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PVO INSTITUTIONAL DEVELOPMENT EVALUATION SERIES

FIELD REPORT #4

SAVE THE CHILDREN
AND
FUNDACION DE DESARROLLADO COMMUNIDAD (FUDECO)
DOMINICAN REPUBLIC

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SUMMARY

This evaluation of a Save the Children Federation program is one of a series of AID/PVC evaluations of private voluntary organizations, focusing on the area of institutional development and dealing with three broad questions:

- o Whether certain management approaches and kinds of organizations are associated with more effective projects;
- o The relationship between the way assistance of a particular type is given and the effectiveness of the funded activities;
- o How the kinds of assistance provided by the International PVO to the affiliate and the way it's provided affect program results.

In this evaluation, the SCF affiliate, Foundation for Community Development (FUDECO) in the Dominican Republic was studied. In addition to the questions stated above, of particular importance to the evaluators were the extent to which FUDECO's programs were being conducted in a sustainable manner, and which aspects of the FUDECO approach were likely to be replicable.

History of Save the Children in the Dominican Republic

Save the Children (SCF) began working in the Dominican Republic in the late 1960's. In 1972, it undertook its first integrated rural development project in the northwestern part of the country adjacent to the Haitian frontier, approximately five hours' drive from the capital, Santo Domingo. In 1974, the SCF's activities in the DR were legally incorporated as a non-profit organization with a Dominican board of directors which became the Foundation for Community Development (FUDECO) in 1979. During the period of 1975-79, SCF began to utilize its community-based integrated rural development (CBIRD) methodology. In 1979, the current executive director of FUDECO was appointed, and FUDECO expanded its operations to an area in the southwestern part of the country, about four hours' drive from Santo Domingo, and five hours from the other area of FUDECO's field operations.

The focus of FUDECO's operations narrowed somewhat from a large variety of projects to the promotion of agricultural production and increased farmer income, and it decided to work nearly exclusively through the system of farmer associations which existed or was developing in both of its areas of operation. Although it continued to receive a large share of its financial support from SCF, in other respects, FUDECO had become a fully independent and self-reliant organization.

FUDECO's Present Program and Methodology

FUDECO's operations now include training; the testing and demonstration of appropriate technologies and improved agriculture techniques; extension visits; the construction of infrastructure projects such as small dams and irrigation and water distribution systems; the operation of plants producing improved animal feed, a high quality breed of pigs and pork products; and programs to improve health and nutrition through training, and promote the construction of latrines, Lorena stoves and better rural housing. Since 1983, FUDECO has provided credit for agricultural production and for the purchase and raising of livestock. As an

affiliate of SCF, FUDECO continues the traditional program of child sponsorship. FUDECO's target group of beneficiaries are farmers (and their families) who are members of organized farmers' agricultural associations and mothers' clubs in the project areas. These farmers are small landholders. They cannot get institutional credit from agrarian or commercial banks unless they have loan guarantees or irrigated land. Nor are they eligible to receive credit from savings and loan associations because they usually don't have savings. The available credit source is money lenders who make short-term loans at rates reported to be as high as 20% monthly and control the marketing of local produce.

FUDECO receives most of its funding from SCF, the Inter-American Development Bank, and the German and Canadian governments' development programs. It has received major support from the Inter-American Foundation in the past, and is seeking to renew that support. It receives only about 5% of its funding from domestic resources -- most of that from counterpart funds of the Technical Secretariat of the Office of the President.

FUDECO's methodology is based on three main pillars:

- ° the use of a center (called a CAOTACO) in each area of operations to provide training and testing and demonstration of new technology,
- ° the availability and, to the extent possible, integration of all the elements needed for an effective rural development program;
- ° reliance on a participatory approach which involves staff members living in the areas in which they work and the farmers' associations having authority to decide on the programs and activities to be supported and being expected to provide all the unskilled labor needed to carry out those activities.

Relationship of SCF and FUDECO

FUDECO represents the evolution of the SCF approach to community development in the Dominican Republic. In the early 1970's, when SCF decided to experiment with a new approach of utilizing all the child sponsorship funds for community projects, Loma de Cabrera was selected as the area because of its need and its isolation from other development efforts. From 1972 to 1975, SCF worked through The Citizens' Committee, a Dominican organization directed by a Dominican who had worked for the Committee in its social development program in the late 1960's and early 1970's. Two US interns sent by SCF in 1975 helped the program expand geographically. With USAID/DR financial assistance from 1975-79, SCF organize its efforts toward municipalities (clusters of communities) rather than toward intensive efforts in individual villages.

The appointment of the current Dominican Executive Director in 1979 was an important event. He and SCF shared a vision of creating an SCF affiliate, with a Dominican director and board of directors. This vision was implemented, and FUDECO began to play a larger role in development in the DR, expanding its program to the southwestern part of the country, shifting its emphasis to promotion of agricultural production and deciding to work almost exclusively with farmers' associations, because of their active role in bringing together farmers with similar problems.

Throughout the transition phase to a new relationship, SCF and FUDECO communicated extensively about FUDECO's role and direction. Although now legally autonomous, FUDECO informs SCF of all its efforts, even if the financial resources for the activity come from other sources, FUDECO's director informs SCF of all its proposed activities, and SCF provides technical advice and training opportunities for FUDECO's staff.

SCF provides funds for the salary of the FUDECO Executive Director, and prepares his annual evaluation. SCF also provides an annual financial contribution to FUDECO which can be considered as the base of support for its programs. SCF currently provides 45% of FUDECO's total resources, and is budgeted to provide 54% in FY 86-87.

FUDECO follows the CBIRD (Community Based Integrated Rural Development) and participatory methodology, combined with training and community-based projects, characteristic of other SCF programs. What distinguishes the current FUDECO program from most other SCF country programs are the use of a training center (the CAOTACO) and the major emphasis that the organization is placing on providing credit.

Major Strengths of FUDECO

FUDECO has several organizational strengths which have served it well in its development as an institution.

- ° Quality and Utilization of Staff: Both SCF, in earlier days, and FUDECO, since, have placed unusual emphasis on selecting employees who are highly motivated and effective in carrying out the participatory methodology as well as professionally well prepared. Staff are willing to live in project areas in a style consistent with those areas; indeed, several are from the areas, themselves. Buildup of staff has been slow enough to allow for careful, selection and training of employees.

The critical unit in the FUDECO model is its area office, headed by an area director, responsible for all activities in the program area. While the Santo Domingo office is responsible for final approval of projects, it sees itself as "support office" and through this attitude, fosters more active discussion and decision-making in the area of offices. In the area offices, staff members work in team which are responsible for project sub-areas. These staff members are actively involved in all projects, thereby creating an effective network of communication to communities and associations with which FUDECO works.

- ° Importance of Leadership: Although it appreciated the value of a participatory approach, SCF recognized the importance of leadership and chose as FUDECO's director a person who had a vigorous and commanding approach, which could have been perceived as inconsistent with a participatory program. However, SCF put its confidence in him and gave him the leeway to develop FUDECO into the independent organization it is today.
- ° Concentration on the Participatory Approach: SCF and later FUDECO placed major emphasis on instilling a good understanding of the participatory approach to development planning and implementation in its staff. This

has resulted in an extraordinary capacity on the part of FUDECO staff to listen to communities and their representatives, thereby creating good rapport and accurate information about actual conditions of the communities.

- Stability and Sufficient Resources: SCF recognized the importance of having stability in its operations and sufficient resources to support the work of its personnel. While accepting the growing independence of FUDECO, SCF provided the stable financing of the sponsorship system and allowed a major portion of that money to go to meet personnel and administrative costs of FUDECO's operations. This produced confidence in FUDECO's management and employees that they had the resources necessary to do the job, and resulted in a frugality in its operations.
- Permanence of Presence: FUDECO has made a long-term commitment to each of the regions in which it works, and is committed to providing continual training to representatives of farmers' associations who are then expected to share their new techniques with other members of their groups. This long-term approach allows FUDECO sufficient time to assist in making changes in farming practices which lead to soil erosion and deforestation, and elicits trust and cooperation from the target population.
- Integration of Program Elements: From the beginning, SCF's and now FUDECO's integrated community development approach has served the program well. The farmers' organizations see themselves as representatives of community, as well as organizational, interests and the major focus of FUDECO is now increased agricultural production and income. Related efforts such as construction of irrigation canals and dams, and the use of ariete pumps are high priorities. Community water systems, home gardens and raising pigs effort encouraged, and the introduction of the credit program is an effort to meet the needs of the farmers who cannot obtain institutional credit. This approach has also moved the focus of the program more toward an emphasis on income-producing activities, rather than miscellaneous development activities sometimes with little multiplier effect.
- Of particular importance in the program has been the integration of the training and demonstration centers with the provision of extension services and other agricultural inputs such as credit. The program thus maximizes the probability of the farmers' proper use of the inputs. The training doesn't just cover proper use of seeds or maintenance of the pumps, for example, but covers proper soil conservation practices, nutrition and use of organic fertilizer, and creates awareness of the need for tree planting, etc.
- Style of Operation Consistent with the Environment: FUDECO appears to be making the most of its resources. It utilizes all appropriate local resources through encouragement of community participation, recruitment of staff from local areas, producing as much food for trainees as possible at the CAOTACOs, and teaching villagers technologies which use local materials. This has been done through experimentation with the objective of identifying practical technologies at the lowest possible cost which can be transferred to numerous communities.

