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PROJECT EVALUATION SUMMARY (PES) - PART I

Report Symbol U-447

1. PROJECT TITLE APEC Women's Training and Advisory Services			2. PROJECT NUMBER 517-0146	3. MISSION/AID/W OFFICE USAID/DR
5. KEY PROJECT IMPLEMENTATION DATES			4. EVALUATION NUMBER (Enter the number maintained by the reporting unit e.g., Country or AID/W Administrative Code, Fiscal Year, Serial No. beginning with No. 1 each FY)	
A. First PRO-AG or Equivalent FY-81	B. Final Obligation Expected FY-84	C. Final Input Delivery FY-84	<input checked="" type="checkbox"/> REGULAR EVALUATION <input type="checkbox"/> SPECIAL EVALUATION	
6. ESTIMATED PROJECT FUNDING			7. PERIOD COVERED BY EVALUATION	
A. Total \$ 407,000			From (month/yr.) 08/80	
B. U.S. \$ _____			To (month/yr.) 06/83	
			Date of Evaluation Review _____	

8. ACTION DECISIONS APPROVED BY MISSION OR AID/W OFFICE DIRECTOR

A. List decisions and/or unresolved issues; cite those items needing further study. (NOTE: Mission decisions which anticipate AID/W or regional office action should specify type of document, e.g., airgram, SPAR, PIO, which will present detailed request.)	B. NAME OF OFFICER RESPONSIBLE FOR ACTION	C. DATE ACTION TO BE COMPLETED
<p><u>Recommendations:</u></p> <ol style="list-style-type: none"> CENAM should hire full-time technical coordinator. CENAM should move toward the provision of more vocational training courses in non-traditional areas. CENAM should move immediately toward provision of entrepreneurial training. CENAM could explore the possibility of developing a contract with ADEMI for management of fixed and working capital loans. CENAM should develop a system of participant follow-up for monitoring progress in creating and stimulating employment. CENAM should provide additional training to the promotoras both initially and on an ongoing basis. The APEC/CENAM structure should be decentralized and all technical responsibilities should be shifted to the technical coordinator and the office of Capotillo. The position of Assistant Coordinator should be eliminated. Closer contact should be established between CENAM and AID. AID should not fund another APEC/CENAM project until the Capotillo project is functioning according to the specifications of the project design. 	R. Veith	Completed 07/18/83
	R. Veith	07/18/83

9. INVENTORY OF DOCUMENTS TO BE REVISED PER ABOVE DECISIONS	10. ALTERNATIVE DECISIONS ON FUTURE OF PROJECT
<input type="checkbox"/> Project Paper <input type="checkbox"/> Implementation Plan e.g., CPI Network <input type="checkbox"/> Other (Specify) _____ <input checked="" type="checkbox"/> Financial Plan <input type="checkbox"/> PIO/T <input type="checkbox"/> Logical Framework <input type="checkbox"/> PIO/C <input type="checkbox"/> Other (Specify) _____ <input type="checkbox"/> Project Agreement <input type="checkbox"/> PIO/P	A. <input checked="" type="checkbox"/> Continue Project Without Change B. <input type="checkbox"/> Change Project Design and/or <input type="checkbox"/> Change Implementation Plan C. <input type="checkbox"/> Discontinue Project

11. PROJECT OFFICER AND HOST COUNTRY OR OTHER RANKING PARTICIPANTS AS APPROPRIATE (Names and Titles)	12. Mission/AID/W Office Director Approval
Rose M. Veith, Program Officer	Signature: <i>[Signature]</i>
	Typed Name: Philip R. Schwab
	Date: <i>[Date]</i>

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A Mid-Course Evaluation of a Training and
Advisory Center for Women (APEC/CENAM)
in Santo Domingo, The Dominican Republic

by

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Table 1: APEC/CENAM Response to ICRW
Concerns and Recommendations

Table 2: Initial and Final Design of
APEC/CENAM Project

Table 3: Vocational Training Courses &
Number of Beneficiaries

Table 4: Final Project Design (February 1982)
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Appendix A: List of Persons Interviewed

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I. Project Background

"El Centro de Entrenamiento y Asesoría para la Mujer" (CENAM) offers intensive vocational training, courses in human resources development, and advisory services to poor women in a poor urban area of Santo Domingo, The Dominican Republic. CENAM is one of five educational institutions created and administered by Accion Pro-Educacion y Cultura, Inc. (APEC), an institution established in 1964 whose board of directors consists of the leading businessmen in the Dominican Republic.

The CENAM project was initially conceptualized by Lic. Jacqueline Malagon, Executive Director of APEC, who submitted a proposal for an operational program grant to the Agency for International Development (AID) in August 1980. This proposal for a three-year grant specified that the first phase of the project (6 months) would be devoted primarily to the collection and analysis of baseline data to determine the attitudes, availability, needs, and job placement possibilities of poor urban women.

In the course of consultations between AID and APEC, it was determined that this initial phase should be lengthened to cover the entire first year of the project in order to design and carry out an in-depth multi-faceted survey of: (a) the social and economic characteristics of poor urban women; (b) available vocational training; (c) potential employers; and (d) organizations providing advisory services for women. The analysis of the findings and the conclusions from this study would then be used to orient the final design to ensure the creation of an integrated project in which the needs and vocational training of women would be tightly linked to productive employment opportunities.

In early 1981 the International Center for Research on Women (ICRW) was requested to provide technical assistance to APEC. A team from the ICRW participated in the review and re-orientation of the survey design and assisted in the re-conceptualization of the project so as to focus it more directly on enhancing poor women's employment and income generating opportunities.

The first phase of the project began in July 1981 with the collection and analysis of baseline data. Despite the many problems that developed both in the implementation of the survey and in the analysis of the findings, in February 1982 APEC submitted to AID a summary of the conclusions of the survey along with a final design for the project.

The professional staffs of APEC and CENAM selected the neighborhood called Capotillo to be the site of the project. While Capotillo is typical of a poor slum in Santo Domingo, it is neither one of the poorest nor the most marginal of urban neighborhoods. It is among the oldest poor urban areas and is a relatively stable community. Capotillo is adjacent to the new market and therefore plays an important role in the economic life of the city. Capotillo is frequently referred to as "the heart of the city," and in all respects seems to have been an excellent choice for the location of the project.

In July 1982, CENAM opened its office in Capotillo and began to promote its program within the community. The vocational training and human resource development courses began in September 1982. In December 1982, the first group of beneficiaries completed the courses in intensive vocational training, and in May 1983, a second group of beneficiaries completed the courses.

APEC plans to replicate the project and to expand CENAM throughout many other poor urban areas in Santo Domingo. APEC currently has a proposal pending with AID and the government of The Dominican Republic to receive Caribbean Basin Initiative funds to open a second center in the community of Abanico.

II. Evaluation Request

AID requested that the ICRW carry out a midterm evaluation of the APEC-CENAM project both in order to identify mid-course corrections as needed, and to identify the variables to be included in the final evaluation. In the midterm evaluation, the ICRW was asked to consider the following issues:

1. Is the project performing the tasks specified in the project design?
2. Did changes in the initial project design improve the operation of the project?
3. How effective is the system of participant follow-up?
4. How effective is the general and financial management of the project?
5. In general terms, what is the potential effect of the project on significant variables in the Dominican economy?
6. What are the important variables to be included in the final evaluation of the project as related to the project's impact on the lives of women in urban slums?
7. In which of the areas is APEC meeting or exceeding the expected output of the project and in which areas are corrective midterm adjustments called for?

The ICRW sent a three-person team which spent two weeks in-country to evaluate the APEC-CENAM project. The evaluation was made in May 1983, one month prior to the end of the first year of the two-year implementation period. The following additional questions served to orient the team's evaluation:

1. Were the project resources delivered and used as intended?
2. Were the objectives as outlined in the project design met?
3. Were the intended results of the project realized?
4. What were the unintended results?
5. What are the possibilities for expanding and/or replicating the project?

III. Methodology of the Evaluation

The methodology of the evaluation took three forms: interviews, course attendance, and content analysis of available documentation.

A. Interviews. The members of the evaluation team conducted in-depth interviews with twenty-one randomly selected project beneficiaries, employing a pretested instrument. These interviews focused on determining what impact CENAM has had on the beneficiaries' lives, particularly on their participation in income-generating activities.

The evaluation team interviewed a majority of the members of CENAM's staff, including the administrative, teaching and advisory personnel, as well as the ten "promotoras," or female community workers, who are responsible for participant recruitment and follow-up.

Because of the importance of cross-referencing, the evaluation team spoke with persons from institutions that collaborate with APEC in the CENAM project, as well as with persons in Santo Domingo who are also involved with women's projects and with vocational training.

Finally, the team spoke with experts on the labor market in the Dominican Republic, on the informal sector and micro-enterprises, and on the formulation of industrial policy in order to assess the short-term prospects for job placement and income generation for women with vocational training. (See Appendix A for a list of persons interviewed.)

B. Course Attendance. Two members of the evaluation team attended several classes in human resource development and in vocational training. They accompanied the promotoras in recruiting participants and attended the graduation of the second group of women who had completed the vocational training courses. One member of the team attended small meetings of the beneficiaries of the project which function as support groups. These groups were not contemplated in the original project design; rather they represent spontaneous spin-offs.

C. Documentation. Team members analyzed virtually all of the documentation and reports connected with the project, as well as studies of industrial policy and the female labor market.

IV. Initial Project Design

While the overall goal of the project has always been "to improve the socio-economic conditions of low-income women and their families living in marginal areas of Santo Domingo, by (a) enabling them to fend for themselves in the labor market, and (b) assisting them to better utilize their own resources and the services provided by the community", the project design was modified significantly from the initial proposal of August 1980 to the final design of February 1982.

A. The Initial Project Proposal of August 1980. The initial design proposed the creation of a general training and advisory service center which would provide education and information to poor urban women particularly in vocational training and employment counseling but also in such areas as health, housing, transportation, and nutrition.

