individuals within the framework of an organization.

Written records of activities and decisions are kept by 46 percent of the organizations. Most of these, with sizes from 175 to 500 members, are from Brufut. This indicates that bigger organizations with complete structures keep written records of activities and decisions.

### **Problems encountered**

All the organizations covered encounter problems. These range from inadequate implements, lack of capital, to lack of transport. Those with severe implement problem constitute 62 percent, those suffering from a lack of capital, 30 percent, and those with transport shortage, 8 percent.

### **Finance and Credit**

Contributions from members finance 68 percent of the organizations. The rest are financed through trade (petty trading, 8%, and sale of produce, 8%), NGO funds (8%), and membership fees (8%).

All the organizations need credit. But none of them had access to credit because it was either not available or the procedures for access are not known. Inability to get access to the credit institutions or agencies was reported by 76 percent of them. If they were to receive credit, 92 percent prefer group loan and 8 percent as individuals. The desired use for the credit has been expressed as increasing production (61%), buying more materials for their activities (23%), solving managerial problems (8%), and meeting production targets (8%).

In order to fill the gap in financing their activities, they engage in traditional fund raising. Traditional methods like drumming and kora (24 string Gambian musical instrument) shows are applied by 54 percent of the organizations. The revenue realised is used to buy equipment, materials, and to conduct maintenance.

Savings is practised by some of the organizations. At least 54 percent are involved. Of these 72% save with the International Bank for Commerce and Industry (BICI) and 28% with the traditional scheme("Osusu"). That indicates that either the BICI is more readily accessible to the women or they trust it more than the local scheme. The money saved is used as soft loan to members, as contingency funds, and for maintenance work. Apart from the savings, many of the organizations receive financial assistance either in cash or in kind. At the time of the study 2 received financial assistance from the EEC, 1 in kind from the Christian Children's Fund(CCF), and 3 received assistance in kind from the Women's Bureau and the Department of Community Development.

## **Conclusion**

The study indicates that women do organize themselves in various groups to address their needs and aspirations. Each of the organizations has clearly defined objectives. In achieving the objectives they encounter management problems and little or no access to resources.

## **Recommendations**

- A specially designed management training for members of the executives in the various women's organizations is essential to ensure an effective and sustainable structure.
- Target small group members for training on simple accounting, record keeping, and business management skills in the local language.
- Assist the organization by creating awareness on how to reach the relevant agencies for assistance.
- Fund raising activities should be encouraged to enable groups to finance their activities locally.
- Groups should be encouraged to save to ensure sustainability of activities.
- Deep wells should be provided to supply water for all year round activities.
- Provide appropriate technology for preservation of fish and garden produce. Train the members on the techniques.
- Create marketing outlets, proper storage facilities, and suitable sheds for selling fish to passersby at strategic locations along the roads.



- Adequate and suitable materials relevant to the group's activities should be provided in consultation with the organizations to encourage their participation in their development.
- Create a system to sensitize women's organizations on avenues to secure loans.
- Nutritional education programmes should be directed to groups that are working on improving nutritional standards.
- Provide funding to groups and individuals and monitor the utilization for effective management.
- Provide improved delivery systems such as good roads for transportation of goods to markets.
- Short term technical assistance should be provided to the organizations.
- Encourage closer working relationship between interdependent organizations that have complementary roles.

## Table of content

	Page
<b>Meanings</b>	1
<b>Abbreviations and Acronyms</b>	2
<b>Summary of Findings for Brufut and Gunjur Women's Organisations</b>	3
<b>1. Methodology</b>	10
<b>2. Individual Organisational Analysis</b>	11
2.1 Brufut Women's Tie and Dye Association	12
2.2 Brufut Women Gardeners Association	13
2.3 Brufut Women Bana Bana Association	14
2.4 Brufut Market Women Association	16
2.5 Brufut Women Fish Smokers and Drier 'Kambeng' Kafo	17
2.6 Brufut Women Soap Makers Association	18
2.7 Gunjur Women Petty Traders Association	20
2.8 Gunjur Women Sesame Growers Association	21
2.9 Gunjur Women Gardeners Association	22
2.10 Gunjur Women Fish Smokers and Driers Club	24
2.11 Gunjur Women Petty Traders Association	25
2.12 Gunjur Women Fish Smokers Association	27
2.13 Gunjur Women Gardeners Association	28
<b>3. Focus Group Discussion</b>	31
<b>4. The views of men on the women organisations</b>	32
<b>Annexes Questionnaire</b>	35
<b>Bibliography</b>	41
<b>List of tables</b>	
Table 1: Organisations (Membership fee charged and number of Members)	4
Table 2: Duration of the activities of the organisation	5
Table 3: Proportion of the organisations that keep written records of their activities	5
Table 4: Problems encountered by the organisations	5
Table 5: Funding sources of the organisations	6
Table 6: Reasons for requesting loan	6
Table 7: Problems in securing loan	7
Table 8: Organisations involved in traditional fund raising activity	7
Table 9: Proportion of organisations involved in savings	7
Table 10: Uses of the funds realised from the fund raising activities	8
Table 11: Amount of financial aid received by the organisation	8
Table 12: Classification of the organisations	11

# Meanings

## Organization

Organization is a word many use loosely, it includes all the behaviour of all participants. Others equate it with the total system of social and cultural relationships, while others refer to it as an enterprise. But, generally the term organization implies a formalized "Intentional Structure of roles or positions."

"Intentional structure of roles or position:-" People working together to fill certain roles. The roles people are asked to fill should be intentionally designed to ensure that required activities are done and to make sure that activities fit together so that people can work smoothly, effectively and efficiently in groups.

Informal organizations:- A network of personal and social relations not established or required by formal organizations but arising spontaneously as people associate with one another. These dynamic interpersonal relationships are influenced by the number of people in the group, the actual personnel involved, what the group is concerned with, its changing leadership, and the continuing process of change. Informal organizations eventually emerge as formal organizations.

## KAFO

Is a Mandingo terminology for organization. Literally meaning coming together.

## OSUSU

A traditional scheme of saving among women to assist each other. A daily, weekly or monthly contribution is made among members who have agreed to undertake this scheme. A leader is identified who collects the money and hands it over to one of the members by turn until the whole group benefits. The amount of money paid depends on the individuals in the group and the income they earn. Sometimes the group may decide that the amount of money collected be used to purchase materials to facilitate individual members activities.

## ENTREPRENEUR

An entreprising person working within or outside an organization.

## INTRAPRENEUR

A person who focusses on innovation and creativity and who transforms a dream or an idea into a profitable venture by operating within the organizational environment.

## "BANA BANA "

A Fish Monger.

## "BENTENGO"

A locally made platform usually made up of wooden planks or corrugated iron sheets used for selling, storage or drying fish.

## "KORA "

A traditional Gambian Musical instrument with twenty-four strings.