- The physical plants of the CAOTACO and FUDECO offices are modest, functional and well-maintained, as are equipment and vehicles. The impression is one of an operation in harmony with its environment.
- Reputation of the Program: The FUDECO/CAOTACO program has an outstanding reputation among the associations it serves, and the farmers have a sense of ownership of the CAOTACO. Government officials, other PVOs, and funding sources are impressed with FUDECO's emergence as one of the leading PVOs in the country. Its experiments with appropriate technologies such as arietes (hydraulic or ram jet water pumps), wood saving Lorena stoves and cinva ram construction blocks are considered significant contributions by those working in development in the Dominican Republic.
- Willingness to Experiment: FUDECO appears to search for new solutions, perhaps as a result of the fact that it has real independence of action in the SCF system, and consistently it has achieved a good deal of self-confidence. It undertook new activities in response to problems arising in the conduct of its programs. For example, it developed the ariete hydraulic pump when the cost and maintenance of a diesel fuel pump was not practical or economically feasible. It has been able to tap important sources of external support. It has also been responsive to suggestions, and has been willing to provide advice to others in similar work.

Accomplishments of FUDECO

Following on the strengths of FUDECO, the organization has had several notable achievements. While there have been several achievements in terms of the substance of FUDECO's programs, only those related to institutional development are mentioned here.

- 1) Development and Sustainability of the Institution: In the past seven years, FUDECO has increased its budget to \$800,000 per year, more than 600% increase. It has grown from a staff of eight to more than sixty persons. Program activities have expanded to a second area, with other geographical locations being explored. FUDECO has secured grants or loans from four external sources beyond SCF, as well as funds from the Dominican Government's Technical Secretariat of the Presidency. The Dominican board of directors is active in making valuable contacts in the government and the private sector to assist the program.

For most of the past seven years, FUDECO has been an autonomous entity, receiving guidance from SCF. It is considered a full partner in the SCF system, and is often used as a demonstration site. However, given its rapid expansion, FUDECO has been going through a self-imposed consolidation phase in which it hopes to tighten administrative procedures and establish more formal personnel policies. Its expansion into large credit programs has raised problems which also need attention.

- 2) System of Participation with Community Organizations: In 1979, FUDECO recognized the increasing significance of farmers' associations in the country, and redirected its efforts toward supporting these associations. This provided an opportunity to work with individuals who had

identified themselves as community members interested in improving agricultural techniques and increasing production. This also ensured that project efforts would continue through the associations, after particular projects had been completed. In carrying out this policy, FUDECO was careful not to alienate those communities which had worked with the program prior to 1979.

FUDECO now sees itself as a partner with the associations in development activities. Although all SCF programs include and encourage community participation by the beneficiary population beyond the community level to an equal involvement with the staff in the allocation of resources.

3) Creation of CAOTACOs and Related Instructional Techniques: The CAOTACO's are testing, training and demonstration centers. They have several advantages over a conventional extension approach.

- Trainees are a captive audience, and cannot come late or leave early.
- Farmers are shown what to do, along with the results of the recommended practice, not just told.
- Several different technologies and results can be shown at the same time.
- Participation at the center creates a sense of ownership on the part of the farmers and an esprit de corps.
- Rapport is established between farmers and extensionists as a result of working and living together for several days.
- Farmers are influenced by seeing a model farm.
- Interchange among farmers from different communities reinforces learning and provides feedback to extensionists.
- Farmers trained at the center may feel more obligated to disseminate their information to others at home.
- As farmers share their new information, groups are formed ^{through} which extensionists can work ~~with~~ in the community.

4) Improvement in Self-Help Capability of Community Organizations: The associations identify the project, work with FUDECO's staff in preparing the project plan, and contribute all locally available materials and unskilled labor. FUDECO also requires that infrastructure projects include training at the CAOTACO which places a burden on the trainees to instruct their fellow association members on such techniques. FUDECO has also fostered the creation of maintenance committees in order to keep the projects working. Through these and other methods, FUDECO fosters self-help in the communities.

5) Relationships with Other Agencies: FUDECO's work has become well-known in the country, and involvement with other agencies and incorporation of FUDECO techniques into other programs are occurring. Examples: The Dominican Women in Development agency has incorporated the Lorena stoves into its programs. The Dominican Development Foundation has expressed its interest in learning more about the ariete. The Agrarian Bank is lending money for oxen as a result of FUDECO's efforts in this area. Progressiso, a Dominican PVO involved in reforestation, has signed an agreement with FUDECO to implement a joint reforestation project in Matayaya.

Challenges Facing FUDECO and Recommendations

Problems related to institutional development which FUDECO needs to deal with, and recommendations regarding them follow here.

- ° FUDECO needs to expand the share of its financial support provided by domestic sources in order to improve the sustainability of its programs. Presently, domestically generated resources provide only 5% of the total budget in 1985-86. Other recommendations regarding sustainability are that FUDECO should:
 - a) general 50% of its overall program resources from sources within the Dominican Republic so that its ability to continue its programs is not totally dependent on external decisions;
 - b) cover its administrative and personnel expenses with its own earnings and SCF's sponsorship funds (assuming SCF agrees that such funds are to be made available to FUDECO indefinitely);
 - c) conserve the real value of any capital (donated or borrowed) used in revenue producing activities, adopting of a more realistic rate of interest in the credit program, improving collections, and increasing provision of support on a credit rather than a grant basis;
 - d) support activities in the overwhelming majority of which have favorable cost-benefit ratios, and generally are likely to achieve significant improvements in the income or welfare of the beneficiary population.
- ° FUDECO should try to collect information more systematically on the benefits achieved through its program and organize information about its costs in a way which would enable it and others to form judgments on the cost/benefit ratios of its various activities. At present, FUDECO does not consistently quantify the benefits it hopes to achieve in its activities or determine whether those anticipated benefits are being achieved. A more systematic effort should help FUDECO in attracting additional support and enable it and the farmers' associations with which it works to make better choices of the activities to be supported in the future.
- ° FUDECO needs to sharpen its focus on activities which generate income. FUDECO has not made clear to itself or others the degree to which its program is to focus on activities designed to increase the income of its beneficiaries. Its statement of objectives and strategy, and history, place great importance on fostering group cooperation and self-help, and achieving improvements in educational opportunities and social conditions of the communities with which it works. However, the Board of Directors of FUDECO want to move the system to greater financial self-sufficiency and to focus on income-generating activities. This ambiguity is reflected in present programs. This is a time of transition for FUDECO toward a program more consistently focused on income-generating activities, and the organization needs to make the analyses and the decisions necessary to put its program clearly on such a basis. These efforts should include

preparation of a strategic five-year plan, preparing its staff and the associations with which it works, and possibly modifying the participatory manner of dealing with the farmer associations to facilitate decisionmaking with a more economic focus.

Replication: SCF deserves credit for the success it has had in fostering the development of FUDECO as an independent organization. Furthermore, FUDECO has had enough success to justify having its approach considered for replication elsewhere. However, in any such consideration, great emphasis should be placed on the role of local conditions and the importance of cultural and organizational factors which may be necessary for the approach to work.

I. - INTRODUCTION

This evaluation report will examine Save the Children Federation's program in the Dominican Republic. Specifically, it will assess the activities of the SCF affiliate, FUDECO. After describing the evolution and major components of FUDECO's programs, the report will discuss its accomplishment, analyze its cost effectiveness and review its major challenges. Finally, the evaluation will offer recommendations for the FUDECO program and will discuss the suitability of SCF/FUDECO activities for replication in other locales.

The physical, social and political environment in which the FUDECO program operates is described in Appendix T.