The center would also provide information and services to employers in the private sector, vocational training schools, the government, and development agencies. These services would help to develop coordination among institutions that could integrate poor women into the formal labor market and provide a network of support and advisory services so that these women could become stable and productive workers. The training and advisory service center was therefore conceptualized as a clearinghouse for services linking poor women to formal sector jobs.

The initial design relied heavily on a close coordination between enterprises in the private sector and CENAM. The skills training was to have been "tailored...to fill the requirements specified by the industry. The employers would have previously agreed to hire the trainees..." (1980: p.40). Courses to upgrade skills would be conducted in the factories, frequently on a contract basis. The design was based on the expectation that

the business connections of the members of APEC could ensure job placement and training contracts. Consistent with this orientation, the staff of the project would be heavily weighted toward volunteers who would "provide the principal source of manpower" (1980: p. 47).

B. Technical Assistance Provided by the ICRW. In early 1981, the ICRW was requested to provide technical assistance in the design of the survey that would generate baseline data for the implementation of the project, and in the re-formulation of the proposal for the implementation phase. At that time the ICRW expressed concern with the proposal's overemphasis on formal employment in the industrial sector, in light of its limited potential to absorb large numbers of women.

The ICRW suggested that equal importance be given to providing opportunities for women in the productive sectors of the informal labor market, by providing them with entrepreneurial and marketing skills, and facilitating their access to credit. The analyses of the Dominican economy and labor market, and the assessment that the informal sector offered more potential for the productive employment of women, re-oriented the project towards giving women the necessary training and skills for employment in the informal sector.

The ICRW also offered observations with respect to several of the proposed components which needed to be more clearly conceptualized. The ICRW was particularly concerned about (1) the content and integration of human resource training; (2) the impact CENAM could have on the curricula of the existing vocational schools; (3) the functioning of the job placement or employment guidance services; (4) the follow-up program that would gauge the success of the program; and (5) the maintenance of CENAM's activities after AID funding ended. The final proposal of February 1982 addressed some of these issues in greater detail, but they still remain among the major areas of weakness of the project after the first year of implementation. (See Table 1.)

In early 1982, the ICRW provided technical assistance on the design of the final project. This second project design was more focused than the first, creating an integrated program to improve the marketable skills of poor urban women so as to enhance their possibilities of employment and income generation. This design envisaged a network of support services to assist the beneficiaries in overcoming the substantial barriers to entry into economically productive activities, although the form and operation of these support services was never clearly spelled out.

The most significant alteration in the final design was a reorientation of the project's original emphasis on training for formal sector employment to an emphasis on entry into the informal sector. Two aspects of this new orientation were entrepreneurial and management training and access to credit, both of which would assist women in initiating their own micro-enterprises or small cooperative ventures. This new focus necessarily implied that the link between CENAM and firms in the private sector would not be pursued and that the project would not offer courses to upgrade the skills of women currently working.

The projected number of primary beneficiaries was also reduced from 2,920 to 2,000, and the emphasis on volunteer manpower was lessened although, in the final proposal, volunteers still constituted a significant portion of the staff.

The ICRW had considered the initial project design far too ambitious to be accomplished in two years, not only in proposing to meet a wide range of the needs of poor urban women, but also in providing extensive advisory services to the private sector as well as to a host of other institutions. The final project design was far more focused on assisting poor urban women to locate employment and initiating income-generating activities. Many of the secondary aspects of the project were either down-graded or eliminated, while the primary components were generally strengthened. The ICRW viewed the final design to be more internally consistent than the first design, as well as reflecting a more realistic assessment of the labor market for poor urban women in Santo

Domingo in the 1980s. Still, the final design may also have been overly ambitious, given the realities of the vocational training available to women, the traditional sexual segregation in the formal and informal labor markets, and the institutional orientation and capabilities of APEC (see Table 2).

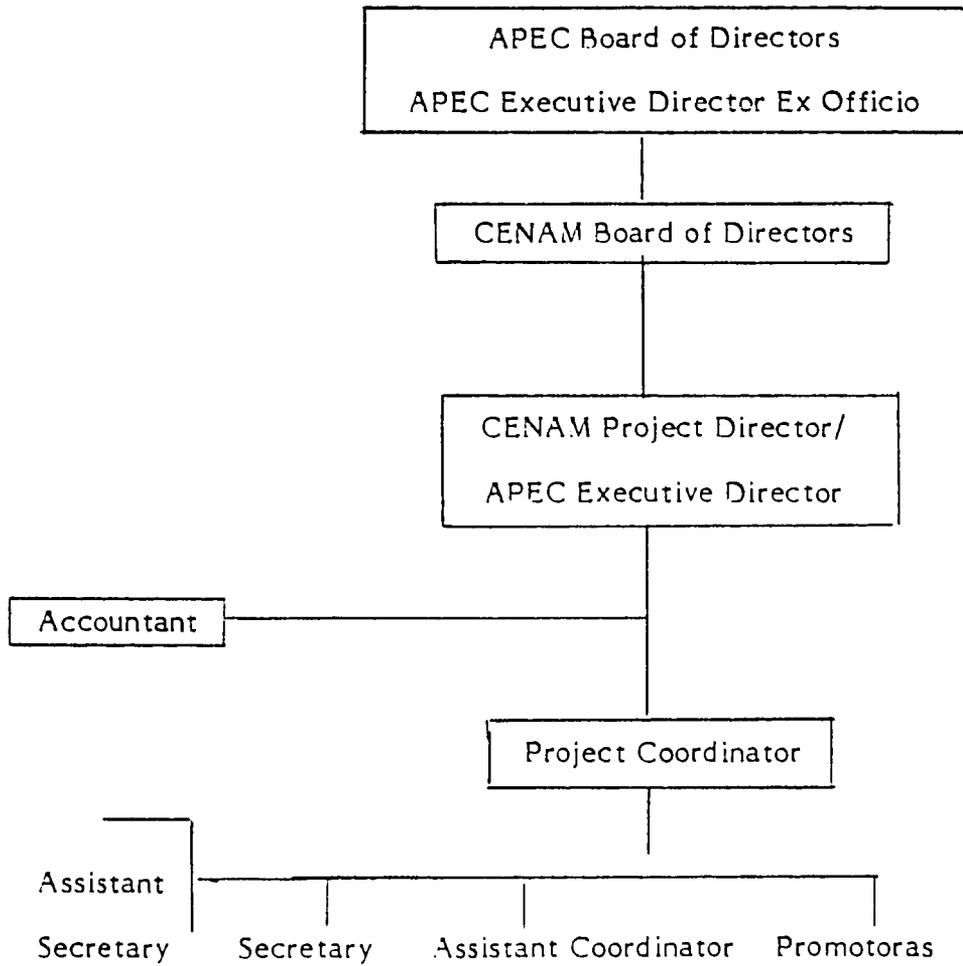
V. Final Project Design and Implementation: Mid-Course

A. Management of CENAM. The original organizational structure for CENAM called for a Project Director, Project Coordinator, Secretary, and Assistant Secretary. The central role was to be played by the director who, inter alia, would be responsible for the design, planning, and coordination of all vocational training, supervision and training of project personnel, organization of advisory services, and management of project finances. The role foreseen for the Project Coordinator was largely related to the development of follow-up materials, coordination of follow up and referral and the provision of guidance and supervision of the promotoras. The roles of the Secretary and Assistant Secretary related to record keeping, particularly in regard to training applications, the payment of stipends, and typing.

In August 1982, the original Project Director, who had been trained to carry out the specified tasks, was dismissed for reasons unrelated to her professional competence. A new structure was developed in which the functions of the director were assumed by the executive director of APEC. The position of Assistant Coordinator was added. The role of the Coordinator, who has a degree in law, was expanded to include the design, supervision and planning of training programs, and supervision of project personnel. The Assistant Coordinator, a psychologist in sex and family counselling, was hired to assist with project administration, provide therapy and referral services, and assist in the selection of candidates.

The project organizational chart appears below:

Figure 1 Organizational Chart CENAM



The management of CENAM is presently split between two sites, the head office of APEC, and the project office in Capotillo, about 20 minutes away. The Director of APEC/CENAM holds technical and financial responsibilities, as well as general supervisory responsibility for CENAM, along with her extensive public relations and administrative duties as Executive Director of APEC. She is in regular contact with the field office but visits the project infrequently, at most once every two weeks.

With this background in mind, the effectiveness of the project management can be considered.

1. Is the organizational and leadership structure capable of achieving the project's objectives?

As it is presently structured, CENAM's organization and leadership cannot attain the objectives set forth. The reasons for this are as follows: (1) the project director is too far removed and overcommitted to provide the technical direction that the project desperately needs and that has hindered its functioning during the first nine months; (2) there is a lack of technical direction of the project on site as evidenced by the failure to develop more non-traditional training and to set up an employment guidance service; and (3) the CENAM board has been unable to provide the support services originally envisaged to assist the project coordinator.

As currently structured, the project has adequate leadership at the lower and intermediate levels, where the nature of leadership required is supportive and oriented toward the maintenance of staff morale, and a lack of leadership at the technical and professional levels.

2. Are the personnel of CENAM appropriately trained and qualified and is the work environment supportive of the project objectives?

With regard to the qualifications of the staff, the project coordinator seems to be adequately trained and is prepared to undertake the original assignment. She is a good administrator. The secretarial staff is adequately prepared. The promotoras have an initial base and interest; however, they did not receive the intensive training specified in the project design and are therefore untrained in identifying community training needs and providing assistance in the development of training materials. Unfortunately, no one on the project staff is prepared to provide such training. Additionally, the assistant coordinator does not possess the unique skills which the job demands. As presently

conceived, the role is largely superlative. On the whole, the staff's most serious weakness is a lack of prior experience or preparation in vocational training.

On the positive side the project employees appeared to be well motivated. There is a positive climate that seems to be the result of the staff's common purpose of helping the community. The Capotillo staff also communicates regularly and effectively through its daily meetings, a fact that should facilitate the incorporation of a technical person to the project.