## ABBREVIATIONS AND ACRONYMS

<b>AGE</b>	:	ASSOCIATION OF GAMBIAN ENTREPRENEURS
<b>B.I.C.I</b>	:	INTERNATIONAL BANK FOR COMMERCE AND INDUSTRY
<b>C C F</b>	:	CHRISTIAN CHILDREN FUND
<b>EEC</b>	:	EUROPEAN ECONOMIC COMMISSION
<b>GWFC</b>	:	GAMBIA WOMEN'S FINANCE COMPANY
<b>IBAS</b>	:	INDIGENOUS BUSINESS ADVISORY SERVICES
<b>IDAF</b>	:	INTEGRATED DEVELOPMENT OF ARTISANAL FISHERIES IN WEST AFRICA
<b>WISDOM</b>	:	WOMEN IN SERVICE DEVELOPMENT ORGANIZATION MANAGEMENT
<b>W I D P</b>	:	WOMEN IN DEVELOPMENT PROJECT
<b>W B</b>	:	WOMEN'S BUREAU
<b>TANGO</b>	:	THE ASSOCIATION OF NON-GOVERNMENTAL ORGANIZATIONS

## **SUMMARY OF FINDINGS FOR BRUFUT AND GUNJUR WOMEN'S ORGANIZATIONS**

The study looked at women organizations in the communities of Brufut and Gunjur with a view to determine their objectives, the relationship between and problems within the groups, technical assistance needs, credit needs and the problems associated with the group credit schemes, access to equipment for their work and utilization of revenue.

A total of thirteen organizations were studied, six from Brufut and seven from Gunjur, which are two coastal towns in the Western Division of The Gambia. The population of the two towns is eighteen thousand six hundred and twenty seven. In both communities women constitute fifty percent of the population.

The most important conclusions arising from this study are as follows:

Overall, women tend to come together, based on their common objectives to empower themselves. These objectives range from fostering unity, improving their standard of living to increasing their income.

In terms of structure, the bigger organisations tend to have a more complete structure than the smaller ones. While the smaller organisations have only a president and Vice president, the bigger organisations have president, Vice president, treasurer and social secretary.

The overall sizes of these organizations under study range from 20 to 500 members. A common criteria which emerged from both Brufut and Gunjur communities is that to become a member of the organization you must be a female. In addition to that most of the organisations require a membership fee. Eight out of the thirteen organizations studied require a membership fee ranging from D5.00 to D50.00. An exceptional membership fee of D100.00 is charged by the Brufut Women Fish Smokers and Driers Kafo which has a membership of 36 women. Some of the organizations also have qualitative criteria e.g. 'exemplary character' as an additional requirement for membership.

Ninety two percent (92%) of the organizations are involved in their respective activities all the year round and seventy percent of these organizations work as a group while twenty two percent work individually within the framework of an organisation.

The study shows that more than half (54 percent) of the organisations do not keep any written record of their activities and decisions while forty six percent (46%) do. Most of the organisations that keep written records came mostly from Brufut with sizes ranging from 175 to 500 members. The study thus seem to suggest that organisations with a complete structure tend to keep written records of their activities and decisions.

**Table 1: Organisations (Membership fee charged and number of Members)**

Organisations	Membership Fee Charged	Number of Member
Brufut Women Tie and Die Association	50	200
Brufut Women Soap Makers Association	50	175
Brufut Women Gardeners Association	50	175
Brufut Women Fish smokers and Driers Kafo	100	36
Brufut Market Women Association	NR	30
Brufut Women Bana Bana Association	NR	20
Gunjur Women Sesame Growers Association	NR	87
Gunjur Women Petty Traders Association(1)	5	500
Gunjur Women Gardeners Association(1)	5	56
Gunjur Women Gardeners Association(2)	5	500
Gunjur Women Fish Smokers and Driers Association	5	50
Gunjur Women Petty Traders Association(2)	NR	100
Gunjur Women Fish Smokers and Driers Club	5	500

<b>Table 2: Duration of the activities of the organisations and how the activities are undertaken</b>		
<b>Duration</b>	<b>Count</b>	<b>Percentage</b>
All the Year round	12	92
Seasonally	1	8
Total	13	100
Group	9	70
individually	3	22
NR	1	8
Total	13	100

<b>Table 3: Proportion of the organisations that keep written records of their activities</b>		
<b>Keep written records</b>	<b>Count</b>	<b>Percentage</b>
YES	7	54
NO	6	46
Total	13	100

All the organizations encounter problems. These problems range from inadequate implements to lack of capital and transport. Sixty two percent (62%) of the organizations suffer from inadequate implements, thirty percent (30%) lack of capital and eight percent (8%) lack of transport.

<b>Table 4: Problems Encountered by the Organisations</b>		
<b>Problems</b>	<b>Count</b>	<b>Percentage</b>
Inadequate implements	8	62
Lack of Capital	4	30
Lack of Transport	1	8
Total	13	100

Sixty eight percent (68%) of the organizations are financed through contributions from members and the rest are financed through the buying and reselling of goods (8%), sale of produce (8%), NGO funds (8%) and membership fees (8%) respectively.

<b>Table 5: Funding Sources of the Organisations</b>		
<b>Source</b>	<b>Count</b>	<b>Percentage</b>
Membership	9	68
Buying and Reselling	1	8
Sale of Produce	1	8
Membership Fees	1	8
NGO Funds	1	8
Total	13	100

This study seems to suggest that none of the organizations has access to credit facilities. This is because credit facilities were either not available or the procedures to access them are not known. All the organizations interviewed have expressed the need for credit facilities. The overwhelming number of these organizations prefer this credit be given out to them as a group (92%) while (8%) of them prefer the credit individually. All the organizations have indicated the willingness to repay the loan if given credit. Sixty-one percent of these organizations need credit to increase production, 15% to buy more materials for their activities, 8% to improve on their managerial problems, 8% to meet their production targets, and 8% to increase the purchase of their materials.

<b>Table 6: Reasons for the Loan</b>		
<b>Reasons</b>	<b>Count</b>	<b>Percentage</b>
Increase production	8	62
Buy more materials	2	16
Improve management problems	1	8
Meet production target	1	8
Increase purchase of Material	1	8
Total	13	100

The organizations have problems in getting credit. These problems are mostly the inability to get access to the credit institutions or agencies (76%). The other problems are lack of managerial skills, and government neglect of the organizations. However, there are not more than one organization that is, (8%) reporting each of these two problems.



<b>Table 7: Problems in securing Loan</b>		
<b>Problems</b>	<b>Count</b>	<b>Percentage</b>
Credit institutions cannot be accessed	8	76
Lack of Managerial Skills	2	8
Cannot identify the Sources of Credit	1	8
Neglect by the Government	1	8
Total	13	100

More than half of the organisations are involved in some form of traditional fund raising activities, atleast once in the year. Fifty four percent are involved in traditional methods of generating funds, such as Drummings, and Kora Shows. Those involved are mostly large organisations. The revenue realized from such fund raising activities are utilized by the organizations to buy more equipments, materials, and to conduct maintenance activities.