II. HISTORY OF SCF/FUDECO ACTIVITIES

Save the Children (SCF) began working in the Dominican Republic in the late 1960's with a small program in Santo Domingo and an advisor who worked with the Government of Dominican Republic's (GODR's) Office of Community Development. In 1972 SCF began the first of its integrated rural development projects in Hipolito Billini, in the municipality of Loma de Cabrera and within seven years the program expanded from one to almost 16 rural communities.

During the early years of operation, the program supported a variety of development projects, working through locally based "development committees" whose primary responsibilities were to identify village problems and suggest initiatives. Major activities included the construction of schools and community centers, chicken raising, agricultural training and nutrition education.

In 1973, however, the program began to give higher priority to ~~to~~ improved agricultural production and increased farmer income. These objectives were pursued by working closely with farmer associations, many of which already existed or were developing at the time.

The narrower focus was directly related to major changes in Save the Children's administration and management of its Dominican Republic program. In 1974, SCF activities were legally incorporated into the Federation for Community Youth Development, a non-profit organization with a Dominican Board of Directors. Five years later, the current Executive Director assumed leadership and concluded that the program would be more effective if it were linked to the numerous farmers' organizations already actively bringing together farmers with similar problems. He also changed the name of the organization to the Foundation for Community Development (FUDECO).

The FUDECO staff developed a program which combined the following major elements:

- ° agricultural training and extension;
- ° appropriate technology;
- ° infrastructure (dams, canals, schools, community centers); and
- ° community participation

With a donation from the Inter-American Foundation, FUDECO constructed and established two training centers for Organic Agriculture and Appropriate Technology, called CAOTACOs, after their Spanish name, Centros de Agricultura Organica y Tecnologia Apropiada de la Comunidad. These facilities were placed in each of the project areas to serve as:

- ° training centers for cooperating farmers' associations
- ° centers for joint planning with farmers' associations
- ° centers for demonstration and experimentation, with appropriate technology
- ° model: for agricultural/livestock, and small enterprise development

CAOTACOs were created to benefit the farmers' associations in two ways. They were to provide not only a site for training in specific technical areas, but also a mechanism for self-help since farmer association members would take active roles in the construction as well as the administration of the Centers.

Joint administration first took place in the Matayaya CAOTACO where the FUDECO program was new. In Loma de Cabrera, however, where work had begun in 1973 under SCF, the shift to working with farmers' associations and to joint administration was more gradual.

Under current agreements in both Loma de Cabrera and Matayaya, farmer association members now participate in decisions determining the nature and scope of CAOTACO activities. They not only contribute labor to the physical construction of centers, but also make suggestions concerning useful types of training. The FUDECO staff is responsible for reviewing training needs and introducing appropriate technologies.

FUDECO's intent also has been to combine training with project implementation. This is accomplished through an integrated training, implementation and extension package combined with active participation of association representatives on the Board of Directors. Typically, Farmer association representatives visit the CAOTACOs and participate in training sessions. Later, these training courses are followed by regular extension visits by FUDECO's staff.

In the beginning, FUDECO funded training/implementation packages for agricultural, livestock and construction projects. Subsequently FUDECO has added two elements to its overall program. First, it expanded its credit program. The expansion began as a result of the need for credit to initiate a pig repopulation program, and the first loans were for plowing oxen. Credit has become a major emphasis for FUDECO and the farmers' associations. The second addition was the creation of income generating activities. FUDECO initiated an animal feed processing plant as well as a meat production program in order to serve the needs of its credit program clients and to generate income to meet its own expenses.

FUDECO continues to play an active role in providing funds for community infrastructure. Since 1979 it has assisted in the following kinds and number of projects:

School and Community Center Construction and Repairs	91
Drinking Water Projects & Wells	24
Dams, Irrigation Canals, Hydraulic Pumps	23
Lorena Stoves	1,000 ⁺
Bridges	5
Bakery	1
Pig Farms	17
Fish Farms	8

There also have been projects in housing and kitchen repairs and some farm-to-market road construction. (Appendix B provides a breakdown by areas and years.)

FUDECO has achieved an excellent reputation with the Dominican Government and the PVO community in Santo Domingo. In the seven year period that FUDECO has been working, it has emerged as one of the leading Dominican PVO's. It has a reputation as an agency that completes the work it undertakes. The President of the Dominican Republic has visited the Loma de Cabrera CAOTACO and has endorsed FUDECO's work. The technical secretary of the President's office is provided funding to FUDECO for loans to farmer's associations. The governor of Dajabon province, in which the Loma de Cabrera CAOTACO is located is fully supportive of the FUDECO effort.

The formation of FUDECO responded both to SCF's interest in operating through a locally-based affiliate and AID's encouragement for US-based PVOs to work more closely with locally-based organizations.

Although separate and independent, FUDECO maintains a close relationship with SCF, FUDECO sends representatives to Save the Children regional and international conferences and participates as an associate member in the Save the Children Federation. In turn, SCF provides FUDECO with annual financial support through its child support program.

The following section describes in greater detail the major elements of FUDECO's program which have been cited above.

III. - MAJOR COMPONENTS OF FUDECO PROGRAM

A. Farmer Organizations

As mentioned in Chapter II, FUDECO decided to work actively through farmers associations for several reasons. They include:

- greater ease in expanding FUDECO's programs into villages where farmers were already organized;
- increased outreach through discussions at weekly association meetings;
- opportunities to focus on technical training since other organizations (such as the Catholic Church and the Ministry of Agriculture) were providing organizational training;
- lesser dependence on FUDECO's resources since farmers' groups had greater access to government and other resources than did unassociated farmers.

Currently FUDECO is working with the Federation of Agricultural Associations of Dajabon province and the Council of Matayaya which represents the farmers and women's organizations of that area.

The project assistance process originates with the farmers' associations. The groups identify projects and send loan requests to a municipal level junta (board) composed of selected representatives of that municipality's associations. The junta forwards requests to the provincial consejo (council), a representative body whose members are selected by the juntas. The consejo reviews projects and recommends that certain ones be studied by FUDECO personnel to determine feasibility and prepare budgets. FUDECO sends out an appropriate staff member to study the project at the community level. Once a project is approved, training is scheduled at the CAOTACO.

An example would be a loan request for bean production. The farmers' group first presents its loan request to the junta, and assuming a favorable recommendation by the junta and the consejo, FUDECO sends an agronomist to finalize details of the loan request with the association. The completed loan request is then sent to the Santo Domingo office for further study and final approval. If the request is approved, the farmers' association is advised of the dates for bean production training and the association selects representatives to attend. After training, these individuals are responsible for communicating to other members of the association important practices demonstrated at the training by FUDECO's agronomists and trainers. FUDECO then releases the loan funds, and FUDECO agronomists provide follow-up to individual members of the association who have loans.

B. Training and Follow Up

FUDECO, through the CAOTACOs, provides a training package which goes beyond the original purpose of the inputs to serve broader development goals. For example, the training which is required in connection with seed distribution, food production, pump installation, or wood saving (loreña) stoves is not limited to how to use the seeds, produce the credit financed food, and maintain the pumps or build the stoves. It typically includes:

- teaching soil conservation practices and cost benefit analysis;
- instructing in the production and use of organic fertilizer;
- instructing in the nutritional value of irrigated vegetable gardens (along with distribution of seeds) in connection with installation of pumps to provide safe drinking water; and
- raising awareness of the need for and providing assistance in tree planting in connection with construction of stoves.

Training is also provided by the CAOTACO, in nutrition, (including food preservation), health (including oral rehydration, preventive measures and first aid), credit and accounting, appropriate technology and home improvement. The courses take place at the CAOTACO centers where technologies can be seen and demonstrated.

The course methodology is a mixture of classroom explanation and practice in the fields. Participants in the courses are chosen by the farmers' or womens' associations in their communities and are expected to demonstrate what they have learned to other members of the associations. FUDECO's extension agents subsequently visit the communities to increase the likelihood of successful adoption of the new practices.

Appendix E gives a list of the courses given in each area of operation in the years 1979 through 1985. Appendix F gives a list of courses by type and number of participants and location for 1984 and 1985. The following is a list of the types of courses currently offered:

- agricultural production, animal husbandry and fishbreeding practices
- horticulture
- soil conservation methods
- cost/benefit analysis
- crop planning
- fabrication use and maintenance of appropriate technology (e.g., hydraulic pumps, Lorena stoves and organic fertilizer)
- construction methods
- administration and accounting
- rural organization
- health and nutrition
- first aid

Both women and men attend the courses including those in agricultural production, animal husbandry and administration. Some of the pig production operations are run by women's groups, and many of the vegetable gardens are cultivated in large part by women.