3. Does the volunteer staff function as specified in the project design?

According to the final proposal, volunteers will be incorporated into the project personnel. Although their functions were never precisely specified, it appears that they would assist in the follow-up of beneficiaries and the analysis of the demands and potential of the informal labor market. To date, no volunteers have actively participated in CENAM. Given this fact, as well as previous experience with volunteer manpower in project implementation, the ICRW team recommends that the tasks that were to be carried out by volunteers in the CENAM project should be assigned to paid professionals.

4. Does the project have written, established procedures which assist in the attainment of objectives?

The procedures established for the operation of CENAM are effective and well understood. Job descriptions are written and the staff's communication system provides for daily feedback on methods of work.

5. Does the accounting and finance system provide for the efficient and proper administration of funds?

The financial system is totally centralized and administered by the Director of CENAM/APEC. The system is efficient and has facilitated the development of training courses where timely payment is essential. Most payments are made in one or two days. The financial information is prepared in the form required by AID. The ICRW suggests

that quarterly budgets be prepared with variations from the original budget calculated and explained for internal administrative purposes.

To summarize, the CENAM project is well administered at the intermediate level. What is totally lacking is technical direction. With the removal of the trained project director, and the failure to replace her with a person trained and experienced in vocational training, the project has lost its direction and purpose and has shifted its focus toward that of a community organizing exercise without an adequate vocational training element.

B. Structure of Training. With an overall objective of enhancing poor urban women's income-earning capacities and a focus on equipping women to participate in the informal sector, the final project design involves vocational training in non-traditional areas. That the skills be non-traditional is central to the project design. As the project proposal states, "an innovative characteristic of this project is the provision of training which is not considered to be part of the traditional activities for women" (Appendix B: 1982). Later the proposal states that "(t)he essence of training in non-traditional areas is that the personnel areas of the project be innovative and continually involved in a current of new ideas for the market..." (1982: p.9). Appendix B (1982) presents "suggestions" for training in fifteen areas that are not traditionally considered to be women-oriented.

Despite the emphasis on non-traditional areas in the project design, the majority of vocational training courses available through CENAM are in skills that are typically and traditionally female (see Table 3). Only twenty-five percent of the recipients of vocational training have been trained in non-traditional areas. This can partially be explained by the unavailability of courses in non-traditional areas that are open to women. In the past, the Escuelas Vocacionales de las Fuerzas Armadas y La Policia Nacional offered seventeen courses in non-traditional areas; approximately 10 percent of the students were women, according to Contralmirante Richardson, Director of

Vocational Training. These courses are not currently offered in Santo Domingo because the school where the classes were held, La Feria, was badly damaged in the hurricane of 1979. They expect that these courses will be offered starting October 1983. Several specialists in the informal labor market for women concurred that training in traditional skills was unlikely to lead to employment, as the market in these areas was generally saturated.

One of the innovations of the CENAM project is to offer very short, intensive, skills training courses which last an average of 2 1/2 months, or 135 hours of classroom time. The CENAM courses offered at the Escuela Vocacional de las Fuerzas Armadas have the same design and curriculum as courses offered through the vocational school's own program, although the latter last 9 months and incorporate 540 hours of classroom time. The CENAM courses are therefore one-fourth the length of the courses that they are designed to replicate.

Contralimirante Richardson was asked to approximate how much of the content of the original course was offered in the CENAM program. He estimated that the CENAM courses covered two-thirds of the original curriculum and attributed this successful shortening of the course time to the fact that APEC/CENAM provided the funds so that all of the necessary material could be purchased before the courses began, thus eliminating any idle class time. He suggested that as much as one-third of the class time in his school was wasted because of long delays in allocating the funds to purchase classroom materials which were frequently unavailable to the students. In conclusion, Conralmirante Richardson claimed that he would shorten the duration of his courses if he could be guaranteed a more efficient system of financial disbursement.

The brevity of the courses may not be an advantage, however, for one of the most frequent complaints by the beneficiaries was that the courses were too short and that material was presented too fast. One woman who completed the training course on the repair of small electrical appliances said, "We didn't have enough time to learn all the

repairs, especially the blender, the hairdryer and the motor for the fan. I would need more practice before getting a job... It wasn't the teacher's fault, there was just too little time." In the ICRW team's view, it is not evident that the reduction in time was an advantage in view of the objective of providing effective training.

C. Entrepreneurial Development Management Training. One of the important components in the final proposal called for some three hundred women to receive training courses that would build on prior experience as well as provide training for those with no prior background. The revised proposal stated that:

Fourteen training sessions will be conducted over a two-year period averaging between 20-25 participants for periods not longer than one month each. The training cycle can include the offering of more than one training course concurrently. The project Director and coordinator will seek technical expertise for program design and instructional services, through individuals or existent institutions. Linkages will be made with institutions where training might take place. ...Project staff will assist in locating credit sources for start-up capital and provide some monitoring to assist women in making the transition from trainees to entrepreneurs....

The report by Youssef and Daubon (Recommendations for Expansion of Employment Opportunities for Women in the Dominican Republic," ICRW, March 1981) stressed the importance of emphasizing training in "micro-empresas" in view of the difficulty associated with finding formal sector employment for women. Nevertheless, neither this recommendation nor the project design and objectives were pursued. This is perhaps the most surprising and disturbing departure from the project conception. Not one single participant has received entrepreneurial training.

D. Credit. Another component incorporated into the final design was the creation of a revolving loan fund to give project beneficiaries access to credit. To implement this, CENAM signed an agreement with La Fundacion Dominicana de Desarrollo (FDD) to create a credit fund of \$30,000 to be administered by the FDD and to provide counseling services as an extension of its credit facility.

To date, a staff member of the FDD has met with the promotoras of CENAM on one occasion to advise them of the existence and use of the loan fund. Only 48 percent of the beneficiaries interviewed were aware of the availability of credit, only one CENAM beneficiary has applied for credit to the FDD, and to date, no credit has been extended. One loan of \$1,500 was under consideration to a "grupo solidario" of five women who proposed to open a workshop to build and repair small home electrical appliances.

It was clear to the evaluation team that the credit facility attached to the CENAM project is not functioning. The APEC staff claimed that this is due to inadequate procedures on the part of the FDD, and this was corroborated by the evaluation team. While it is true that the level of technical support provided by the Fundacion Dominicana is lacking, it appears that CENAM could have put more effort into the pursuit of this objective.

E. Employment-Related Services and Technical Assistance To Vocational Training Schools. The final design incorporates a series of employment-related services into the project in recognition of the obstacles that poor women must overcome in order to enter the productive sectors of the economy.

The first of these is the use of experts who would (a) analyze the labor market and areas of possible entry into the informal sector; (b) identify areas of potential demand for products and services; and (c) assess vocational training needs and assist in designing and developing training courses which would meet these newly identified needs. This analysis is essential in order to create a strong link between vocational training, employment and income-generating opportunities, and advisory services to orient and assist women to participate in productive economic activity. This component was supposed to be initiated during the start-up phase in order to guide the implementation phase and was to be continued throughout the life of the project.

The second employment-related service is an advisory and referral service available to the beneficiaries of CENAM, or to the women of the "barrio" as a whole in order to assist them in seeking employment and initiating micro-enterprises.

Both of these services are virtually non-existent. There are no members of the staff of CENAM who are technically qualified either to undertake an analysis of the conditions of the labor market or to utilize the conclusions of such an analysis to counsel beneficiaries. Nor has any outside expertise been brought in to assist the personnel of CENAM in these crucial areas. In addition, the documents and inventories of existing resources and services needed to provide employment counseling are inadequate. The absence of this component is apparent to the staff members of CENAM, many of whom pointed to this as the greatest weakness in the project.

The formulation of the project also calls for the provision of advisory services and technical assistance to existing vocational schools to assist them in up-dating their curricula to incorporate the newly identified training needs for women. This service is to begin in the second year of the project. To date, CENAM has almost exclusively used existing courses at the Armed Forces Vocational School and the Pueblito de Canada program; the majority of these have offered training in areas traditionally considered appropriate for women. CENAM has been instrumental in the development of one new non-traditional course: repair of small electrical appliances. The evaluation team saw little evidence of inter-institutional relations with other vocational schools. If CENAM plans to initiate an advisory service for vocational schools it will have to contract qualified specialists to implement this component.

F. Human Resource Development. The major efforts in the CENAM project are oriented towards the delivery of and follow-up on the courses in Human Resource Development. These courses are designed to build the self-confidence of the participants and to "help them find solutions to and overcome the obstacles which have restricted their socioeconomic participation and their ability to generate an income" (1982: p.12).

Upon analyzing the curriculum of this course, it appears that, despite the stated aims of this training, the content of the classes bears no direct relation to assisting women to participate in productive economic activity.

The drop-out rate in the human resource development courses to date is 41 percent, as opposed to 7 percent in the vocational training courses. In follow-up interviews, most of the beneficiaries of the human development training responded to the question, "What effect has the course had on your life?" by answering "none." This response, combined with the drop-out rate, strongly suggests that many of the beneficiaries feel that this course provides them with few tangible benefits.

Despite this, many of the women whom we interviewed said that they enjoyed the course and that it helped them to think. One of them told us:

The course in Human Development was a little beyond me. But I learned alot about all of us who play the woman's role. But I really don't practice this because here in the barrio people aren't that way. Alot of times I couldn't answer the questions because I didn't understand them; especially the ones about men and women...We have to eliminate machismo...It is easier for a man to be a leader than a woman. There were many things sleeping there (points to her head) and they have awakened...We saw that if we all cooperate, we can overcome some of our problems, find a better life...I have developed a little, psychologically. Sometimes you're afraid, but now I'm more emancipated.

The evaluation team concludes that while it appears that the course has little direct effect on assisting the beneficiaries to participate in productive economic activity, its indirect effects are significant. This experience supports the educational theory that the effect of learning--the experience of seeing one's own gradual progress--can give the recipients a sense of control over their lives, regardless of the content of the course. This aspect of the Human Resources Development course appears to be positive, and can be considered as one of the successes of the CENAM program.