<b>Table 8: Organisations Involved in Traditional Fund Raising Activity</b>		
<b>Activity</b>	<b>Count</b>	<b>Percentage</b>
Drumming and Kora Shows, etc.	7	54
Not involved in any traditional fund raising activity	6	46
Total	13	100

Atleast half of the organisations interviewed are engaged in some form of savings activity. Fifty four percent (54%) of the organizations are involved in savings while forty six (46%) are not. Of the fifty four percent who are involved in savings, thirty -nine percent (39%) save with the BICI and the rest in "OSUSU" fifteen percent(15%) . This suggest that BICI seems to be the most readily accessible credit institution to these women organisations.

<b>Table 9: Proportion of organisations involved in saving</b>		
<b>Institution</b>	<b>Count</b>	<b>Percentage</b>
BICI	5	39
OSUSU	2	15
Not Involved in saving Schemes	6	46
Total	13	100

Fifty Four percent (54%), of the organizations which are involved in savings intend to utilize the money saved as soft loan to members, 15% intend to use it for contingency and (31%) maintenance work.

<b>Table 10: Uses of the funds realised from fund raising activities</b>		
<b>Use</b>	<b>Count</b>	<b>Percentage</b>
Soft loan to Members	5	39
Contingency	2	15
Maintenance Work	6	46
Total	13	100

Slightly more than half of the organisations received some form of financial assistance either in cash or in kind. Six organizations have received assistance in cash or kind, based on the request made. Two organizations received financial aid through the EEC. They are the Brufut Women Fish Smokers and Driers Kangbeng Kafo. Each received D10,000 and D3,000, respectively. The Brufut Women's Tie and Dye Association received assistance in kind from CCF. The other agencies which provided assistance in kind are The Women's Bureau, Department of Community Development, through the provision of materials and equipments.

<b>Table 11: Amount of Financial Aid Received by the Organisation</b>	
<b>Organization</b>	<b>Amount In Dalasis</b>
Brufut Women Tie and Die	(In Kind)**
Brufut Women Soap Makers Association	3000
Brufut Women Gardeners Association	(In Kind)**
Brufut Women Fish Smokers Association	10000
Gunjur women Sesame Growers Association	(In Kind)**

The study of women's organizations in both Brufut and Gunjur have shown that women do organize themselves in various groups to address some of their needs and aspirations. Each organization was able to clearly define its objectives, and problems in terms of management and access to resources.

## RECOMMENDATIONS

- A specially designed management training for members of the executives in the various women's organizations is essential to ensure an effective and sustainable structure
- Target small group members for training on simple accounting, record keeping and business management skills in the local language. The Indigenous Business Advisory Services (IBAS) and the Non Formal Education Unit have the expertise.
- Assist the organization by creating awareness on how to reach the relevant agencies for assistance.
- Fund raising activities should be encouraged to enable groups to finance their activities locally (Kora Shows, Osusu, Working on farms etc).
- Encourage savings schemes for groups to ensure sustainability of activities and group continuity. Women's organizations involved in savings schemes should reach these women in their communities or setup focal points that they can access easily.
- Provide deep wells with high water tables that can serve organisations activities all the year around.
- Provide appropriate technology for preservation of fish and garden produce and train members of the groups in the techniques. This activity can be undertaken in close collaboration with the Food and Nutrition unit of the Ministry of Agriculture, and NGOs involved in such activities
- Create marketing outlets, and proper storage facilities. Provide women with suitable sheds for selling fish to passersby at strategic locations along the roadside.
- Provide adequate and suitable materials relevant for the groups' activities in consultation with the organisations to encourage participatory development
- Create a system, to sensitize women's organizations on avenues to secure loans, and how to go about it. The Women's Bureau, The Indigenous Business Advisory Services (IBAS), The Gambia Women's Finance Company (GWFC), Association of Gambian Entrepreneurs (AGE) and WISDOM are institutions that could assist.
- Groups which emphasize improvement of nutritional standard should be targeted for nutritional education programmes
- Provide funding to groups and individual women and monitor the utilization for effective management.

- Provide improved delivery systems such as good roads for transportation of goods to markets.
- Short term technical assistance should be provided to the organization.
- Encourage closer working relationship between interdependent women organizations that have complementary roles.

## **1. Methodology**

In working on this report to address the above perspectives, primary data collection was undertaken in both Gunjur and Brufut Fishing Communities for analysis of the existing women's organizations.

A questionnaire was designed to look at these organizations at their different levels (see annex on questionnaire).

A series of visits to both Gunjur and Brufut were made and meetings organized with the Alkalo and all the women's group leaders.

The purpose of the study was explained to the community leaders and this paved the way for free interaction of the data collector and the members of the Communities studied.

An inventory of all the existing women's groups/ organizations were made. Interviews were conducted using the questionnaire. The questionnaire was pre-tested and adjusted.

The questionnaire was defined using the following variable structures: Activities, Equipment, Finance, Credit and Revenue.

A focus group discussion was also undertaken in both communities. This was aimed at generating qualitative data to supplement the quantitative data. All the organizations in Brufut and Gunjur participated in the focus group discussions.

A case by case analysis was made to elicit response from individual organizations, this approach was adopted to develop individual organizational profiles.

## 2. Individual organizational analysis

### Introduction

This study aims at reviewing the factors that favour and/or impede the sustainability of women's organizations in Gunjur and Brufut Fishing Communities. Based on the findings, it also determined the objectives of the organizations and investigated and described them. The strength and organization of the groups has been reviewed through the following perspectives:

- the different types of organizations;
- the relation between and problems within the groups;
- technical assistance needs;
- credit needs and the problems associated with the group credit schemes;
- access to equipment for their work and;
- utilization of revenue.

### FINDINGS

The organisations in this study can be classified in terms of activity into four broad industries. These are Artisanal Fishing, Horticulture, Cottage and Petty Trading. Less than half of the organisations in this study, that is, 31% are engaged in Artisanal fishing, about the same proportion 31% are engaged in Horticulture, and 16% are engaged in some form of Cottage industry whilst 22% are into Petty Trading.

Table 12: Classification of the organisations		
Type of Industry	Counts	Percentages
Artisanal Fishing	4	31
Horticulture	4	31
Cottage	2	16
Petty Trading	3	22
Total:	13	100

### BRUFUT AND GUNJUR

Six women's organizations/groups were identified to be in existence in Brufut, while seven were identified in Gunjur. They are:-

- Brufut Women's Tie and Dye Association
- Brufut Women Soap Makers Association
- Brufut Women Gardeners Association
- Brufut Women Fish Smokers and Driers Kafo(2)
- Brufut Market Women's Association
- Brufut Women's Bana Bana Association.
- Gunjur Women Sesame Growers Association
- Gunjur Women Petty Traders Association
- Gunjur Women Gardeners Association
- Gunjur Women Gardeners Association (two)
- Gunjur Women Fish Smokers & Driers Association
- Gunjur women Petty Traders Association
- Gunjur Women Smokers & Fish Driers Club

## **2.1 Brufut women's tie and dye association**

The above organization has a membership of 200 women, and its structure is composed of a President, Vice President, and a Treasurer.