C. Infrastructure and Home Improvement

FUDECO supports construction of both income generating and other infrastructure projects of the following sorts:

- irrigation dams and canals
- water systems for human consumption and vegetable gardening including
 - aqueducts

- water tanks
- pumps
- pipe and spiggots
- filtration systems
- o wells
- o animal shelters
- o schools
- o community centers
- o housing and home improvement

The unskilled labor for all construction supported by FUDECO is provided by the community which also usually provides local materials, such as sand, gravel, earth and clay and whatever tools are locally available. Maintenance of the projects is the responsibility of the community. FUDECO provides cement, some tools, technical assistance, earth block machines, pumps, pipe, spiggots and technical assistance including construction foremen. Housing and home improvements have been provided on a loan basis to date. FUDECO support for all other projects has been on a grant basis.

From 1977 to 1979 a major portion of the program in Loma de Cabrera was devoted to the construction of school buildings, school kitchens and community centers. This was in response to the poor condition of the schools as well as to a growing need for additional classroom space because of the rapidly increasing population. School kitchens were necessary to prepare the donated PL 480 food commodities provided to the schools by other U.S.-based PVOs. Community centers have served as the traditional gathering places throughout the Dominican countryside. Many are used to house medical dispensaries or to provide meeting space for farmer, youth, and mothers' clubs. They are also sites of community festivals, and fund raising events and in some localities serve as classroom space for temporary high schools. FUDECO has reduced its support for community center construction, as it considers this a low priority, but it has continued to support new school and classroom construction.

Irrigation dams and canals are of modest, self help construction. Unfortunately, it is not common for an association to have access to land which can be irrigated by a nearby water source. However, with confidence that FUDECO would make available funds to build a dam and canal or to provide a pump, some farmers have pooled their resources to purchase or trade for such land.

In some cases, farmers have been able to plant rice in the irrigated lands. Because the presence of an irrigation source qualifies an association to receive funds from the Agrarian Bank, FUDECO's intervention can be successful in two ways. First, it can increase agricultural production of a particular group, and second, it can make the group eligible for loans through official sources, freeing FUDECO funds for needier associations who would be ineligible for institutional credit. Other water systems are for both human consumption and small, "backyard" vegetable gardens. The water is sometimes filtered but not purified, so there is a health advantage only when water can be brought from an uncontaminated source. There is always, however, the advantage of greatly reducing the time spent fetching water.

Spiggots are provided for groups of houses rather than individual ones. Water is carried either by gravity feed or a simple, durable and easily repaired and maintained ram jet pump (ariete) which operates by water pressure requiring no fuel, and is one of FUDECO's most important appropriate technology contributions.

Well digging which was undertaken only in the drier Les Matas de Farfan area has been suspended due to high costs resulting from deep water tables and rocky soil and problems of pump breakdown resulting from the depth of wells. Solutions to the pump problem are still being sought.

The most common form of animal shelter is covered pig pens, though some chicken houses and rabbit hutches also have been constructed.

Housing and home improvement take several forms. Materials are either compressed earth (usually earth and clay blocks with cement added using a ram press), or an earth and cement mix poured into wooden forms. Traditional construction is of wattle and daub, palm-wood slat, or simple adobe. In the past, FUDECO widely utilized a cool and low cost roofing it developed made of sisal reinforced concrete but this material proved unstable after several years of use, so corrugated metal and palm thatch are now used.

FUDECO has introduced widely the self-help construction of clay and earth stoves (called Lorena stoves) which have a number of advantages. They use less wood and cook better and faster than traditional fogones (metal pot stoves), reduce burning accidents, particularly to children, and vent smoke out of the house.

FUDECO has supported the construction of latrines and the introduction of "composting latrines" (latrinas aboneras). These facilities have two cement tanks which are alternately sealed every six months to kill bacteria so that the human wastes within can be safely used as organic fertilizer. Because of the periodic sealing and emptying and the addition of ashes for fertilization, these latrines are also less malodorous than standard outhouses.

Appendix G sets forth the nature and size of the projects currently underway in the two project areas; gives the cost by source; and estimates the number of people to receive benefits. Appendix H lists projects which have been approved in principle by the Consejo in Area 1 and are to be studied by FUDECO. Appendix I is an example of the form used to request financing by FUDECO for a project.

D. Credit for Crop Production and Livestock

FUDECO provides credit for both crop and livestock production. The interest rate on FUDECO loans at the time of the evaluation was 8%. The possibility of introducing a 12% rate was being discussed with the Consejos and has reportedly been approved. Principal crops and animals financed have been corn, abichuela (a pea bean), guandul (pigeon peas), pigs, goats and calves. Loans are made and distributed to individual farmers by farmer associations, which are liable for repayment and oversee collection from the individuals.

882,000 pesos (equivalent of \$293,692) have been made available under the credit program since it began in 1983. Because the program is new, it is too early to speak of a default rate, however, only 335,000 (equivalent of \$110,791) has been repaid. Appendix J give table of credits provided through January 1986 by area and funding source. The table shows the amounts disbursed and collected by month. Appendix K is an example of the form used to report on credit extended by FUDECO.

E. Appropriate Technology

FUDECO's efforts in appropriate technology are integrated with its other activities and do not constitute a separate program. For example, FUDECO fosters the

use of ram-jet pumps, Lorena stoves, compressed earth (cinvaram) block and poured earth and cement construction, organic fertilizers and "composting latrines". FUDECO also distributes improved seed varieties, and provides rabbits and Yorkshire pigs bred at the CAOTACOs. (FUDECO no longer provides chickens due to feeding problems with the highly bred varieties it once distributed since, unlike the "creole" chicken, these cannot survive by scavenging alone.)

FUDECO encourage soil conservation practices such as row planting with contour plowing, terracing, and erection of plant and stone barriers. The latter are made by raking the baseball sized stones found in great numbers in fields in the Loma de Cabrera area. Formerly, stones were left wherever they were found and crops were planted in random patterns around them. Planting patterns are important, however, because good systems reduce disease (by admitting sunlight between rows) and ease weeding, insect control and disease treatment. In row planting results in more plants per acre than random planting.

F. Own Enterprises

The CAOTACO in Loma de Cabrera currently operates three revenue producing enterprises. A pig production farm was setup to help farmers resume pigs raising after their elimination due to the 1979-1980 epidemic of African Swine Fever. Pigs have been bred, and the offspring distributed to association farmers under the credit program. In the early years, there were feeding problems. The imported pigs were not accustomed to the traditional diet of yuca, palm, and kitchen wastes, and although they could eat the local food, their growth was not as rapid as it would with a more balanced diet. The concentrated, balanced pigfeed available in Santiago and Santo Domingo however, was quite expensive and there were logistical problems in bringing pigfeed on a regular basis to the Loma de Cabrera area. This situation led FUDECO to initiate a pigfeed processing center at the CAOTACO. The idea was to produce a balanced pigfeed which would supplement that locally available. FUDECO now purchases corn, a primary ingredient of the feed, from local farmers, and then adds other supplements obtained in Santiago. The feed is sold to those farmers who have received credit through the FUDECO system.

FUDECO also ~~is~~ recently began a pig slaughtering operation which sells meat to local businesses. It is now receiving technical assistance from German volunteers and has just opened a new workshop for the operation. The hope is to provide better quality meat so as to attract more customers. Appendix L gives the value of the sales of these enterprises by year.

G. Health and Nutrition

The major activities of this program are discussed in the training and infrastructure sections of this report. As noted there, oral rehydration and first aid are the major elements of health training along with preventive medicine including an understanding of safe water and environmental sanitation needs. As also noted, horticulture and food preservation training, seed preparation and water systems for human consumption and vegetable gardening, complement nutrition education.

In addition, the Lorena stoves are a health factor by reducing smoke in houses and the frequency of burn accidents. The CAOTACO's have also hosted some family planning training by the Dominican association for Family Well Being, but have not themselves been very active in this field.

IV. MAJOR STRENGTHS AND ACCOMPLISHMENTS OF FUDECO

A. Strengths

1. Quality of Staff

Since his appointment in 1979, the current Executive Director has mobilized, trained, and put in place a highly qualified and committed staff. In both impact areas highly experienced persons with backgrounds in rural organization head the field offices. In Loma de Cabrera, almost all the staff are from the region, and therefore understand local customs and relationships. More important, they are likely to remain in their positions and thus provide continuity of management. It has been more difficult to find staff in the Las Matas de Farfan area. However, FUDECO has succeeded in keeping employee turnover low, thus keeping experienced individuals within the same project area for a number of years. The educational level of the staff members appears to be appropriate for their responsibilities. To maintain staff quality and performance, FUDECO has provided in-service training programs and has utilized other training institutes such as the government's INFOTEP. FUDECO has been fortunate to have had continuity in its central office as well. For instance, the sponsorship coordinator has been with FUDECO since 1973, and the financial coordinator since 1979.