G. Counseling and Support Services. CENAM offers legal and psychological counseling by professionals on the full-time staff. Less than twenty women in Capotillo

have taken advantage of these services. Part of the reason for this might be that these services are not widely promoted. The promotoras reported that they have referred few clients for counseling. Of the beneficiaries interviewed only 48 percent were aware that a therapy service existed. An average of 3.4 clients use the therapy service each month.

According to the project design, women receiving skills and entrepreneurial training would be paid a stipend. This stipend was originally set at 45 pesos per month to pay for transportation and child care costs. The stipend was subsequently reduced to 20 pesos per month. In terms of cost-effectiveness, it was a mistake to reduce the stipends, as some women now encounter financial obstacles to participation in the training courses. An additional problem is the fact that out of a random sample drawn from all of the beneficiaries, only 52 percent were aware of the existence of the stipend.

H. Follow-Up. The project design provides that a "two month (post-training) follow-up period is built into the (vocational training) cycle to enable promotoras and the Coordinator to monitor activities of women who have completed training...Through the employment related Advisory Service trainees will gain access to information and referral related to job possibilities in either the formal or informal sector of the labor market."

A similar two month follow-up period is specified for beneficiaries of the entrepreneurial development program so that "the project staff can assist in locating credit sources for start-up capital and provide some monitoring to assist women in making the transition from trainees to entrepreneurs..." The design clearly states that the project will not take responsibility for the establishment of production units, individual enterprises, or job placement.

The actual follow-up for beneficiaries of all courses, vocational training and human resources development alike, consists of one interview conducted by a promotora scheduled to take place one month after completion of the course. Only 44 percent of the beneficiaries surveyed had experienced a follow-up interview.

When asked why beneficiaries of human resource development received the same follow-up as beneficiaries of skills training, though there is no provision for the former in the project design, the Executive Director of APEC explained that CENAM was concerned about the high dropout rate in the human development training, and was attempting to determine its cause. No similar concern was expressed about the dismal record in employment/income generation for the recipients of vocational training.

In the opinion of the evaluation team, the system of follow-up, especially in the provision of employment-related advisory services, is grossly inadequate and must receive considerable attention in the second year if the outcome of the project is to approach its stated goals.

I. Summary. As previously stated, the changes in the initial project design created a much more coherent proposal, which led to improvements in the operation of the project. The primary example of this was the reorientation of the project to prepare women for entry into the informal rather than the formal labor market, which represented a recognition of the realities and potentialities of the Dominican economy. However, the improvements in the project design were not fully or even adequately exploited in the implementation phase since many of the new components which were built into the project have either failed to materialize or to be adequately developed (see Table 4).

The result of this absence of essential components is a project which is not an integrated whole. The final design presents a well articulated program to prepare women for entry into the informal sector. The operational reality is that several of the key pieces are missing, making it almost impossible for the project to accomplish its goal of improving the socioeconomic condition of poor urban women by enhancing their income-earning capacities.

VI. Beneficiaries

Table 5 presents a breakdown of the target number of beneficiaries throughout the life of the project, compared to the number of beneficiaries to date. The number of beneficiaries in skills training was almost 70 percent greater than the target number in May 1983. Ironically, although CENAM is exceeding the expected output in this area, this would seem to be symptomatic of an inherent weakness in the project. It appears that CENAM is more concerned with the quantity of beneficiaries receiving training, rather than with the content or quality of that training. Little attention is being paid by the staff of APEC-CENAM to whether employment/income-earning possibilities exist for recipients of training in traditional areas, and virtually no employment-related services are made available to beneficiaries. The evaluation team recommends that fewer women receive skills training, and that the areas of training be carefully selected and the recipients be encouraged to take advantage of a network of well-integrated advisory services to increase their chances of successful participation in the formal or informal sectors.

Table 5 clearly indicates that CENAM is way below the targeted output in the integrated employment-related services (entrepreneurial training - 0 percent of target; employment referral/counseling - 7.1 percent of target; and vocational referral/counseling - 52 percent of target). On the other hand, in Human Resource Development Training CENAM is right on target, with 102 percent of expected beneficiaries in May 1983. Overall, the total number of beneficiaries to date in CENAM is 91 percent of the target.

When asked how CENAM could improve its program, beneficiaries expressed an overwhelming desire for follow-up employment generation assistance. This reflects the fact that the beneficiaries are largely unemployed. Eighty-nine percent of the 275 beneficiaries who received the follow-up interview by CENAM were unemployed one month after the completion of training. Of the 11 percent who were working, 41 percent

were working prior to taking the training course. Thus, only 7 percent of all beneficiaries followed-up were newly involved in income-generating activities at the time of the follow-up interview. The beneficiaries who were working or who had work experience had worked as street vendors, domestics, public employees, and in beauty salons and handicraft production.

By and large, the beneficiaries enjoyed their participation in the activities of CENAM. The major successes of the project may be labeled "unintended effects" since they do not reflect skills training or income generation but the positive effects of experiencing a learning process. One beneficiary said, "I understand a lot of things because I didn't just stop there...I asked a lot of questions, and I continue to keep asking questions."

One of the projected side effects of the CENAM program was a possible conflict within families, as women assumed new roles. There is no evidence that this has become a serious problem in the lives of beneficiaries interviewed. This may be either because the course has not radically altered their roles in the home, or because spouses and family are supportive of activities that may lead to new income generation. One of the case studies presents the experience of a woman whose economic activities interfered with her marriage, but hers was the single case among 21 women interviewed (see Appendix C).

VII. Micro/Macro Impact

In the opinion of the evaluation team, if the project remains on its present course, its macro impact on the labor market, on vocational training and on the economy will be negligible. The project has not been successful in assisting women to participate in income-generating activities because it has failed to offer a significant proportion of the skills training courses in non-traditional areas, establish employment related services, impact on vocational schools, offer courses in entrepreneurial training, or advance any credit to beneficiaries as of May 1983. Neither has the project provided a testing ground

to determine whether a well designed and well integrated training and advisory service can be successful in helping women to overcome the obstacles to entry into the informal sector.

However, the micro impact of the project has been appreciable. First, the beneficiaries appear to possess more self-confidence, more awareness of their community and its problems, and are anxious to study and learn more. The project has demonstrated the empowering effects of learning through training, though such empowerment may have occurred with the vocational training alone. It is impossible to attribute this observed effect solely to the human development training component. Secondly, an unintended effect of the CENAM program is the development of leadership in the community, primarily among the promotoras.

These achievements suggest that the project has been more successful in accomplishing the unintended effect of promoting community development than in realizing the original goal of the project: improving the socioeconomic conditions of low-income women and their families by assisting them to develop their income-generating capabilities.

With the economy of the Dominican Republic currently experiencing a recession, it is even more imperative that the CENAM project get back on track and attempt to follow its project design. If the project implements all of its specified components (see Table 4) it could demonstrate that a carefully conceptualized and well integrated program of training and advisory services can be successful in assisting poor women to overcome the considerable barriers to entry into the informal sector.

VIII. Conclusions and Recommendations

A. Key Lessons

1. Promotion. Promotion is one of the most successful aspects of the CENAM program, with the project far exceeding its projected goals in numbers of potential

clients. In May 1983, there was a backlog of 1,252 women waiting to be enrolled in courses. The outreach for the project is carried out by promotoras who work long hours and penetrate sections of the community that would be inaccessible to outsiders. The promotoras have developed strong and supportive relationships with women in the community. They meet weekly with potential beneficiaries, and these meetings have spontaneously developed into support groups. The promotoras estimate that 40 percent of the women attending these informal meetings are graduates who continue to participate voluntarily because they enjoy the interaction. The CENAM project demonstrates the overwhelming advantages of having the outreach staff drawn from the community which the project serves.

2. Obstacles to Provision of Non-Traditional Vocational Training. Non-traditional courses for women are not readily available in The Dominican Republic (nor in many other countries). The delivery of these courses requires a high level of commitment by the project staff to overcome the many obstacles to their provision. As is demonstrated in the case of CENAM, despite a strong focus in the project design towards courses in non-traditional areas, it is far easier to fall back on the fields which have traditionally been open to women. In order to successfully implement the commitment to non-traditional vocational training the project staff must include a person with technical expertise in vocational training who can participate in the development of new courses.

3. Need to Develop a Network of Integrated Employment-Related Services. The obstacles to poor women participating in productive economic activities are considerable. In recognition of this fact, the project contemplated the development of an integrated network of advisors and support services to assist beneficiaries of the training courses to either find a job, initiate their own micro-enterprises, or participate in small group ventures. Unfortunately, virtually none of these advisory and support services have materialized, and the project has been extremely unsuccessful to date in accomplishing its goal of assisting poor women to generate an income. This failure

points once again to the extent of the barriers to entry into the informal sector, especially for women, and the necessity of building adequate support and follow-up services into a project so that beneficiaries have an opportunity to utilize their newly acquired skills.

B. Mid-Course Corrections

The evaluation team believes that while the APEC/CENAM project is not currently accomplishing most of its objectives, it can get back on track if proper corrective measures are immediately taken. CENAM can play an important role as a testing ground to determine whether a project of integrated training and advisory services can be successful in assisting poor urban women to overcome the barriers to entry into productive economic activity.

I. Recommendation: CENAM should hire a full-time technical coordinator for the project. This person would have expertise in vocational training and in labor market studies and services, and would supervise the analyses of the informal sector and the labor market, the organization of the integrated employment-related services, the re-orientation of the vocational training program, the creation of the entrepreneurial training course, and the provision of credit. These components should be integrated in order to create the strong link between women's vocational training and productive employment opportunities which was emphasized in the continuing technical assistance of the ICRW and built into the project design. The technical coordinator would be responsible for the design, planning, and coordination of all training programs, including program changes, course selection, curriculum revision, selection of individual instructors and institutions to be contracted to provide vocational instruction. Other tasks would include the organization of the Advisory Service component, the supervision of employment counseling, the re-structuring of the follow-up system, and the re-orientation of the Human Development course.

At the termination of the project the technical director of CENAM would submit to APEC and AID a document recounting the experiences of CENAM in the analysis of the labor market for women, the areas of potential demand in the informal sector, and the current status and limitations of vocational training for women in Santo Domingo.