### **OBJECTIVE:**

To facilitate the achievement of unity among women and to increase earnings as a group for a better living.

### **MEMBERSHIP**

Must be a female, with D50-00 admission fee.

### **ACTIVITY/(IES)**

Involved in Tie and Dye all the year round, work as a group, and keep written records of activity.

### **PROBLEMS ENCOUNTERED**

- Lack of enough Dye and White Satin
- Poor quality equipments as pans
- Difficulty in replacing them

### **FINANCE**

The organization is financed through membership subscription and entrance fees. It also had in kind Tie and Dye materials from CCF on request.

## **ACCESS TO CREDIT**

This association has no credit facilities but indicated the need for credit to increase production capacity and also to improve their condition. They expressed a need for 20,000 Dalasis as a loan fund for the group. The group attributed the problem of getting credit to lack of contact with the appropriate agencies.

This group has not been involved in any form of fund raising. Instead the group is involved in savings with a Banking Institution, with the intention of ensuring timely purchase of material for Tie and Dye activities.

### **2.2 Brufut women gardeners association**

This association has a membership of 175 women and its structure is composed of a President, Vice President, Treasurer, Secretary General, Assistant Secretary General and a Social Secretary.

#### **MEMBERSHIP**

Must be a female, with D50-00 admission fee.

#### **OBJECTIVE**

To bring the women folk of the community together, and to promote unity as well as enhance high productivity and better management of their produce.

#### **ACTIVITIES**

Grow and market vegetables throughout the year in the community and greater Banjul area. Also involved in group farming. Keep records of their activities and decision (eg. minutes).

#### **PROBLEMS ENCOUNTERED**

- Lack of enough equipment to work effectively
- Shortage of water in the gardens
- Marketing and storing
- Transportation
- Insufficient funds to acquire tools and materials
- Lack of the necessary contacts for securing loan

#### **EQUIPMENT/MATERIALS**

Watering Cans, Pans, Hose Pipes, Spades, Knives, Hoes, Buckets etc. found suitable and purchased from shops.

## **FINANCE**

The organization is financed through the effort of its members, from the sales of garden products and entrance fees.

Group has some form of assistance in kind. Four wells and some barbed wires were provided by the Christian Children's Fund (CCF).

## **ACCESS TO CREDIT**

The group has no access to credit facilities, but interested in securing one for the organization to enable it increase its production capacity, ensure better marketing strategy and better co-ordinate its activities.

Amount needed by the group is D30,000-00 and they intend to pay back the loan as a group. The group indicated that contact with the appropriate bodies to secure loans was a problem. Other traditional methods the group employ to generate funds are; organizing traditional dances, 'Kora' shows and Concerts at least, once a year. It realizes D800-00 from such activities which it ploughs back to the organization's activities such as digging more wells, and maintenance of garden fences for the group.

The organization is involved in savings with a Banking Institution (BICI). The money saved is seen as a security for emergencies.

## **HOW ORGANIZATION CAN BE STRENGTHENED**

The group suggested that it can only be empowered if enough funds to provide more wells are made available to them in order to increase production in their garden.

### **2.3 Brufut women bana bana association**

Has a membership of 20 women and the structure consists of only a President and Vice President.

## **OBJECTIVE**

The main aim of this organization is to generate income by providing fish for the inhabitants of the surrounding villages.

To improve standard of living of their individual families.

## **MEMBERSHIP**

Membership to this organization is based on the individual being physically and mentally able and willing to undertake the task.



No membership fee is paid, but you must be a female.

## **ACTIVITIES**

Sale of fish in the market of Brufut and the environs all the year round This activity is undertaken individually, and they do not keep records of activity or decisions.

## **PROBLEMS ENCOUNTERED**

- Lack of Transportation
- No sheds for these women to place and display and sell fish along the road side where public transports stop to allow passengers buy fish from them
- Facilities for preservation are inadequate and where available is controlled by men who tend to marginalise them
- Storage and marketing facilities are major constraints
- Some of the materials used are unsuitable for the type of activities they are involved in
- The group felt neglected by authorities and does not have the appropriate contacts to secure loans

## **EQUIPMENT/MATERIALS**

The group utilizes materials like Pans, Baskets, Buckets, Plates and Trap of different sizes.

The group felt that some of the materials they used such as plates are not suitable, and they are purchased, and usually materials are not sufficient.

## **FINANCE**

The group is financed from membership subscriptions from time to time. No form of financial assistance provided but indicated the need for credit for the organization to increase the purchase of their commodities such as fish and for self enhancement.

The amount requested is D12,000-00 as a group and they intend to pay the money back. The major problem outlined by this group in securing loans are related to negligence by the authorities and lack of means of contact. This group is involved in savings in the form of Osusu, which is utilized as soft loans to members of the organization.

## **WAYS TO STRENGTHEN AND IMPROVE ORGANIZATION**

The group felt that if enough fund is provided with good roads and vehicles and appropriate materials for the task they undertake, it will help to empower them.

### **2.4 Brufut market women association**

Has a membership of 30 women with a structure consisting of only the President and Vice President.

### **OBJECTIVE**

The main objective of this group is to generate income for themselves and increase standard of living and to foster unity among themselves.

### **MEMBERSHIP**

No subscriptions are paid, but a criteria is set for membership i.e. "A female of exemplary Character", and membership is open only to women.

### **ACTIVITIES**

This group is involved in trading of agricultural commodities, such as retailing of vegetable to the community. This activity is undertaken by these women all the year round, and they undertake this activity individually but employ a strategy in purchasing these commodities as a group which is shared among its members.

No written records of activities and decisions are made, and they do encounter problems in the organization.

### **PROBLEMS ENCOUNTERED**

Market is not spacious leading to:-

- lack of space to accommodate all the members;
- lack of tables or sheds to display goods;
- lack of finance for the necessary working capital;
- temporary sheds which are not cost effective.

### **EQUIPMENTS/MATERIAL**

Pans, Empty Sacks, Baskets, Strings etc.

The group felt that some of the materials they use are suitable, such as pans, baskets, strings but felt that the sacks and wooden platforms (Bentengo) were not sustainable and durable.

## **FINANCE**

The group is financed from membership subscriptions

## **ACCESS TO CREDIT**

The group has no credit facilities but expressed the need for an increase in the size of their market, and to diversify its commodities. It needs D20,000 which they are willing to accept as a group loan. Unfortunately, they have no source of external financing. The group is not involved in any form of fund raising activity or in savings.

## **HOW ORGANIZATION CAN BE STRENGTHENED**

The organization suggested that if the market structure is improved and money is available for the purchase of items in demand their group will be strengthened.

### **2.5 Brufut women fish smokers and driers 'Kangbeng' Kafo**

Has a membership of 36 women smokers and driers with a President, Vice President, Treasurer and Secretary General.