FUDECO's staff has been expanded as necessary to meet the needs of its evolving programs. For instance, during the past year FUDECO hired an Assistant Director who is an economist with management experience with the Central Bank of the Dominican Republic. This recruitment of a strong second-in-command demonstrates recognition by the Executive Director of the need to consolidate a rapidly expanding program, and exemplifies the importance FUDECO places on hiring well-prepared persons.

2. Utilization of Staff

In the area offices, staff members work in teams, or "nucleos", which are responsible for certain project sub-areas. Staff involvement throughout the programming cycle is evident in all projects. Staff members often attend individual association and municipal meetings, since some members serve on the consejos, they are aware of community problems and project applications. Because FUDECO has area offices and assigns sub-areas to staff members, the organization enjoys a vast network of communication and access to the communities and associations with which it works. FUDECO staff members' standard of living is higher than that of its client farmers. However, it is not so different that it prevents good communication and understanding. More importantly, since the staff lives in nearby towns, it is available for a full work week, and is not subject to the temptation of escape to a distant urban center each weekend. After visiting communities with members of the FUDECO staff, the evaluators were left with the impression that the size of the program is manageable, and that there is good communication between the staff and the target population.

The critical unit in the FUDECO model is its area office, headed by a director who is responsible for all activities in the program area. The Santo Domingo office, although technically responsible for final approval of all projects, sees itself as a "support office". This attitude fosters more active decision-making in the program areas, and encourages discussion of problems. The Executive Director utilizes a very participatory management style, and this has been replicated

throughout the organization. Area directors appear to be confident that they have sufficient authority to accomplish their objectives, told the evaluators that their recommendations are considered by the central office, and that they had input into the formation of FUDECO's policies and procedures.

3. Style of Operation Consistent with Environment

FUDECO appears to make the most of its resources. It encourages the use of all appropriate local resources by encouraging community participation in both individual projects and in the management of the CAOTACOs, by recruiting its staff from the areas in which it works, by producing as much food as possible at the CAOTACOs themselves, and by teaching the villagers technologies which use local materials. This has been a process of experimentation, but the experiments have sought to identify practical technologies that cost little and can be transferred to other communities. FUDECO identifies practices and skills which farmers can replicate on their own.

The offices for FUDECO and CAOTACOs are modest, functional and very well maintained. Four wheel vehicles and motorcycles are well cared for as are office furnishings and other equipment. The impression derived from visiting FUDECO offices is that the operation is very much in harmony with the environment in which it is working.

4. Reputation of Program

The FUDECO/CAOTACO program has an outstanding reputation among the association it serves. "CAOTACO is our school", said one campesino when asked to describe his thoughts on the program. By working closely with the consejos, FUDECO has involved the farmers' groups in the development and management of the CAOTACO and has left the consejos feeling that the CAOTACO is as much theirs as it is FUDECO's. Government officials, other funding sources, and PVOs in the Dominican Republic are impressed with FUDECO's emergence as one of the leading PVOs in the country. FUDECO's experiments with appropriate technologies such as arietes, Lorena stoves, and cinva ram blocks were identified as significant contributions. FUDECO's encouragement for use of oxen and organic fertilizer were also cited.

5. Permanence of Presence

FUDECO is not an agency which implements a series of projects and then leaves. Rather, it has made a long-term commitment to each of the regions in which it works. It provides continual training within the context of its overall program, and representatives of farmer's associations who finish CAOTACO's training seminars have a commitment to share new techniques learned with other members of their groups. The long-term nature of FUDECO's program enhances the probability for positive change, for example, the possibility of altering farming practices which have led to soil erosion and deforestation. FUDECO's sense of commitment combined with the relative absence of government programs appear to have called forth a sense of trust and cooperation from the target population.

6. Integration of Program Elements

FUDECO has tried to undertake activities which reinforce each other. In the beginning, it undertook miscellaneous projects requested by the community and later, without formally abandoning the earlier approach, targetted increased

agricultural production and income. In the past, efforts commonly went into community infrastructure such as schools, water systems, community centers, housing and kitchen improvements, farm to market roads, and sports fields. Now FUDECO's staff concentrates more on increased food production. Infrastructure projects, such as irrigation canals, dams and ariete pumps which lead to increased production, are high priorities. Community water systems which provide drinking water as well as water for home gardens are also encouraged. The health and nutrition project now includes pig raising and efforts to encourage home gardens. The introduction of the credit program is an attempt to meet a need for those farmers unable to obtain institutional credit.

For several reasons, including the desire of the CAOTACO to spread benefits among as many member associations as possible, FUDECO has not given consistent priority to activities that are mutually reinforcing. It accepts the desirability of such consistency, however, and is working to achieve it.

7. Willingness to Experiment

FUDECO searches for new solutions. For instance, when it became apparent that purchasing pig feed from Santo Domingo or Santiago was not commercially viable, FUDECO initiated a program to process its own balanced food product by purchasing grains from local associations. Similarly, development of the the ariete, hydraulic pump, was a response to problems faced when water was available but the cost and maintenance of a diesel fuel pump were not practical or economically feasible.

B. Accomplishments

Some of the physical accomplishments and the methodology which FUDECO has been following successfully are described above. In this section we mention only overall institutional and impact indicators.

1. Development and Sustainability of the Institution Itself

In the last seven years FUDECO has increased its budget to US \$800,000 per year, more than a 600% increase. During the same period, it has grown from a staff of eight to more than sixty. Program activities have been expanded to the second area in Matayaya, and other geographical areas are being explored. FUDECO secured grants or loans from the Inter-American Foundation, the Inter-American Development Bank, the Canadian Foundation Against Hunger, the German Foundation Against Hunger, and the Dominican Government's Technical Secretary of the Presidency, as well as from SCF. FUDECO's Dominican Board of Directors assists the program by making valuable contacts within the government and private sector. Some project supplies and equipment are secured at commercial discounts making more funds available for programming.

For most of the past seven years FUDECO has been an autonomous entity receiving guidance from SCF. It is considered a full partner in the SCF system, and often is used in that system as a demonstration site. However, these achievements are not without strains. Given its rapid expansion, the institution is now going through a self-imposed consolidation phase in which it hopes to tighten administrative procedures and establish more formal personnel policies. Its expansion into large credit programs has raised a number of problems which are discussed below.

2. Increased Income Through Production Credit

The time allowed for this evaluation did not permit a methodical study of the impact of FUDECO's production credit. However, farmers consistently reported that production credit did increase their income, sometimes as a result of substituting for high interest (60% to 240% per annum) loans from traditional money lenders, but in most cases allowing increased production. For further discussion see Part VI C below.

3. Coverage of Target Population

Approximately 185,250 people live in the rural areas where FUDECO operates. Of these, 39,900 live in Area 1, and 145,353 in Area 2. In Area 1, FUDECO works with 68 farmers' associations and about 1,000 member families. In Area 2 it works with 84 associations of male farmers and 23 associations of rural women with a total coverage of about 350 member families. Assuming an average family size of nine persons FUDECO would be working with associations covering approximately 9,000 people in Area 1 and approximately 3,000 people in Area 2. That would give a coverage of 23% of the target rural population in Area 1 and of 2% in Area 2. Other indicators of coverage are:

	<u>Area 1</u>	<u>Area 2</u>	<u>Total</u>
number of adults trained in CAOTACOs			8,000
number of children trained in CAOTACOs			3,000
beneficiaries of infrastructure, not including schools	14,197	19,626	33,823
direct student beneficiaries of school construction through June, 1985	1,400	1,200	2,600
estimate of number of indirect beneficiaries			125,000

4. Improvement in Self-Help Capability of Community Organizations

FUDECO's program fosters self-help by the associations with which it works. The associations identify projects, and work with FUDECO's staff to prepare project plans. They must contribute all locally available materials and all unskilled local labor. As FUDECO has gained more experience with some of the infrastructure projects, it has fostered the creation of maintenance committees, since greater community involvement will be necessary to keep the projects working. Furthermore, FUDECO's requirement that infrastructure projects include training at the CAOTACO places a burden on the trainees to instruct their fellow association members on the techniques which are required in constructing and maintaining the projects. FUDECO doesn't begin paying skilled masons involved in construction projects until the community has produced, on its own, the required number of bricks. Although it may be argued that the associations are capable of doing more (e.g. providing some cash for infrastructure projects) there is no doubt that the system has a generally significant self-help element.