The salary level for this position should be between 1,100 and 1,200 pesos per month.

2. Recommendation: CENAM should move immediately toward the provision of more vocational training courses in non-traditional areas. Since this was one of the centerpieces of the project design, CENAM should have made a more concerted effort to provide non-traditional training. Contralmirante Richardson informed us that the Escuelas Vocacionales de las Fuerzas Armadas would again be offering the full range of non-traditional courses in Santo Domingo in October 1983. This implies that CENAM should encounter no obstacles in providing non-traditional vocational training.

3. Recommendation: CENAM should move immediately toward provision of entrepreneurial training. Entrepreneurial training was one of the principal components of the original and revised proposals and the ICRW team recommends the following strategy to achieve this objective:

(a) In consultation with ADEMI, CENAM should contract a competent and qualified consultant to work on the design and development of a curriculum for a one-month course in small business management. The period of consultancy would be approximately one month.

(b) The curriculum should include the following subject matter: (i) how to start, manage, and organize a small business, including how to operate as a cooperative in a "grupo solidario" or as a partnership; (ii) how to purchase materials and calculate product cost and selling price; (iii) how to assess one's market; (iv) how to sell one's product. The course should also include visits to some typical small businesses in order

to have the opportunity to discuss the mechanics of a small business operation with practitioners.

(c) CENAM should undertake to cooperate with ADEMI in initiating the operation of the entrepreneurship course. CENAM participants will be likely to benefit from the contact with ADEMI participants who are actively involved in management of their own businesses. The first course should begin no later than October 1, 1983.

4. Recommendation: CENAM could explore the possibility of developing a contract with ADEMI for management of fixed and working capital loans. ADEMI is an ambitious organization seeking to place a large number of loans to small businesses with a network of promotoras. It has been in existence only three months. However, the business experience of its personnel indicates that it may be able to offer the support needed in this area. ADEMI would welcome the opportunity to work with women entrepreneurs and CENAM, and would provide start-up, working capital, and management training.

CENAM should explore with ADEMI the possibility of sponsoring two or three women business advisors--"asesoras empresariales"--to work with women. Some of the resources presently directed to human development training should be shifted to entrepreneurial training.

5. Recommendation: CENAM should develop a system of participant follow-up for monitoring progress in creating and stimulating employment. The evaluation team recommends the following strategy in order to attain this objective:

(a) Immediately following termination of each course, each participant should be contacted regarding her strategy for finding employment. This should occur in the context of a small group meeting in which women may share ideas and experiences and build support. The technical coordinator or designate could visit the group on a bi-weekly basis, to share information regarding employment prospects and job possibilities and counsel them on the initiation or operation of their micro-enterprises.

(b) The group should meet weekly. The promotoras should record the actions taken and employment counseling provided.

(c) Members who find jobs or initiate micro-enterprises should be encouraged to continue attending so that any information and success they have is transmitted to the other members of the group.

(d) Promotoras should record additional vocational/entrepreneurial training needs of participants and refer clients to employment counseling with the technical coordinator. The promotora should keep a record of suggestions and actions.

(e) At the end of each month promotoras should report the status of each participant to the technical coordinator.

(f) The course in human resource development should only be recommended to those who have graduated from a vocational course and are having difficulty finding a job or participating in the informal sector. The course should be reoriented so that it functions as the central and unifying element of the advisory and support services. Its curriculum should include information on such topics as how to find a job and the basis of small business management. It should be seen as an aid to participants in developing self-confidence to find employment. It should not be an end in itself.

6. Recommendation: CENAM should provide additional training to the promotoras both initially and on an on-going basis. Despite receiving almost no technical training, most of the promotoras are emerging as leaders in the community. They would be better qualified to assess the needs of the women of Capotillo and to orient the beneficiaries to take greater advantage of the resources and services of CENAM if they were more highly trained. The ICRW team recommends that the technical coordinator be responsible for the training and supervision of the promotoras.

7. Recommendation: The APEC/CENAM structure should be decentralized and all technical responsibilities should be shifted to the technical coordinator and the office in Capotillo. Now that an excellent foundation has been laid and the organizational

structure is well established and functions smoothly, the technical and administrative responsibilities for the project should be moved to the office in Capotillo. Lic. Jacqueline Malagon has done an excellent job in founding CENAM. Because of her commitments to APEC and the business community, the ICRW team recommends that she be relieved of some of her direct responsibility for CENAM and this be jointly assumed by the administrative and the technical coordinators.

8. Recommendation: The position of Assistant Coordinator should be eliminated. The position of Assistant Coordinator is superfluous, especially in light of the fact that the person who presently occupies this position is a therapist who offers psychological counseling. The experience to date indicates that there is very little demand for these services in Capotillo.

9. Recommendation: Closer contact should be established between CENAM and AID. The evaluation team recommends that the technical and administrative coordinators of CENAM attend a one half hour, bi-monthly meeting with Rose Veith or her designate to present a written report on the progress of the beneficiaries in participating in income-generating activities.

10. Recommendation: AID should not fund another APEC/CENAM project until the Capotillo project is functioning according to the specifications of the project design. APEC is presently applying for Caribbean Basin Initiative funds to replicate the CENAM project in Abanico, another barrio of Santo Domingo. Until the CENAM project is back on track, APEC should receive no further funds to expand the project to other poor urban areas.

IX. Key Variables for the End of Project Evaluation

Bearing in mind that one axiom guiding the design and implementation of training programs is that the benefits of training must be quantifiable, the ICRW team

recommends that the end of project evaluation measure changes in the areas identified as objectives in the final project design. These would include:

1. number of beneficiaries working before and after training;
2. changes in the incomes of beneficiaries before and after training;
3. number of beneficiaries receiving credit;
4. number of technical schools which have modified their curricula to incorporate new training needs for women.

The final evaluation should incorporate assessments of :

1. the type and quality of vocational and entrepreneurial training received;
2. the efficacy of the integrated network of advisory and support services in assisting women to overcome the barriers to entry into the informal and formal sectors;
3. the functioning of the follow-up system;
4. the integration and utilization of the analysis of the demand for labor/products/services provided both by the staff of CENAM and by outside experts;
5. the effectiveness of the relationship between CENAM and the FDD/ADEMI, and possibilities that exist for the continuation of access to credit.

The ICRW team has developed, tested, and refined an interview instrument to be used to collect data for the mid-course evaluation and the final evaluation. (See Appendix B).

X. Implications for the Project as a Model

It is difficult to assess whether the CENAM project could be replicated due to the considerable problems evident at the midterm point of the project. If corrections were made and the CENAM design successfully implemented, the project could serve as a

model for integrated training and advisory programs, and generate in other poor urban communities:

1. a significant number of women who are trained and experienced in marketable informal and formal sector skills, and who could serve as sources of information and referrals for other women;
2. a group of leaders who are experienced in assisting women to locate appropriate vocational training and employment opportunities;
3. a group of women who are working in the informal sector who could share their experiences in gaining access to credit and technical assistance.

Table 1

APEC-CENAM Response to ICRW Concerns and Recommendations
(January 1981)

Concerns and Recommendations	How Does APEC-CENAM Final Project Design (Feb. '82) Address Concern/Recommendation	How Does Implementation of Project Reflect Those Concerns/Recommendations
<p>1. Overemphasis is given in the proposal to formal employment in the industrial sector without acknowledging the limited potential for this sector to absorb large numbers of women. Equal emphasis should be given to providing an entry into the <u>productive</u> sectors of the informal labor market.</p> <p>2. APEC-CENAM should create a tight link between women's vocational training and productive employment opportunities.</p>	<p>1. Project re-oriented to focus on equipping women to participate in the informal sector.</p> <p>2A. Project design includes the participation of outside consultants to: 1) analyze the labor market/areas of expansion in the informal sector, 2) identify areas of demand or potential demand for labor/products/services, 3) access vocational training needs.</p> <p>B. Emphasis in project design of vocational training in non-traditional skills for women in fields which correspond to the areas of demand identified in 2A above.</p>	<p>1. Vocational training available through project in large measure incompatible with successful entry into the informal sector.</p> <p>2A. Participation of these consultants never materialized and no analysis is being provided in the areas identified.</p> <p>B. The great majority of intensive training courses offered through APEC-CENAM are in traditional areas such as baking, beauty, artesanía, sewing, embroidery, etc. Only two vocational training courses are in non-traditional areas: graphic arts and electric appliance repair. These two areas account for 25% of the graduates of the skills training courses.</p>

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Concerns & Recommendations

How Does APEC-CENAM Final Project Design (Feb. '82) Address Concerns/Recommendations

How Does Implementation of Project Reflect Those Concerns/Recommendations

3. APEC-CENAM should emphasize support of women in micro-enterprises. This would involve training in entrepreneurial, management & marketing skills, basic accounting, use of credit, etc.

4. APEC should provide access to credit for micro-enterprises of small cooperative ventures.

5. Concern about content and implementation of Human Resource Development Courses.

6. Concern about how APEC-CENAM would impact existing vocational training for women.

3. Component in project design is entrepreneurial/managerial training. 300 women were to be recipients of this training.

4. Establishment of a revolving fund in conjunction with APEC to facilitate loans to CENAM beneficiaries.

5. Little change from initial to final project design in conceptualization/objectives in human resource development.

6. Little change from initial to final project on implementation of advisory service to existing vocational training schools.

3. As of May 1983, no courses in entrepreneurial/managerial training have been offered.

4. CENAM signed an agreement with the Fundacion Dominicana de Desarrollo to create a credit fund of \$30,000 (\$15,000 from CENAM, \$15,000 matching funds from the FDD). Fund to be administered by the FDD. As of May 1983, no credit extended. One loan of \$1,500 under consideration.

5. The major emphasis of the project is on the human resource development training. The drop-out rate in these courses is 40% to May 1983.

6. Project design contemplates that in Year 2 CENAM will provide advisory service to vocational schools on how newly identified training needs could be incorporated into the curriculum. To date CENAM has had no impact on the curricula of vocational schools and unless major steps are taken it appears unlikely that this will happen.