## **OBJECTIVE**

The objective of this group is to bring unity among the women of Brufut and to coordinate their efforts as a group for better marketing of their goods.

## **MEMBERSHIP**

D100-00 entrance fee and must be a female.

## **ACTIVITIES**

Individually involved in fish smoking and drying at the Brufut Beach all the year round.

Written records of activities and decisions are kept and they do encounter problems in the organization.

## **PROBLEMS ENCOUNTERED**

The problems the organization encounters are:

- lack of sufficient materials for drying and smoking
- lack of money to purchase materials.
- a unique problem for fish driers is encountered during the rainy season when prolonged wet and rainy days make drying difficult or impossible.
- inadequate storage facilities and easily perishable goods.

## **EQUIPMENT**

The group utilises Knives, Pans, Wood, Salt. The equipment is suitable but always in short supplies.

## **FINANCE**

Some activities are financed through membership fees. Some assistance was obtained from E.E.C. to the tune of D10,000-00. This was requested by the group, but the request was given only partly. The group has no access to credit facilities but indicated the need for one to enable it buy enough working materials and enhance the marketing of goods. The total amount needed is D25,000-00 to be given preferably to individuals which they intend to pay back. The group's problem is not having the appropriate bodies that could render them such assistance.

The group organises Kora Shows as a traditional method of generating funds.

## **UTILIZATION OF REVENUE**

Since the group is involved in fund raising activities such as Kora Shows, Concerts and traditional drumming, it realizes D500-00 per year. The revenue realized from such activities is used to provide more materials for the group and also improve the smoking and drying sites.

The group is also involved in savings with the BICI. The money realized from its savings is intended from time to time to support the organizations activities.

## **HOW ORGANIZATION CAN BE STRENGTHENED AND IMPROVED**

Through financial Assistance that will enable the group to purchase enough equipment/materials for its activities. The group also requested for training in the latest technology to prevent pests from attacking the smoked and dried fish.

### **2.6 Brufut women soap makers association**

Consists of 175 women, with President, Vice President, Treasurer, Secretary General and Assistant Secretary General.

## **OBJECTIVE**

To:

- help themselves as a group
- improve way of living
- sustain continued support for their families as breadwinners.

## **MEMBERSHIP**

Membership is upon payment of entrance fee of D50-00. Members must be women of exemplary character.

## **ACTIVITY**

The group is involved in Soap Making all the year round, and it keeps records of activities and decisions. The group does encounter problems.

## **PROBLEM ENCOUNTERED**

- Lack of essential working materials, such as plastics, metal pans, soap material, empty drums necessary for the manufacture of soap
- Lack of working capital

## **EQUIPMENT**

The equipments purchased and used is suitable.

## **FINANCE**

The organization is financed through membership subscriptions, and assistance is also sought from NGOs. The group did have some form of financial assistance from C.C.F. e.g. D3,000-00.

## **ACCESS TO CREDIT**

The group has no credit facilities, but indicate the desire to take credit to improve production capacity and marketing products effectively. The group needs D16,000 but has difficulty to access the appropriate sources.

## **REVENUE**

Although the group is not involved in fund raising activities it has a savings account with the BICI. This money is utilized for emergencies as well as purchasing more materials for their

operations. The group observed that the revenue that accrues to them is grossly inadequate thus need some financial assistance to work effectively.

## **HOW CAN THIS ORGANISATION BE STRENGTHENED AND IMPROVED**

The organization can be strengthened and improved through the provision of financial assistance and enough materials to intensify their activities.

### **2.7 Gunjur women petty traders association**

Membership of 500 women with a complete structure consisting of a President, Vice President, Treasurer, Assistant Treasurer, Secretary General, Assistant Secretary General, Social Secretary and an Assistant social Secretary. Members of the organization are involved in both the production and marketing of vegetables.

#### **OBJECTIVE**

To:

- foster unity among the women of Gunjur
- assist one another
- increase production capacity
- enhance the marketing of their produce

#### **MEMBERSHIP**

Membership is open to women of exemplary character on payment of D5.00 membership fee.

#### **ACTIVITIES**

Involved in:

- retailing of vegetables in the community
- supplying these items to the Greater Banjul Area, including the hotels

The group is involved in this activity all the year round. Written records of the activities and decisions are kept and they do encounter problems.

#### **PROBLEMS ENCOUNTERED**

Lack of:

- capital to increase production base
- facilities to facilitate marketing of produce.
- adequate storage and preservation facilities to minimize or avert spoilage of fresh vegetables and financial losses.

## **EQUIPMENT**

Utilize Pans, Buckets, Seeds, Ropes, Sacks, and vehicles, and are found to be suitable.

## **FINANCE**

Membership subscription and entrance fees. The group has not had any financial assistance from and does not have any credit facility. But they expressed the need to have credit for the organization. Credit is needed to "help increase the production base and facilitate the means of transporting goods". The group needs 2.5 million dalasis as a loan. This amount sounds unrealistic given the weakness of the organization in terms of not keeping records of its activities and non involvement in any savings. Perhaps D50.000 will be a more realistic amount which can be managed. The problem the group is encountering is having access to the relevant sources for such assistance.

The group is involved in traditional methods of generating funds such as traditional dances, Kora and Concerts.

## **UTILIZATION OF REVENUE**

Yearly revenue realized from fund raising is D500-00 and it is utilized in purchasing working materials for group members. The group is not involved in savings, but is aware of the fact that the organization can be strengthened and improved through additional funding.

### **2.8 Gunjur women sesame growers association**

This organization has 87 members with only a President and Vice President.

## **OBJECTIVE**

Their main objective is to generate income and to sustain their families.

## **MEMBERSHIP**

Membership is based on being mentally and physically able, being a woman, and being not more than 60 years of age.

## **ACTIVITY**

Sesame growing and its distribution in the market circle. Involved in this activity all the year round and as a group.

The group encounters problems.

## **PROBLEMS ENCOUNTERED**

- The organization is faced with poor fences which do not provide security for the crops from animals
- The Organization incurs heavy expenses on its own for the digging of wells with no assistance
- The wells don't have the capacity to serve the increasing demands of watering in the gardens due to the low water level
- The materials used for their activities are expensive and not durable

## **EQUIPMENT**

Utilize hoes, seeds, pesticides, fence, machines, and containers. Materials are available and suitable. They are expensive and do not last long. The few available cannot sustain work effectively.

## **FINANCE**

Through levies from time to time. The group had some form of financial assistance from the Women's Bureau but did not specify in what form.

## **ACCESS TO CREDIT**

The group has no credit facilities but expressed the desire to have one to enable it meet production target and to facilitate marketing of produce. The amount indicated by Group is D40,000-00. The group attributed its difficulty to get a loan to a lack of Secretary to enable it establish links with relevant authorities for assistance. The group is not involved in fund raising activities, but has a savings account with BICI.