Example

FUDECO's program encourages non-associated persons to become members of the local farmers' associations. ~~Some~~ loans and training are available only to members of agricultural associations, and infrastructure projects are available only to those communities where there are associations (although there are some exceptions in Loma de Cabrera). Although there may be drawbacks to ^{such} ~~too~~ strict an application ~~on this approach~~, it is effective; and many groups have experienced increased membership since they began participating with FUDECO.

5. Spread Effects

in the area

FUDECO's work at the CAOTACOS has been well received by other PVO's and by GODR agencies. After the President of the Dominican Republic visited the Loma de Cabrera COATACO, he requested the Ministry of Agriculture to make 500 copies of the cinva-ran brick making unit. The Dominican agency MVDE (Women in Development) has incorporated the Lorena stove into its program. The Dominican Development Foundation has expressed interest in learning more about the ariete pump. The Agrarian Bank is loaning money for oxen as a result of FUDECO's efforts in this area. Progressisa, a Dominican PVO involved in reforestation, has signed an agreement with FUDECO to implement a joint reforestation project in Matayaya. Finally, the General in charge of military activities in the frontier area had some of his staff instructed in how to make the Lorena stoves.

V. COST EFFECTIVENESS

A. Measurement of Cost and Effectiveness

1. Nature of FUDECO's Budget and Accounting

FUDECO keeps orderly records and, except for its accounting of credit payments due, follows traditional accounting principles. (Appendix Q is a copy of the latest audit of FUDECO's financial statement.) FUDECO appears to be both thorough and businesslike in keeping track of costs and of income generated by its own enterprises. FUDECO organizes its accounts by expenditure type rather than purpose. It prepares its budgets following the SCF format which uses categories for personnel, administrative costs, travel expenses, capital assets and direct aid. FUDECO divides the last category into subcategories for projects, training, consultants and credit. Separate budgets are prepared for each of the major funding sources--i.e. SCF, Inter-American Foundation, GDDP's Presidency, the Inter-American Development Bank, Canadian government and German government. There is no break-down of the budget by type of projects or by program purposes, nor is there an attempt to allocate administrative, personnel and overhead expenses to program purposes or to major types of activities.

FUDECO does not use formal cost/benefit analyses for decision-making purposes. Although it appears to be cost conscious and able to associate costs with types of operations, it does not prioritize its activities according to their relative costs or benefits.

In order to analyze better the costs and effectiveness of FUDECO's activities, the team requested that FUDECO prepare several tables using the data available in its files. The tables organized cost data by major organizational units, and by the major types of activity. FUDECO was able to provide partially complete tables (included in this report in Appendices M, N, O and P); but in the time available, FUDECO and the team were not able to reconcile the tables among themselves or to clarify all the factors lying behind the numbers. Thus, the tables only illustrate orders of magnitude. A full cost analysis would require additional refinement of the information contained in FUDECO's records.

2. Quantifying Benefits

FUDECO does not make a consistent effort to quantify the benefits it expects its various projects to achieve, nor does it try to determine if anticipated benefits, in fact, are achieved. In reviewing credit applications, FUDECO estimates the impact of credit on levels of agriculture production (assuming average climatic conditions and average market prices) but it does not determine if other types of credit are available or if the credit extended might sometimes be used for purposes other than supporting the production proposed. In its review of infrastructure projects applications, FUDECO estimates the number of probable beneficiaries, but it does not try to calculate the likely effects the project will have on beneficiaries' income, health, education and other social conditions.

There appear to be several reasons why FUDECO does not attempt to quantify expected benefits. First, since FUDECO does not use cost/benefit analyses to decide which activities to support, it does not need to be precise about the values of benefits achieved. A second reason is the difficulty to assign values

to benefits. Moreover, there is no base line data available against which to measure the impact of activities, there is no system for collecting data on changes the beneficiaries' situation over time, and there is no agreement on how to measure the effects of school construction, home improvements, and drinking water systems. Objectivity is difficult since FUDECO personnel are close to the beneficiaries' and think they understand what is needed and what would be the likely results of various activities. They are therefore, reluctant to spend funds and time in order to refine their understanding. Lastly, FUDECO puts great importance on the benefits of attitudinal change toward self-help, and it is extremely difficult to quantify the value of that benefit.

3. Effectiveness and Sustainability

In analyzing FUDECO's performance and prospects one must decide what is the standard of effectiveness and sustainability which is to be sought. The team was encouraged to use its best judgement in setting such standards. Our recommendations with regard to sustainability are that the system should be able to: i) generate 50% of its overall program resources from sources within the Dominican Republic so that its ability to continue its programs is not so dependent as at present on external decisions; ii) cover its administrative and personnel expenses with its own earnings and SCF's sponsorship funds (assuming SCF agrees that such funds are to be made available to FUDECO indefinitely); iii) conserve the real value of any capital (donated or borrowed) used in revenue producing activities; iv) support activities the overwhelming majority of which have favorable cost-benefit ratios and are likely to achieve significant improvements in the income or welfare of the beneficiary population. The team did not adopt as a standard any minimum coverage of the target population since such coverage is the result of a program strategy decision rather than one of cost effectiveness and sustainability. The team recognizes that these are challenging standards, but it concluded that they are suitable for a program as strongly grounded as FUDECO's.

Because FUDECO does not keep records of its costs on a program basis, nor systematically project or verify program benefits, it was not possible to conduct a thorough analysis of the program's effectiveness. Instead, the team relied on observations of field activities, interviews with beneficiaries and field staff and reviews of central office records. The conclusions are given in parts B and C, below.

Although FUDECO has achieved very positive results, it has not yet demonstrated self-sustainability. FUDECO generates only 5% of its budget cuts central resources, within the Dominican Republic and is overwhelmingly dependent on external donations to meet its overall administrative and personnel costs. FUDECO hopes to expand its income generating enterprises in order to cover the administrative and personnel costs of the CAOTACOs. All infrastructure projects have been funded through grants to the beneficiaries and no attempt has been made to create a permanent capital fund. Moreover, the real value of capital used in FUDECO's agriculture and livestock production credit programs is likely to erode due to the poor repayment record achieved thus far, and the low interest rate charged. Finally, although several FUDECO activities (e.g. irrigation systems) clearly have had a very positive impact on the beneficiaries' income, the lack of consistent cost/benefit analyses prevents FUDECO from knowing the economic effectiveness of its program.

Despite the team's conclusion that FUDECO has not yet demonstrated sustainability, it should be pointed out that FUDECO would be considered cost effective and sustainable by many observers. FUDECO has gained the support of various external assistance agencies. It is being run in a frugal and business-like manner, and it appears sensitive to the need to refine its approach to choosing activities to support, and to improve the repayment record of its credit program. Its own enterprises appear to be off to a good start, and there appear to be good prospects for FUDECO's engaging in marketing operations. The team would not dissent from such observations; it simply adopted more demanding standards.

8. System's Resources and Costs

1. Size and Nature of Resources in Recent Past and Projected

Appendix M sets forth funding sources for the fiscal years 1983-84, 1984-85, 1985-86 (estimated) and 1986-87 (budgeted). Peso amounts are converted to US dollar equivalents based on the average exchange rate prevailing during each fiscal year. The tables indicate that the real value of resources available to FUDECO increased by some 70% between 1983-84 and 1985-86 to a level of \$790,612, and is budgeted to increase by another 11% in 1986-87.

FUDECO's main donors have been the following:

Save the Children Federation	-- important in all years
The Inter-American Foundation	-- important in 1983-85; considering additional funding after 1986-87
The counterpart fund of the GODR's Presidency	-- important in 1983-85; modest in 1985-87
The Inter-American Development Bank	-- important beginning in 1985-86
Canadian Government	-- modest in 1983-86
German Government	-- important in all years

The main observations to be drawn from the Tables are:

- ° Save the Children has been the most important source of support for FUDECO, and its relative importance is growing. It currently provides 46% of total resources, and is budgeted to provide 54% in 1986-87.
- ° Save the Children has provided funding for all cost categories, and consistently has been by far the most important source of funding for FUDECO's personnel costs, covering 70% of them in 1985-86.
- ° The share of domestically generated resources has declined significantly providing only 5% of the total in 1985-86, and that source is confined to the counterpart revolving fund of the GODR. Income from FUDECO's own enterprises is not yet a significant source of financing for its activities having reached a gross food production sales level of the equivalent of only US\$3,184 in 1984-85. (See Appendix L)

- ° FUDECO's ability to continue its current level of operations probably depends on achieving satisfactory levels of repayment to its credit funds, renewed support from the Inter-American Foundation, and continued support from the German Government. Funding from SCF appears to be stationary and that from the BID is just getting underway. According to FUDECO's officers, the prospect for increasing domestic donations is not good.
- ° The proportion of the resources going to program costs, rather than administrative and personnel costs has been increasing steadily. It reached 76% of the total costs in 1985-1986. (The tables in Appendix M do not consistently divide direct aid among the sub-categories of projects, training, consultants and credit fund. Thus only the totals for direct aid are comparable.)