Concerns & Recommendations

7. Concern about how APEC-CENAM will institutionalize the job placement function and employment guidance services.

8. Concern that initial design had no provision for follow-up of participants to gauge the success of the program.

9. Concern over how the activities of the service center will be maintained after the three year AID funding is over.

How Does APEC-CENAM Final Project Design (Feb. '82) Address Concerns/Recommendations

7. Project design incorporates referral services directed by project director and coordinator which would make use of existing services in the community as well as outside experts. Targets were defined:
150 women to receive employment referral/consultations
150 women to receive job training referral/consultations

8. A two-month follow-up program for beneficiaries of vocational and entrepreneurial training contemplated in project design.

9. Not addressed.

How Does Implementation of Project Reflect Those Concerns/Recommendations

7. There is no member of the staff of CENAM who has expertise in the labor market, job placement, micro-enterprise management or vocational training who can organize this referral service. The assistant coordinator began to search for employment opportunities in early May 1983. To date 7 women have received consultations relating to employment, and 29 women have been referred for vocational training outside of CENAM.

8. Follow-up consists of one interview with the beneficiary conducted by a "promotora" one month after completion of course. Follow-up interview conducted with 44% of the total beneficiaries of both the skills training courses and human resource development training.

9. APEC staff envisions that the service center in the barrio will close at the end of the project, but that APEC-CENAM will hire one woman to give counseling on vocational training in her home. APEC has applied to AID for funding through CBI funds to open a second center in another barrio to replicate the experience.

Table 2
Initial and Final Design of APEC-CENAM Project

Initial Design (Aug. 80)

Final Design (Feb. '82)

OBJECTIVES

1. To improve socio-economic conditions of low-income women and families in marginal areas of Santo Domingo
 - to enable them to fend for themselves in labor market.
 - to better utilize own resources and services of community.
2. Establish institution which will provide training, counseling & employment-related services.
3. Teach women to effectively utilize resources in health, education, training, employment, legal rights, transport, nutrition, etc.
4. Increasing income by increasing their marketable skills for employment in formal labor market, and generating income through self-employment, increasing efficiency in workplace.
5. Provide support services to permit women to work outside home to stay on job.
6. Provide human development training to increase self-confidence.
7. Strengthen vocational schools
 - orient courses for women
 - establish placement service for women
 - help identify & get funds.
8. Improve industry's capacity to recruit, train, and supervise women.
9. Improve working condition of women.
 - get private sector to provide more support services.
 - better possibilities of advancement.
10. Cooperate with government development agencies and employers to be more sensitive to needs of poor women.

1. Same as initial design.
2. Same as initial design.
3. Assistance to women to overcome obstacles which impede them from participating in employment/income-generating activities.
 - Assist women to take advantage of available community resources.
4. Orient training towards entry into informal sector.
 - Offer courses in entrepreneurial/management skills to facilitate formation of micro-enterprises and small cooperative ventures.
 - Access to credit.
5. Not explicitly incorporated into final design.
6. Same as initial design.
7. In second year of project APEC-CENAM will advise and give technical assistance to vocational schools on how to update their curricula to incorporate new training needs.
8. Downgrade link to private sector, not offer courses to supervisors or advisory services to industry.
9. Omitted from final design.
10. Omitted from final design.

NEW COMPONENT IN FINAL DESIGN

1. Establishment of community groups which will promote the participation of the community in the project.

2/2

COMPONENTS-ADVISORY/INTER-INSTITUTIONAL
COORDINATION

1. Analysis Labor Market
- experts identify existing job vacancies.
2. Analysis vocational training
- capability to design, implement & evaluate variety of training programs.
3. Technical Assistance to Vocational Training Schools
- advice on curriculum design, sources of funding, etc.
4. Coordination with Industrial Sector
- private sector commitment to provide jobs.
- contracts with private companies to provide skills, training, and Human Resource Development Training
- training for supervisors on how to get along with female workers.
5. Coordination of services/resources presently available in community

COMPONENTS - TRAINING

1. Skills training
- designed to increase women's marketable skills in formal labor market, esp. industry.
2. Upgrade skills of women currently employed.
- Courses coordinated with private industry and funded by firms contracting the training services of CENAM.
3. Human Development Training.
- "build self-awareness" (very open-ended - give what women want/need to follow skills training or job placement--help women deal with new stress.)
- 10-15 hours training.

1. Outside experts who can advise on:
 - a) employment opportunities.
 - b) vocational training available.
 - c) support services for informal sector.
 2. Team of outside consultants to:
 - a) analyze the labor market/informal sector.
 - b) identify areas where there is a demand/potential demand for labor or economic activity.
 - c) identify vocational training needs.
 - d) seek expert advice on marketing.
 3. In 2nd year of project, CENAM will offer advisory/technical assistance services to vocational schools on how to update curricula to incorporate new training needs.
 4. Downgrade link with private sector.
 - private sector not promise jobs.
 - no contracts for skills training.
 - no courses for supervisors.
 5. Team of experts to survey all services available in the community, who can coordinate their activities with work of CENAM.
-
1. Intensive training in non-traditional vocational skills oriented to the informal sector.
 2. Elimination of courses to upgrade skills of women currently employed.
 3. Same as initial design.

Initial Design (Aug. '80)

Final Design (Feb. '82)

Training Supervisory/Management for Personnel in Private Sector

-enable them to better deal with female labor.

4. Vocational Schools

- staff training/skills, updating to meet job demands.
- curriculum innovation.
- design educational material.

4. Same as initial design.

NEW COMPONENT IN FINAL DESIGN

1. Entrepreneurial Management Training
 - give skills training to women with previous entrepreneurial experience.
 - entrepreneurial training to women who want to begin micro-enterprises or small cooperative ventures.
 - follow-up of 2 months to assist women to establish themselves in informal sector.
 - assistance in access to credit.
2. 2 months of follow-up contemplated for each participant in vocational and entrepreneurial training to assist women in initiating productive activity.

COMPONENTS-COUNSELING AND INFORMATION SERVICE

1. Employment Counseling
2. Counseling Services
 - legal, housing, health, etc.

1. Advisory services relating to employment/income generation.
 - 150 women to receive consultations relating to employment.
 - 150 women to receive consultations relating to skills training.
2. 400 women to receive consultations on legal problems and support therapy.

BENEFICIARIES

1. Primary Beneficiaries
 - 2,920 poor women--breakdown by area unclear.

1. 2000 of the most ready women (number of beneficiaries reduced in order to offer more intensive training and integrated services.)
 - 500 - intensive vocational skills training
 - 300 - entrepreneurial/managerial skills
 - 800 - HRD
 -
 - 150 - job referral
 - 150 - referral for vocational training
 - 400 - legal counseling and support therapy

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Initial Design (Aug. '80)

2. Secondary Beneficiaries
 1. families of women.
 2. vocational schools
 - improved admin/managerial capacity.
 - curricula more relevant to women.
 3. volunteers--greater awareness.
 4. Dominican government and private development institutions
 - access to data and analysis
 5. Employers
 - more stable/productive female labor force.

STAFF

1. Director, Assistant. Director, 3 Program Coordinators.
2. 35 volunteers
 - "principle source of manpower"

Final Design (Feb. '82)

2. Same as in initial design although not explicitly identified as secondary beneficiaries.
-
1. Director
Coordinator
2 secretaries
10 Promotoras - to receive intensive training.
 2. Reduction in dependency on volunteer manpower in favor of more reliance on professionals and paraprofessionals. Volunteers still a significant portion of the personnel of the project.

Table 3
Vocational Training Courses & Number of Beneficiaries

<u>Course</u>	<u>No. of Beneficiaries to Date</u>	<u>Percentage of total Beneficiaries of Skills Training</u>
<u>Traditional</u>		
Artesania	38	12%
Cosmetics & Beauty	35	12%
Ceramics	35	12%
Sewing	29	9%
Nurse's Assistant	13	4%
Handicrafts	19	6%
Baking	37	12%
Embroidery	9	3%
Crochet	12	4%
Cloth Painting	<u>11</u>	4%
Total Traditional	238	75%
<u>Non-Traditional</u>		
Graphic Arts	43	14%
Repair/Sm. Electrical Appliances	<u>36</u>	12%
Total Non-Traditional	79	25%
Total Number of Recipients of Vocational Training	317	100%

Table 4
Final Project Design (February 1982) and Implementation (July 1982-May 1983)

Objectives	Accomplishments	Observations/Implications
<p>1. Goal of project: to improve socioeconomic conditions of poor urban women through increasing their capability to generate income.</p>	<p>1. To date this goal has not, for the most part, been realized. There is little evidence of enhancement of income-generating capacities beyond a few cases. Seven percent of beneficiaries of skills training who were not working before training were working after.</p>	<p>1. Reasons for the lack of success include (a) failure to create an integrated program oriented to assist women to enter the informal sector, (b) lack of technically qualified personnel in the CENAM project, (c) the recession in the Dominican economy.</p>
<p>2. Establish an institution which will provide training, counseling & employment-related services.</p>	<p>2. CENAM is located in the barrio Capotillo to provide these services.</p>	
<p>3. Provide non-traditional vocational training to give women the skills to enter the informal sector.</p>	<p>3. The great majority of the vocational training offered is in traditional areas. 25% of recipients of skills training received non-traditional training.</p>	<p>3. Courses in the non-traditional areas are, for the most part, not available and CENAM has participated in the development of only one new course: in repair of small electrical appliances. It is the judgment of specialists in the informal labor market that the market is generally saturated in the traditional areas.</p>
<p>4. Provide entrepreneurial/managerial training to train women to operate micro-enterprises or to participate in small cooperative ventures.</p>	<p>4. These courses have not been offered.</p>	
<p>5. Provide training in Human Resource Development to build the self-confidence of women to assist them in taking advantage of available community resources to help them overcome the barriers to entry into the productive economic activity.</p>	<p>5. These courses are being offered.</p>	<p>5. Curriculum of this course seems to have no direct relation to assisting women to participate in productive economic activity. Beneficiaries feel that the course has been important in teaching them to assert themselves.</p>
<p>6. Provide access to credit to facilitate the initiation of micro-enterprises or group ventures.</p>	<p>6. Agreement reached between CENAM and the Fundacion Dominicana de Desarrollo to establish a revolving fund of \$30,000.</p>	<p>6. 48% of the beneficiaries of CENAM are aware of the credit facility. No credit extended to date, one loan of \$1,500 under consideration.</p>