## **WAYS TO STRENGTHEN AND IMPROVE ORGANIZATION**

Funding the organization.

### **2.9 Gunjur women gardeners association**

Has a membership of 56 women with only a President and Vice President.



## **OBJECTIVE**

To generate income and sustain the family.  
To improve standard of living

## **MEMBERSHIP**

Membership is open to all women upon payment of D5-00 membership fee.

## **ACTIVITIES**

The group is involved in gardening and selling vegetables locally and within the greater Banjul Area.

The group is involved in these activities seasonally (dry season). It does not keep written records of its activities and decisions and encounters problems.

## **PROBLEMS ENCOUNTERED**

- Unavailability of wells
- Existence of pests and disease in the gardens
- Lack of money to buy working materials

## **EQUIPMENT**

Rakes, traditional hoes, buckets, spades, watering cans and hose pipes. These materials are purchased.

## **FINANCE**

The organization is financed through membership fees and periodic subscriptions. The group has had some assistance from the Department of Community Development in the form of three wells dug for the group on request.

## **ACCESS TO CREDIT**

The group has no credit facility but indicate interest in getting credit for the organization to enable it increase the group's production base and further enhance the marketing of its products. The organisation also needed credit to:

- enable it fence the entire garden area
- purchase fertilizer and pesticides and
- dig wells

The group expressed a need for D350,000 loan to function better.

Two reasons were put forward by this group for the difficulties they encounter in getting credit, namely; "It has never been easy to identify the sources". "Management does not have the necessary skills for such contacts."

Although the group has not been involved in any form of traditional income generating methods, it is involved in savings, referred to as "Osusu" ..

The organization uses the money saved for maintenance work in the garden such as fencing and payment of services.

## **HOW ORGANIZATION CAN BE STRENGTHENED AND IMPROVED**

Provision of pest control measures.

Fence the garden to prevent animals from entering and eating up all the plants.

### **2.10 Gunjur women's fish smokers and driers club**

Membership of 500 women with only a President and a Vice President.

## **OBJECTIVE**

To:

- help unite the women and facilitate their marketing strategy
- increase income
- promote and increase traditional methods and adopt appropriate modern techniques

## **MEMBERSHIP**

Open to women of exemplary character on payment of membership fee of D5-00 .

## **ACTIVITIES**

Fish Smoking and Drying at Gunjur Beach.

Produce are sold to the community and sometimes exported.

The organization is involved in this activity all the year round and it does encounter problems.

## **PROBLEMS ENCOUNTERED**

- inadequate working capital
- lack of means of transport for goods
- lack of recourses to acquire enough materials/equipments

## **EQUIPMENT**

Knives, Iron, Platforms, Empty Sacks, Cartons, Firewood. These are available but need to be purchased.

## **FINANCE**

The organization is financed through membership fees and levies from time to time.

The organization has not benefited from any form of assistance. It has no access to credit but expressed interest in securing loan for the group to augment the insufficient capital it has to perform better. It needed a D30,000-00 loan, but has difficulty in establishing the appropriate contact for such assistance.

## **UTILIZATION OF REVENUE**

The group generates some revenue yearly from Concerts, Traditional Drumming, and Kora Shows. The money realized on average D1,000, is spent on equipments to facilitate its activities. The group is not involved in any form of savings and expressed a need for more funds to empower their group.

### **2.11 Gunjur women petty traders association**

This organization has a membership of 100 women, with a structure of only one person as President.

## **OBJECTIVE**

To:

- forster unity among the women of Gunjur as well as encourage group work
- Facilitate increased production and selling of our goods

## **MEMBERSHIP**

Sound mind and D5-00.

## **ACTIVITIES**

Fish smoking, drying and retailing both in the community and Greater Banjul Area. The group is involved all the year round. It does not keep any written records of its activity or decisions and does encounter problems.

## **PROBLEMS ENCOUNTERED**

- Management problems and lack of Co-ordination
- Lack of enough capital for the activity.
- Insufficient water supply at the garden
- No enough purchasing power

## **ACCESS TO EQUIPMENT**

The group has access to watering cans, pans buckets, hose pipes, spades etc and found them to be suitable for the type of activity it does. Because these materials are bought the low purchasing power hinders a more effective contribution.

## **FINANCE**

Entrance fees and membership subscriptions. The group had neither financial assistance nor credit facilities. It indicated the need for credit for the following reasons:

- to further strengthen its economic base
- to facilitate the purchase of gardening tools and means of transport. It needs about D20,000 to function properly. The problem is now a lack of access to the relevant sources to assist them.

## **UTILIZATION OF REVENUE**

The group is involved in generating funds and realizes only about D700-00 per annum from this activity which it utilizes for maintenance of garden wells and purchase of garden tools.

## **ACCESS TO EQUIPMENT**

The group has access to materials such as transport, baskets, knives, iron platforms firewoods and sacks which are purchased and suitable but face a lot of problem in acquiring them and insufficient to work effectively.

## **FINANCE**

Members' subscription, entrance fees, and local fund raising programme. The organization receives no financial assistance.

## **ACCESS TO CREDIT**

The group has no credit facilities, but needs credit for the organisation to buy more materials to improve work, increase production and selling activities. It needs D60,000-00. The group's problem is establishing the appropriate contact for such assistance, but it is involved in raising funds through traditional channels and realises D500-00 per year which it utilizes on getting more materials, and transportation of goods.

The group is not involved in savings, but suggested that the group can be improved through:

- skills development in modern techniques, fund mobilization, and improved delivery systems.

### **2.12 Gunjur women fishmongers and driers association**

50 Members with only a President and Vice President.

## **OBJECTIVE**

To:

- bring about unity among themselves
- enable us interact with similar organization
- improve their standard of living

## **MEMBERSHIP**

Adult female with good character upon payment of entrance fee of D5.00.

## **ACTIVITY**

Fish smoking and Drying at Gunjur Beach. The products are sold to the Community and Serrekunda Market all the year round.

The group does not keep written records of its activities and decisions, but encounter problems in the organization.

## **PROBLEMS ENCOUNTERED**

Management and Finance problems.

## **ACCESS TO EQUIPMENT**

The group utilizes the following materials knives, firewood, iron grills and salt, sacks, pans and ropes and vehicle.

The group indicated that the materials are suitable but have to be purchased and the problem faced in acquiring these equipments is insufficient capital.

## **FINANCE**

Subscriptions and membership fees.

No financial assistance and does not have any credit facility. It does indicate the need to have credit for the organization to improve its management and earnings. The amount needed is D40,000-00 as a loan to the group.

## **UTILIZATION OF REVENUE**

The group generates funds from fund raising activities, and realise an average of D700-00 per annum which is used to buy more materials for the organization. It is not involved in savings but suggested that another group be empowered through training proper co-ordination and more financial assistance.

Improved production and easy transportation.

### **2.13 Gunjur women gardeners association**

This association has a membership of 500 women with a structure consisting of a President, Vice President, Secretary General and Social Secretary.