2. Investment Costs

Appendix N sets forth FUDECO's cumulative investment costs by major category as of May 13, 1986. The peso amounts are converted to US dollar equivalents using the average exchange rate prevailing during fiscal year 1985-86. The total value of the investment is the equivalent of US \$168,746.* All the investments were made with donations.

Forty-two percent of the total is invested in buildings and other facilities, 44% in equipment (with a unit cost of more than US \$500), 12% in furnishings and "sunk" training costs and only 2% in land. However, the table underestimates the value of land and of total investment since it does not assign a value to land used by Area 2 and its CAOTACO. That land has been loaned to FUDECO by the GODR.

Forty-two percent of the total investment is in Area 1 and its CAOTACO, while forty-five percent is in Area 2 and its CAOTACO. The latter's share would be even greater were a value placed on the land provided for its use. The main reason for its larger share is the greater investment in equipment, due largely to the value of well digging equipment.

FUDECO is amortizing the cost of the buildings and other facilities, equipment and furnishings. The amortized amounts are included in the administrative cost figures in the Tables in Appendices O and P.

3. Size and Nature of Operating Costs in Recent Past and those Projected for the Future

Appendix O presents the operating costs of the full FUDECO system for the fiscal years 1983-84, 1984-85, 1985-86 (estimated) and 1986-87 (budgeted) by assigning costs to the central office in Santo Domingo, the programs in Area 1 with its CAOTACO, Area 2 with its CAOTACO and the housing project in Cienaga. Appendix P presents the operating costs for the same years for both Areas and their CAOTACOs

*This figure probably understates the value on a cost basis since the US dollar value of investments made prior to 1984 would be significantly higher if they were calculated using the prevailing exchange rate. However, the current exchange rate gives a better indication of the current real value of the investment.

(not including costs of the sponsorship program) and for the operating costs of the central office in Santo Domingo attributable to the support of the programs in the Areas. The costs are organized by major types of programs (training/extension, FUDECO revenue producing enterprises, credit, infrastructure and other research and development) and by administrative and personnel costs.

The conclusions to be drawn from the Tables are:

- ° Area 1 (Loma de Cabrerai) consistently has received significantly more resources than Area 2 (Las Matas de Farfon) despite the fact that the rural population of Area 2 is nearly four times that of Area 1. This is indicated by the following percentages of total operating costs:

	<u>Area 1</u>	<u>Area 2</u>
1983-84	41%	32%
1984-85	52%	37%
1985-86	51%	31%
1986-87	45%	37%

The difference in absolute terms also is significant since the 1986-87 budget calls for Area 1 to get the equivalent of \$428,705 and Area 2, \$347,589. Due to more favorable physical conditions and the more advanced state of its program's, in Area 1, FUDECO sees a greater opportunity for using credit and for investing in productive infrastructure in that area.

- ° The share of costs of the Santo Domingo central office has remained approximately 20% of all costs. However, when limited to costs attributable to the conduct of direct aid, those costs are only around 7% to 8% of the total. The higher, 20% figure includes costs attributable to fund raising and to the housing program in Cienaga.
- ° FUDECO's administrative and personnel costs have been about 32% of total operating costs in recent years, considerably better than the 43% level of fiscal year 1983-84. The system's administrative and personnel costs in both rural areas also have declined and are now budgeted at only 13%. These percentages, however, are still high enough to raise questions concerning the system's sustainability, since there is a need to improve credit program administration, and, an intent to expand the scope of FUDECO's enterprises.
- ° The share of credit program has increased dramatically, and is now 41% of the total for the area programs. The other major user of resources is the infrastructure program which for three years has been at about 18% of the total, which is well below its 29% share in 1983-84.
- ° The share of training and extension costs has declined steadily from 24% in 1983-84 to the current 7%. When these costs are added to those for other research and development, however, the combination is still about 19% of the total.

4. Sustainability of Institutions and Programs Planned

At present the FUDECO system is not sustainable without major external support on a grant basis. It is not meeting the standards set forth in part A-3 above and it is unlikely to meet the first two of them during the next few years.

The only income generated by FUDECO include the very small amount generated by its enterprises and the spread on its loans. FUDECO receives credit from the IDB at 1% interest per year with repayment over 30 years including a grace period of 10 years and from the Presidency at 5% to 7% interest per year during the grace period and 9% per year thereafter with repayment over 25 years including a grace period of five years. It provides credit to farmers at 8% interest per year. Given the current difficulties facing the credit program and the probability that all of the interest spread will be needed to prevent decapitalization of the credit fund, that program is unlikely to be a significant source for meeting FUDECO's other expenses. At present there are no other domestic sources to meet those expenses. To change this situation in any significant way, FUDECO would have to develop a secure source of domestic funding and put much greater stress on revenue producing enterprises and infrastructure and on improved collection of its loans to farmers. Such results are unlikely to be achieved for several years and imply even greater administrative expenses.

Although FUDECO's cannot operate without large external support, however, there are indications that FUDECO is cost effective. The amount of its invested capital is low for the level of program being achieved. The share of administrative and personnel costs has been declining steadily as the program has grown. Its debt obligations are under control. To judge cost effectiveness, however, it is necessary be able to compare the program to another with comparable results. The evaluators are not aware of information on comparable programs to indeed, given the multi faceted nature of FUDECO's interventions, comparability could be difficult if not impossible to attain. Cost/benefit & internal rate of return analysis are, of course, not possible given the lack of quantifiable benefit data for the program indicated above.

In the absence of information which would permit an overall cost/effective analysis, the evaluation team looked at the benefit side of a few illustrative activities. The results are observed in the following part.

C. Cost/Benefit Comparisons of Illustrative Activities

1. Dam and Irrigation Systems

FUDECO assisted in the construction of irrigation dams and canals in two communities, Manuel Bueno and Monte Higo. FUDECO contributed technical assistance, construction foremen, cement and some tools. The community contributed all the sand, gravel and unskilled labor.

As a result, the dams, agricultural production in both areas shifted from upland rice, corn, beans and other crops which had been traditional in the area to paddy rice. According to the farmers with whom the team spoke, the results were dramatic. Farmers at Manuel Bueno estimated that as a result of the irrigation value of their yearly production increased from \$6,964 to \$25,356. Although approximately 20% of the increased rice production took place on land purchased

by the farmers at the time the dam was constructed, they indicated that this purchase would not have been possible without the dam. These figures obviously are very approximate, but they are a rough guide to the magnitude of increase in gross income resulting from the dam.

Calculating net income on the basis of the very limited data available, was difficult. According to the farmers, production costs after irrigation were approximately the same as those before, except that they now plant two crops a year and spend more time cultivating the paddy rice (transplanting, etc.) than they spent in producing previous crops. Assuming, conservatively, based on information given to the team by the farmers, that 95% of pre-dam income, or \$6,615, was needed to cover costs, and that with two crops a year and increased labor, those costs increased by 150% (100% for the second crop and 50% for additional labor) the a cost level equals \$9,924. Even if one assumes another 50% increase in costs for additional fertilizer and other inputs that may have been overlooked, costs would reach only \$13,881 leaving a profit of \$12,000 per year.

A further indication of the profitability of the irrigation dam is that the farmers' association at Manuel Bueno is paying off an \$8,900 loan for the land purchase in five years and has bought a pick-up truck in order to market the increased production. This is very unusual for farmers in the area.

The farmers at Monte Higo estimated that their income on a 1.2 acre rice plot increased from \$30 a year to \$467 per year (with two crops a year). With 16.67 acres under cultivation this would result in an increase of annual gross income from \$400 to \$6,324. The farmers at Monte Higo were not clear about the relative importance of increases in productivity percent of land, price changes and other factors such as the quantity of land planted in crops other than rice before and after construction of the dam. On the other hand, unlike the farmers at Manuel Bueno, they were growing upland rice, a low yield and low income crop, before dam construction. Thus they may well have experienced an even greater increase in income than that of the Manuel Bueno farmers. Moreover the dam at Monte Higo permitted better irrigation of 2-1/2 acres of previously irrigated land which resulted in a significant increase in production which, however, the farmers were unable to quantify. The farmers at Monte Higo also called our attention to the fact that the dam greatly reduced the risk of drought damage, and thus will increase their income even more over time than the estimate we had discussed, since the latter was based on yields in a "normal" year.