Objectives	Accomplishments	Observations/Implications
<p>7. Provide advisory services and technical assistance to existing vocational schools to assist them to update their curricula to incorporate new training needs for women.</p> <p>8. Establish community groups which would promote the participation of the community in the project.</p> <p>9. Employ the use of outside consultants who would (a) analyze the labor market and areas of possible entry into the informal sector, (b) identify areas of potential demand for labor/products/services, (c) access vocational training needs: all aimed at creating a tight link between vocational training, employment opportunities, and employment advisory services.</p> <p>10. Provide participants with advisory/referral services for employment and vocational training opportunities.</p> <p>11. Provide legal therapy and support therapy counseling.</p>	<p>7. These services not available to date. Design calls for their implementation in Year 2.</p> <p>8. Nonexistent.</p> <p>9. Nonexistent.</p> <p>10. Employment related services are virtually nonexistent.</p> <p>11. These services are available.</p>	<p>7. CENAM has used existing courses provided by Armed Forces Vocational School and Pueblito de Canada. One vocational course was developed with INFOTEP.</p> <p>11. Few beneficiaries have taken advantage of these services.</p>

Table 5

Target Number of Primary Beneficiaries and Number to Date (May 1983)

<u>OBJECTIVE</u>		<u>TARGET</u>	<u>ACTUAL TO DATE</u>	<u>% OF TARGET</u>
	<u>Total</u>	<u>To Date May '83 (.375)</u>		
Total Beneficiaries	2000	750	689	91%
Intensive Skills Training	500	188	317	169%
Entrepreneurial Training	300	112	0	0
Human Development Training	800	300	307	102%
Referred for Employment	150	56	4	7%
Referred for Vocational Training	150	56	29	52%
Individual Counseling	400	150	27	18%
Literacy	(a)	(a)	31	
Budgeted (b) Expenditure	\$407,000	\$203,000	\$188,000	93%

(a) Not included in final design. Not included in % of target of total beneficiaries.

(b) Through Feb. 28, 1983; includes original survey cost of \$96,000.

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APPENDIX A

PERSONS INTERVIEWED BY THE EVALUATION TEAM

APEC/CENAM Staff

Lic. Jacqueline Malagon, Executive Director of APEC and Director of CENAM

Dr. Donald Reid Cabral, President, APEC

Dona Antonia de Freitas, President, CENAM

Dra. Adalgisa Santana, Coordinator, CENAM

Lic. Alba Santana, Assistant Coordinator, CENAM

Lic. Sandra Mancebo, Instructor, Course in Human Resource Development, CENAM

Lic. Teofilo Barriero, Advisor, CENAM

Isabel Santana, Registrar, CENAM

All 10 "promotoras", CENAM

Formal interviews with 21 beneficiaries, CENAM

Six instructors of vocational training courses

Beneficiaries wanting to form a micro-enterprise to repair small household appliances.

Telephone conversations with:

Leonel Rodriguez Rib - member of Board of Directors, APEC

Frank Moya Pons - member of Board of Directors, APEC, CENAM

Daysi Mejia - former Director, CENAM

AID/DR

Philip Schwab, Director USAID/DR

Rose Veith, Programs Officer, USAID/DR

Cross-referencing in the Dominican Republic

Rosa Betancourt, Director, Balance Global, ONAPLAN

Jose Miguel Guzman, Analyst, Balance Global, ONAPLAN

Lic. Maritza Garcia, Director, Secretaria de Estado de Industria y Comercio, ONAPLAN

Carmen Castillo de Cruz, Director, Depto. de Estudios Economicos, ONE
Ondina Javier, Director, Division de Encuestas, ONE
Francisco Difo, Manager, Micro-Enterprise Program, Fundacion de Desarrollo Dominicana
Steve Gross, Advisor, Fundacion de Desarrollo Dominicana
Pedro Jiminez, Director, ADEMI
Marta Olga Garcia, Director, Direccion, General de la Promocion de la Mujer
Sr. Peguero, Executive Director, Consejo Nacional de la Zona Franca
Magaly Caram, Director, Pro-Familia
Isis Duarte, Department of Sociology, USAID
Ruben Silie, Chairman, Department of Sociology, USAID
Konrad Stenzel, Fundacion Friedrich Ebert
Lic. Magaly Pineda, CIPAF
Contraalmirante Richardson, Director of Vocational Training, Escuelas Vocacionales de las Fuerzas Armadas y la Policia Nacional

Cross-referencing in Washington, D.C.

Steve Vetter, Inter-American Foundation
Mario Reyes, The World Bank
Francisco Thoumi, Inter-American Development Bank

APPENDIX B: SURVEY INSTRUMENT

Número de Encuesta _____

Nombre del encuestador: _____

Dirección de la encuestada: _____

Fecha de la encuesta: _____

Comentarios: _____

Edad: _____

Curso Escolar: _____

Soltera _____ Casada _____ Union Libre _____

¿ Cuántos hijos tiene? _____

¿ Cuántos años ha vivido en la capital? _____

Trabajos anteriores _____ Ingreso mensual _____

No trabajaba: _____

Ahorros antes del entrenamiento: Si _____ No _____

\$RD (promedio) _____

Ahorros después del entrenamiento: Si _____ No _____

\$RD (promedio) _____

¿ Dónde buscaba trabajo después del entrenamiento? _____

No buscaba trabajo: _____

¿ Le ayudó CENAM en buscar trabajo? Si _____ No _____

Actividad desarrollada ahora:

trabajo asalariado _____

trabajo en grupo _____

tiene negocio propio _____

no está trabajando _____

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¿Qué hace en su trabajo ahora? _____

¿ Cuántas horas trabaja por semana? _____ horas semanal

¿ Cuánto tiempo le lleva en este trabajo? _____

¿ Está trabajando con otras mujeres que han cogido cursos de CENAM?

Si _____ No _____ Cuantas _____

Ingreso mensual de este trabajo: \$RD _____ mensual

Ingreso mensual de otros trabajos: \$RD _____ mensual/ trabajo: _____

\$RD _____ mensual/ trabajo: _____

Otro ingreso familiar: \$RD _____ mensual

Area del entrenamiento: _____

¿ Cuándo terminó este curso? _____

Otros cursos de CENAM _____ Fecha de graduación: _____

¿ Cuanto tiempo esperó Ud, antes de empezar con el primer curso? _____

¿ El curso le preparó a Ud. para trabajar inmediatamente/ahorita/en el futuro/para estudiar más? (encierre una respuesta en un círculo)

¿ Habia tiempo suficiente en el curso para enseñar todo lo que uds. debían saber en el área del curso? Si _____ No _____

¿ Sabía Ud. que CENAM ofrece servicios en:

El cuidado de hijos: Si _____ No _____

Servicios de transportación: Si _____ No _____

Crédito o financiamiento por un negocio: Si _____ No _____

Referencias por empleo: Si _____ No _____

¿ De cuales de estos servicios ha aprovechado Ud? _____

Si Ud. le provechó del servicio de crédito, ¿cómo fue?:

La plaza: _____ meses, Por un préstamo de \$RD _____

La tasa de interés: _____

¿ El acceso al crédito fue difícil? Si _____ No _____

Después de haber terminado este curso, ¿tuvo contactos con CENAM de nuevo? Si _____ No _____

Si tuvo contactos, era para:

referencia por empleo _____ coger otro curso _____
entrevista de seguimiento _____ conseguir crédito _____
formar un grupo _____ visitar el centro _____
consejería o apoyo personal _____
otro _____

¿ Ud. ha colaborado con otras instituciones a través del programa de CENAM? Si _____ NO _____

¿ Cuáles? _____

¿ Si tuviera la oportunidad ^{de} asistir en el mismo curso otra vez, lo cogiera? Si _____ No _____

¿ Si le ofreciera un curso mas avanzado en _____ (nombre del curso último), lo cogiera?

¿ Tiene interés en tomar otro curso? Si _____ NO _____

¿ Qué curso le interesa más? (encierre la respuesta en un círculo)

alfabetización	corte y costura
ayudante de mecánico	reparación radio y televisión
mecánica general	artes gráficas
cerámica	belleza
construcción madera	plomaría
tapicería	enfermería
repostería	ebanistería
desarrollo humano	microempresas
manualidades	trabajo en la comunidad
electricidad industrial	desabolladura y pintura de vehículos

QUALITATIVE QUESTIONS TO APPEND FOR MORE IN-DEPTH INTERVIEWS:

- 1) ¿Cómo se supó del programa la primera vez? _____

- 2) ¿Porqué quería inscribirse en un curso? _____

- 3) ¿Cómo decidió ud. dedicarse a _____ (nombre del curso)?

- 4) A Ud., se puede decir que el curso le pareció:
bastante bueno _____
bueno _____
regular _____
medio malo _____
malo _____
- 5) ¿Cuál era la parte mejor del curso? _____

- 6) ¿Y cuál era la parte peor del curso? _____

- 7) ¿Qué aprendió en el curso? _____

- 8) Aprender todas de esas cosas fue:
muy difícil _____
difícil _____
regular _____
fácil _____
muy fácil _____
- 9) En la comunidad de Capotillo, ¿hay muchas o pocas mujeres
trabajando en _____ (nombre del curso)? Muchas _____ Pocas _____
- 10) ¿Tuvo problemas Ud. en cuanto al papel de la mujer que se dedica al
trabajo fuera de la casa? _____

QUALITATIVE QUESTIONS, page 2

11) ¿Qué dice el esposo sobre el curso/trabajo suyo? _____

12) ¿Qué dicen sus padres? _____

13) Y a los hijos suyos, ¿qué les parece su curso/trabajo? _____

14) Si estan de acuerdo que Ud. trabaja así, ¿le dan a Ud. un apoyo?
Si _____ No _____ Si es así, ¿en qué forma?
cocinar _____ limpiar la casa _____
lavar ropas _____ cuidar hijos _____
un préstamo _____ otro _____

15) ¿Asistió ud. a las reuniones con la promotora en una casa?
Pocas _____ Varias _____ Ninguna _____

16) ¿Y sigue asistiendo a las reuniones? Si _____ No _____

17) Muchas personas se sentían muy satisfechas con el curso al
terminarlo, pero despues de agotarse buscando
trabajo, se frustraron. ¿ Como se siente ud.?