## **OBJECTIVE**

To:

- assist one another in our own little way.
- bring about unity in the community
- enhance the marketing of garden produce.

## **MEMBERSHIP**

Is open to females of good character upon payment of D5-00.

## **ACTIVITY**

All the year round growing and selling of vegetable in both the local community and greater Banjul Area. The group does keep written records of decisions and encounters problems in the organization.

## **PROBLEMS ENCOUNTERED**

- lack of sufficient materials
- insufficient water supply at the garden
- insufficient purchasing power

## **ACCESS TO EQUIPMENT**

The group has access to watering cans, pans, buckets, hose pipes, spades etc and found them to be suitable for the type of activity it does. These equipment are bought. The problem is lack of purchasing power.

## **FINANCE**

Entrance fees and membership subscriptions. The group has had no financial assistance and no credit facilities. It indicated the need for credit for the following reasons:

- to further strengthen its economic base
- to facilitate the purchase of gardening tools and means of transport. It needs D20,000-00 as capital. Their problem is a lack of access to the relevant sources of assistance.

## **UTILIZATION OF REVENUE**

The group is involved in generating funds and realizes only D700-00 per annum from this activity which it utilizes for maintenance of garden wells and purchase of garden tools.

The group is not involved in savings, but suggested that the group can be empowered through funding and better awareness.

## CONCLUSION

The purpose of an organization's structure is to establish a formal system of roles that people can perform so that they may best work together to achieve common objectives. The study has also shown how organization structures and their levels are due to the limitations of the span of management. The exact number of people a manager can effectively supervise depends on a number of underlying variables and situations. The larger groups do not save collectively and their membership to the organization is loose. Entrepreneurship and intrapreneurship seem to be the common objective of groups' cohesiveness. The study has demonstrated the logic of organizing into groups and relationship to group objective as an empowering structure. These organizations also serve as socialising outlets in working groups greatly handicapped by the low literacy rates of these women, and therefore the achievements of these organizations seem quite limited.

The study also revealed the fragmentation of similar organizations with the same objectives and activities, but difference in size and scope. The reasons given for the existence of similar organizations working parallel in the same community can be attributed to political and class based factors, which on further probing was considered sensitive. However, the loose organizational structure is a good beginning for emerging rural women organizations as they learn to engage in team-work to achieve their objectives. The study seems to prove that people will work together most effectively if they cooperate and know the part they are to play in any team operation.

All the organizations studied have manifested gender sensitivity in terms of women organising themselves to address their common problems despite the problems they encounter in the whole process. This in itself is empowering.

These women organizations in the communities have a clear idea of the major duties or activities they are involved in, understood areas of discretion or authority and what they can do to accomplish goals. Their success emanates from the fact that they are able to organize themselves to address their vulnerabilities.

However to make a role work out effectively, provision should be made for supplying needed information and other tools necessary for performance in that toil.

A Programme should be designed to make sure that activities fit together, so that these organizations work smoothly, effectively, and efficiently in groups and as individuals in their respective communities. The structure must furnish an environment in which individual performance, both present and future, contributes most effectively to group goals.



## FOCUS GROUP DISCUSSIONS

### SUMMARY OF FINDING OF GUNJUR AND BRUFUT WOMEN GROUP DISCUSSIONS

The focus group discussions for Brufut were held in a forum chaired by one of the Lady Presidents of the six women groups in Brufut. The Gunjur women focus discussions took place in the compound of the head of one of the seven organisations. This chapter summarises the salient issues which were raised during the group discussions. Various speakers at both group discussions raised, basically, the same issues. During the group discussions various speakers deliberated on the aims and objectives of their organisation. The most important of all during the group discussions was the highlights on the constraints ranging from administrative bottlenecks to inadequate working capital for groups, as well as lack of co-ordinated mechanism for their groups. The summary of the findings from both group discussions is as follows:

Generally, all the organisations lack an appropriate storage facility. The produce of these women organisations are mostly perishable goods, for example, tomatoes, vegetables and fresh fish. The organisations are vulnerable to losses, particularly when they could not sell all the goods taken to the market. Since the storage facility is not available, the goods spoil and this results in huge losses of income to the individuals and the organisation.

There is lack of coordination among the organisations. The neighbouring communities, such as Sukuta, Madiana, to name a few, have women organisations engaged in the same activities carried out by the organisations in Brufut and Gunjur. That creates a glut of fish and vegetables to the extent that one is forced to sell at a loss. This could have been avoided if an appropriate coordination exists among the organisations.

The road from Brufut and Gunjur to Greater Banjul Area where the goods are transported to for sale at the market is in a poor state. This coupled with the scarcity of vehicles that ply these roads could delay one for hours on end to look for a vehicle to transport the goods to the market. In the process, most of the perishable goods go bad, thus resulting in huge loss of income to individuals and to the organisation.

All the organisations have mentioned the need for one sort of training or the other. It was very obvious that these groups lack managerial skills in administration, loan management and so on. Organisations in the cottage industry for instance, Tie and Dye, identified the need to be trained in modern technology in order to produce quality and quantity Tie and Dye. All the other organisations have identified management training need to improve the management skill of the organisation's members.

Working Capital for most of the organisations is grossly inadequate. The organisations depended on the meagre resources contributed by the members and the occasional assistance from NGOs and Government Departments. This has resulted in the low level of productivity and low capacity to expand and generate more income.

From the discussions, it can be seen that the major constraints of the organisations have been the lack of management skills, inadequate working capital, and the difficulties encountered during the transportation of their goods to market. These constraints have been echoed by one speaker after another. The groups welcomed efforts by Government or NGOs to help alleviate some, if not all, the constraints.

Present at both group discussions held at Brufut and Gunjur:

are:

#### **BRUFUT**

- Brufut Manjang
- Makuta Manneh
- Pnicu Manneh
- Khaddy Jallow
- Sibo Touray
- Mbasire Jammeh
- Mama Sonko

#### **GUNJUR**

- Nnamina Manjang
- Mai Kebbeh
- Joko Sonko
- Aja Mama Kaddy Bajo

### **THE VIEWS OF MEN ABOUT THE WOMEN ORGANISATIONS**

The organisations under study are women only organisations. This chapter contains the interviews on the views of eight men about the Women organisations chosen at random in the Gunjur and Brufut communities. The men are in the sub-sector in which the organisations studied are engaged but do not belong to any of the women organisations in this study. The interviews focus on the divergent views whether or not these women organisations should include men. My first respondent was Nyakassi Saidy, a retired extension worker who is now in the artisanal fishing industry. He is of the view that Women Kaffos or organisations should include men. His views were expressed as follows:

... women Kaffos should incorporate men as members. This will foster unity among the two sexes in the community. Women should no longer uphold the traditional norm or values that men are the driving force among them. Rather, they should see men as Co-partners in development in any multi sex organisation set-up. This, I believe could bring about increased productivity which enhances sustainability - an integral part of modern development.

My second respondent was Malafy Jammeh of Gunjur, a driver closely associated with the fishing industry. This respondent is of the opinion that women organisations should be left as they are and shouldn't include men. Malafy has his reasons:

... ours is a tradition where men still dominate women which is yet to be influenced. In any organisation where one sex dominates the other the tendency is that dominant sexes productivity is adversely influenced. Women organisations should be left on their own in order to achieve their long desires of independence from social, cultural, traditional and economic frustrations.

The third respondent was Mr. Faburama Barrow, a tailor also from Gunjur. Mr. Barrow is of the opinion that women organisations should include men. According to him:-

... men and women coming together under one umbrella organisation would only result in solidarity. Common issues that concern both genders are better discussed in that sort of an organisation. This fosters better understanding of strategies to follow to solve problems which enhance the overall organisational objectives. Men and Women working together can only bring about effectiveness and sustainable development effort.

My fifth respondent, Bajamba Bojang, is the community leader of Brufut who also works in the fishing industry. Mr. Bojang thinks that women and men coming together in one organisation could bring development. The detail of his comments is given:

... men who are generally more dynamic than their women counterparts could be instrumental to women productivity. The women organisations lack the managerial skills that affects their viability, sustainability and to a larger extent progress. With men joining these organisations, the organisation would be better managed to be able to attract funds from supporting institutions and Government.

The sixth respondent was Mr. Paul Momodou Gassama, driver from Brufut whose second occupation is gardening. He strongly believes that women organisations are not doing badly and therefore the composition should be left as it is. According to him:-

... the African woman, particularly the Gambian woman, is very industrious and highly committed to improving the living standards of their families. If men and women should come together in one organisation, men will always dominate the women. In this way the women who work harder do not participate effectively in taking the decisions on matters that affect them.

The seventh respondent, Momodou Ceesay, also comes from Brufut. He grows and sells groundnuts for a living. He too is of the opinion that women organisations shouldn't include men. His reasons are given below:-

... although the women organisations lack the necessary managerial skills and financial support, they work extremely hard at both individual and organisational levels in the horticulture and fisheries sectors. The men folks are generally lazy, always appealing for some donor assistance. Women organisations should be left on their own and be supported.

The final respondent was Alagi Manneh, a driver from Brufut. He is closely associated with the fishing industry. He also prefers women organisations to be left as they are. He argued that:

... a multi sex organisation in a traditional society as ours where men dominate women often results in an undemocratic set-up in the structure of the organisation. Key positions within the organisation get occupied by the men relegating women to the background in the decision making process. The existing women organisations should only be strengthened through capacity building in the form of training, financial aid from Government or NGOs, rather than change their composition.

## CONCLUSION

The views expressed by the respondents are diverse, but the momentum seems to gather around the fact that women organisations can do better without changing the composition. In a traditional society where men dominate the women, the women organisations should be encouraged to stay as they are in order to exercise independence in decision making on matters that affect women. Government and donor assistance in the capacity building, in the form of training and financial aid, could go a long way into empowering the women by turning the organisations into sustainable and viable organisations.

**QUESTIONNAIRE**

**STUDY ON WOMEN'S ORGANIZATIONS IN BRUFUT AND GUNJUR  
COMMUNITIES AND THE FACTORS THAT FAVOUR OR IMPEDE THEIR  
SUSTAINABILITY IN THE GAMBIA**

Village  
Gunjur     G  
Brufut     B

Name of the Organisation .....

**A. ORGANIZATIONAL STRUCTURE:**

1. Describe the structure .....

GENDER  
Male    Female

- President
- Vice President
- Treasurer
- Assistant Treasurer
- Secretary General
- Assistant Secretary General
- Social Secretary
- Assistant Social Secretary
- Other (please specify)

.....

2.     What is the objective of the organization?  
.....  
.....

3.     How does one become a member of your organization?  
.....  
.....  
.....

4.     How many members do you have in your organization?  
.....

5.(a) Can men be members of your organization?

Yes Y

No N

5b. If yes, how many men do you have in your organization?

.....

## B. ACTIVITIES

1. What type of activity/ies is your organization involved in?

.....

.....

When do you undertake these activities?

All year round R

Seasonally(specify season) S

Other(please specify) O

—

.....

2. How are these activities undertaken

Individually I

As a group G

Other specify O

—

.....

.....

3A. Do you keep any written record of your activities and decisions?

Yes Y

No N

—

3b. Do you encounter Problems in/with your organization ?

Yes Y

No N

—

3c. If Yes what type of problem?

.....

.....

**C. ACCESS TO EQUIPMENT/MATERIAL**

1. What type of equipment/materials do you utilize for your activities? (Please List)

.....  
.....

2. Are they suitable for the type of activity you do?

Yes Y

No N

..

3. If No, why?

.....  
.....

4. How do you acquire or access these equipment/materials to facilitate your work 1

Made locally by women 2

Made locally by men 3

Purchased 4

Hired 5

Other(Please specify) 6 ..

5. Do you encounter Problems in acquiring these equipment/materials?

Yes Y

No N

..

6. If Yes, what are the problems?

.....  
.....

7. Do you have enough equipment to work effectively?

Yes Y

No N

..

**D. FINANCE**

1. How is the organization financed?  
.....  
.....

2a. Have you had any form of financial assistance from anybody.

Yes Y

No N

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2b. **If Yes who?**

Individuals .....

Agencies .....

Government Institutions (give names.....)

Others specify .....

2c. How much money did you receive?

3. Did you request for this assistance

Yes Y

No N

---

4. What type of request did you make?  
.....

5a. Was this given?

Yes Y

No N

---

5b. If No why?

**E. ACCESS TO CREDIT**

1. What type of Credit facilities do you have?  
.....  
.....

2a. Do you need credit for your organization ?

Yes Y

No N

---

2b. If yes, for what reasons?  
.....  
.....

3. How much do you need?

Amount



Dalasis .....

4. How does the organization intend to access loans.

4a. As individuals 1

4b. As a group 2

4c. Through of by Proxy 3

5. What are the conditions for accessing credit/loans for your group?

6. Do you intend to pay back this amount?

Yes Y

No N

7. Do you encounter problems in getting credit?

Yes Y

No N

8. If Yes, what are the problems?

9. Can you describe other traditional methods you employ to generate funds?

#### F. UTILIZATION OF REVENUE

1a. Is the organization involved in any form of fund raising activity.

Yes Y

No N

2b. If Yes, please explain

3A. How much do you realize from such activity ?

3B. Unit of time for which this amount is realised?

Per day 1

Per week 2

Per month 3

Per year 4

4. How does the organization utilize the money realized?

5a. Is the group involve in savings?

Yes Y

No N

5b. If Yes, which institutions?

WISDOM W

GWFC G

COOPERATIVE C

OSUSU S

Other please specify O

6. What does the group intend to do with the money it save?

.....

.....

7. Can you suggest ways in which your organization can be strengthened and improved?

.....

.....

**THANK YOU!!!!!!!!!!**

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