18) ¿Cómo se puede mejorar el programa? _____

APPENDIX C CASE STUDIES

Case Study of Rosa Jimenez

Rosa lives at the end of a narrow passage that winds down from a quiet side street in Capotillo. She welcomes us into her home with a gleaming smile. Rosa is twenty-six, although she looks much older. She has a high school education and plans to continue her studies in a journalism program, when she can afford to leave the small school she runs for local children. Rosa calls her school a "semillero"--a seed planter--and of the sixty-five students, fifteen are too poor to pay, so she earns an average of 100 pesos per month from the other students' tuitions. The children range in age from three to twelve years old, and she teaches them "everything I know," ranging from games and songs to reading and writing. Rosa has run her school for eight years and has always had plenty of students.

Last fall, Rosa was passing by the CENAM office and saw the sign on the building, "Center for Women's Training." She was curious and went inside to find out more. She signed up for the course in beauty and cosmetics, "not because I wanted to work as a beautician, but to learn how to improve my own appearance...Not to work, but just for myself, because if I'm to struggle out there in the world, I have to look nice, in order to improve my situation..."

Rosa feels that the course was "okay". It was "entre los dos"... (not too bad, not too great...) She felt that the training was only sufficient to prepare women to work as helpers in a beauty salon. She found, however, that the promotoras were dynamic and she appreciated the interchanges with the teacher and the Director of CENAM, as well as with the companeras. Rosa describes what she feels is important about the training. "For our pueblo, with so many poor and humble people, CENAM has filled in a big gap (vacío) in this country." For this reason, Rosa sends "lots and lots" of women to CENAM for training. She brings women who she feels will benefit from the training right to CENAM's doorstep, telling them how important it is to learn, to be better able to help the community.

Rosa's first allegiance is to her barrio: "Lo primero para mí es mi comunidad." She hopes to enroll in CENAM's graphic arts course to help her get started in a journalism career. She feels that while the course in beauty and cosmetics was interesting, there are few jobs in the field. She wants a course in an area in which the outlook for employment is more promising.

Case Study of Ivania Espinoza

Ivania is a slender and soft spoken woman. At forty-four, she is married and has four children. She has a seventh grade education. Ivania works every afternoon for the city government on a janitorial team, earning 125 pesos a month (U.S. \$33)--the minimum wage. She has been at this job for four years, sweeping streets and cleaning offices.

She used to rent the cafeteria space at a nearby school and kitchen equipment for 45 pesos/month and every morning served juices, snacks, and sandwiches to the children. She loves children and enjoyed this extra income. She had to give up her cafeteria because she couldn't depend on stable earnings with the erratic school schedule. Ivania sold all of her inventory and came to CENAM to sign up for a course.

Ivania has been a friend of CENAM for over a year, but because she worked both

mornings and afternoons, she wasn't able to participate in training until just this month. The first CENAM promotora from the barrio worked together with Ivania for free, spreading word in Capotillo about the CENAM program, and looking for the first team of promotoras. She remembers those days: "Many people were afraid of the program at first when I was promoting the program. We had to convince mothers that they should let their daughters work, because CENAM isn't out to take advantage of anybody. "Ivania's word was trusted because she has been living in Capotillo for eighteen years, and "knows everyone." She says, "I feel that I really belong to this community." Ivania still helps the promotoras by working with them at the initial meetings for new trainees to explain the program. She explains why she supports the CENAM program so enthusiastically: "CENAM ha despertado en la mujer la necesidad de aprender para sobrevivir. Porque despues de aprender algo, se ensena a la familia. O sea, una cadena de ensenanza. CENAM ha sido la mejor que ha podido hacer."

When asked why she wanted to take a course, Ivania reviews her life: "I know I am no longer young. First, I was working for a family; then I got married and couldn't continue studying. I enrolled in a course in cloth painting because I need to defend myself...being poor and not having an education, I need to improve myself...I knew that with this course I would know how to buy my cloth, buy the painting materials--the hardest part is that they are so expensive--but with this skill I can sell my paintings, and I believe that with this I will be able to help my family."

Ivania describes how she felt at the beginning of the course: "At first, when you start, you don't feel very optimistic. You say to yourself, 'I'm not going to learn anything.' But then after you've made one of the petals for a rose, if you're making a rose, when you learn this stage, you feel sure that you really are going to learn. And once you feel sure, you want to learn more about the different colors; if you're making an apple, it has three colors. You have to learn where to put each of the three colors, and that's the next stage... At first the course seemed so difficult, but now I find it easier--that's the best part of the course. Now I want to study cloth painting further."

Although she feels that "for me, the course has helped me to feel I can get ahead in life," it hasn't been easy. Ivania had trouble juggling the training with her job and family. "My main problem was with meals...There wasn't time to cook. I had just one hour between the course and my job. So now I have given each of my three daughters the responsibility to cook one meal."

Ivania would like to work in artesania and hopes to continue her training. However, in order to make any progress she will need working capital and training in entrepreneurship. If these cannot be provided, Ivania's positive experience may be undermined and turn to embitterment.

Case Study of Ana Maria Miranda

Ana Maria's kitchen table is covered from edge to edge with unglazed clay figures—small animals, fruits, flowers. The two rooms that make up her family's living quarters are attached to their small neighborhood grocery store. She paints a green colored glaze on the clay pieces as we talk, and every few minutes she is called away to attend a customer at the grocery counter. Ana Maria's three young children are cared for by her sister-in-law. In these two rooms Ana Maria lives with her three children, her husband, her sister-in-law, and sister.

Ana Maria is twenty-nine years old and has attended school for eleven years. She has worked "since I was born"—first in her father's grocery store in Nagua, and then after her marriage at twenty-one, in a store that she and her husband opened in Capotillo. Her mother died when Ana Maria was thirteen, so she raised her younger sister who was only three at that time. Having worked hard all of her life, it is nothing new to scarcely have time to cook meals. But now Ana Maria is also responsible for three employees and fifteen ceramics students who come to the classes she offers three days a week.

Ana Maria graduated from CENAM's course in Ceramics in September 1982, and from the Human Development course in March 1983. One of the reasons she took the courses was because they were practical. She has used the training in ceramics to start her own business—she has two small workshops in her neighborhood—and she found that the Human Development training has helped her to work with clients "...because the clients have to keep coming back..." She has also used the Human Development training to "understand her husband and children better, and to handle jealous gossip in the community."

After Ana Maria's success with the ceramics workshop, and with her business know-how in the grocery store, her husband became upset; "He isn't happy about women's progress. He thinks that a woman who progresses will be too independent from her husband. The Dominican man isn't ready for women who struggle; instead, he wants the woman to be dependent upon him." Ana Maria's husband became so disturbed that he drank heavily and was occasionally violent, accusing her of infidelity. Ana Maria found a psychiatrist who has helped him and she feels that the situation is partly resolved, now that her husband has found his own job as a cashier for an appliance company. Ana Maria is committed to working out both her marriage and her economic problems: "You really put your mind to it when you have children: you know who you are struggling for."

Ana Maria buys the materials for her ceramics business on credit from local merchants. Initially, she used 1,000 pesos of her own savings to buy her kiln. Then she borrowed 500 pesos, investing 200 pesos in the grocery store and 300 pesos in the ceramics business. She makes 58 pesos payments twice a month, and expects to pay back the loan completely within five months. Ana Maria was not interested in applying for credit through the CENAM/FDD facility; she preferred to borrow from local merchants at exorbitant interest rates. Perhaps if the FDD had done further outreach among the beneficiaries of CENAM they could have convinced Ana Maria of the advisability of borrowing from them at lower interest rates. It is possible, however, that Ana Maria believed that she would still be waiting for her loan to be approved if she had tried to borrow from the FDD.

Meanwhile, Ana Maria also pays rent on three small buildings--their home/grocery store (at \$65/month), and \$20/month for the two workshop/storage rooms, one with the kiln. She pays three employees--one young woman who works afternoons and evenings, and another who works mornings, both of these fitting clay molds, glazing, and firing the

kiln. The third employee helps to find markets for the work. She pays each of these employees on a weekly basis, according to their productivity--averaging around 20 pesos a week.

To generate income, Ana Maria sells the expensive glazes that come from the USA, in addition to selling finished clay pieces. She generates more by teaching groups of 4 to 5 students how to mold the clay, glaze, fire, and finish the pieces. Each of her fifteen students pays 10 pesos a month for their course, which she has been teaching for three months.

Ana Maria embodies the entrepreneurial spirit that CENAM's program promotes: "I try to save 5 pesos out of every 10 I earn, but my husband doesn't know. He doesn't know how much I make. He would just take it and spend it on rum..."

Ana Maria's success is largely due to the informal entrepreneurial training which she obviously received first in her father's store and then later in her own. Unfortunately, unlike Ana Maria, most women in Capotilla do not know how to run a small business. In order to successfully manage a micro-enterprise similar to Ana Maria's, they would need entrepreneurial training. Ana Maria is reluctant to participate in a solidarity group credit program. She explains: "It doesn't make sense for me. I don't like to work in groups. It would be better to work individually, independently...when a group works together nobody feels the same way about anything. Everyone has their own way of looking at things and it can be inconvenient. Some people want to work harder than others, some have more education...no, I'm not interested in a loan with a group."

But Ana Maria does sympathize with women who are unemployed. "One can practically drop dead looking for work with no success...The people here really do want to work, they like to work...."