Even assuming that the percentage of increase of income at Monte Higo due to the dam was no greater than at Manuel Bueno, and using the same percentage of estimated increase in operating costs as at Manuel Bueno, one gets an increase in net income of \$320 per year.

2. Crop Credit

A farmer at El Cajuil told the team that he had received 75 pesos (\$25.00) for corn production from his farmers' association under a loan from FUDECO, and that he was able to pay this off at harvest and save \$15 on the interest he would have had to pay to a money lender if he had not been able to borrow from FUDECO. The farmer said he did not use the credit to increase production but only to plant what he otherwise would have planted. Still the benefit in interest saved amounts to a net profit of 57%.

A farmer at Los Cerezos told the team that he received 400 pesos (\$133.33) from a FUDECO loan to his farmers' association, and made a profit of 700 pesos (\$233) in a low rainfall year after repaying the loan with interest. This is the absolute profit, not the increase in profit over what the farmer would have made without loan. Moreover, the loan did not cover all his costs since it did not include the value of his labor. If that value were included the profit would be less spectacular. The point, however, is that this loan did earn the farmer a good deal more than what it cost him.

3. Pig Raising

In the community of Sabana Larga, FUDECO made a loan to members of the farmers' association for raising pigs. One of the farmers wanted to raise pigs so he could utilize the milk by-product left over from his own cheese making enterprise. With a \$817 loan from his association he purchased one male pig and three females. During the first year he sold about 700 pounds of pork as well as three small pigs. His income from these sales was \$423. During the first year of operation he spent approximately \$732 to raise the pigs. His major costs were for the purchase of "lafrechol", which is the husk of either rice or wheat and repayment of \$400 to FUDECO leaving a balance of \$217 to be paid during 1986. He supplemented the pigs' diet with yuca which he purchased from a relative and spent a small amount for medicine. He valued his current inventory of pigs at \$969. (It consisted of one adult male pig three females, adult pigs, 15 baby pigs, and four pigs of about 50 kilos each.) Using this information we should conclude that during the first year of operation, the farmer earned approximately \$91 and increased his worth by about \$751.

This pig project was successful probably for two reasons. First of all, the farmer had raised pigs in the past, and was familiar with their treatment. Second, he had access to some local food which eliminated the need to be totally dependent on purchasing pig feed. However, without the FUDECO loan to purchase the initial breeding stock he would have been unable to get into production.

4. Water System

In 1985 FUDECO and the farmers' association in Ceiba de Bonnet undertook an ambitious project to provide safe drinking water and irrigation for home gardens to approximately 210 families. The water and filtration tanks are constructed of cement, and the system utilizes plastic pipes to distribute water throughout the community. The trench digging and other unskilled labor was the responsibility of the community, as is the maintenance of the system. The total cost of the project was \$22,403, with FUDECO contributing \$20,428 and the community the remainder. The cost per family was approximately \$108. By minimizing the distance individuals have to travel to collect water, the project has made time for individuals to begin family gardens which can supplement their diet and incomes. Although there are no quantified estimates of the effect on the income and welfare of the families, from having safe water near-at-hand and the possibility of growing vegetables for consumption and sale it is most likely that such benefits will exceed by far the per capita cost. If we assume an average of 5 members per family (about half FUDECO's estimate of 9), per capita cost of the project was only \$21.58.

5. Co-operative Support

In 1977 the communities of Manuel Bueno and Capotillo each received a donation of \$3,000 from FUDECO to construct buildings for consumer cooperatives. FUDECO provided funds for skilled labor and materials unavailable locally, and the community provided unskilled labor and locally available construction materials. The communities also agreed to raise capital to purchase an inventory for their cooperative store as well as for paying cooperative employees and operating costs.

The store in Manuel Bueno opened in 1978 with 17 members contributing \$1,300 as capital. Today there are 72 members with an estimated capital of \$7,333. The store serves 450 families in the area, credit sales are made only to those members who have capital invested in the cooperative. Two cooperative members serve as employees and the co-op pays approximately \$85 per month in salaries. The cooperative increased its sales from about \$2,000 per month in 1980 to almost \$4,000 in 1986.

The main advantage of the cooperative, according to its members, is that it sets the level of prices which can be charged in other village shops. The presence of the cooperative has meant a savings to its members of approximately 20% to 30% on foodstuff purchases. Although the primary sales are for such common items as rice, sugar, beans, oil and soap, the cooperative stocks some specialty items which enable the community to purchase these items locally rather than incurring the expense and loss of time of traveling to a market town.

In Capotillo, the cooperative building was constructed in 1977, and 23 members contributed RD 5.00 each for the initial capital. Currently, there are 52 members with a paid in capital of RD 1,040 (about \$347). The cooperative pays an annual fee of 10% of its profits to the cooperative treasurer and employs two people who each earn RD 50 per month. The cooperative keeps a record of each individual member's purchases. At the end of each year, after an inventory is taken and financial reports are finalized, a profit and loss statement is prepared, and 60% of the profits are re-distributed to the cooperative members' account. This encourages members to purchase from the cooperative since they have a financial share in its profits. In 1985, the cooperative earned approximately \$2,533 as profit. As of August 1985, the cooperative had accumulated \$9,365 in capital invested by the community.

VI. MAJOR DECISIONS AND CHALLENGES FACING THE PROGRAM

A. Focus on Income Generating Activities

FUDECO has not made clear to itself or others the degree to which its program is to focus on activities designed to increase the income of its beneficiaries. On the one hand, FUDECO's statement of objectives and strategy and its history to date place great importance on fostering group cooperativeness and self-help and on achieving improvements in the educational opportunities and social conditions of the communities in which it works. On the other hand, the Directors of FUDECO want to move the system to greater financial self-sufficiency and to focus on income generating activities. This ambiguity manifests itself in several ways. FUDECO asserts that it is giving greater emphasis to income producing infrastructure projects, but most of the pending applications for infrastructure projects which have been approved in principle by the farmer associations and FUDECO in the Loma de Cabrera area are not for income producing activities (See Appendix H); and most of the training courses given recently do not deal with income generating activities or preparation for business-like operations. (See Appendix F).

Then too, while FUDECO has undertaken a major credit program with over 40% of its current resources going into credit for production, the interest rate it charges is only 8% per year while the government's agriculture bank charges 16%; also FUDECO still provides funds for revenue producing infrastructure projects on a grant basis and requires no cash contribution to such projects by the benefiting communities.

The mixture of income producing and socially oriented projects in FUDECO's current activities is explainable by its origin and history. However, the current situation is not a stable one. FUDECO is in transition to a program which is more consistently focused on income generating activities. It probably should make the analyses and the decisions necessary to put its program clearly on such a basis. That effort would involve preparing a strategic plan for the next five to ten years and preparing its own staff and the associations with which it works for the steps which will be necessary to carry out such a plan. Those steps are likely to involve a modification of the mix of its personnel over time. It may also require that the participatory manner of dealing with the farmer associations be modified to some extent to facilitate decisions to carry out activities with a more economic focus.

B. Cost/Benefit Analysis

Although FUDECO does cost/benefit analysis of infrastructure and credit activities and teaches farmers how to do it, the analysis is often superficial, and little effort has been made to explore possibilities for more profitable alternatives to proposed activities. It is doubtful that FUDECO has gotten into activities with a negative cost/benefit ratio. Indeed, it has, for the most part, supported activities with obviously substantial benefits. Since FUDECO has important community organization, farmer security and welfare aims in addition to its economic objectives, its approach up to this point makes reasonably good sense. However, FUDECO probably has now skimmed off the cream of obvious development possibilities, and must begin to undertake more refined cost/benefit analysis both to assure that future choices are sound and to increase the income generating impact of its assistance. It would also be useful for FUDECO at this point to check the economic soundness of what it has been doing. Finally, it

must be wary lest its continuing efforts to increase production of traditional crops outrun demand. This would, of course, eventually become obvious, but it would be desirable for FUDECO to anticipate the problem through more rigorous market and cost/benefit analysis. Such an effort will require a major educational effort with the consejos.

A final benefit of more rigorous cost/benefit analysis would be to increase the credibility of the program with potential donors. It is likely that, as donors become more accustomed to the promising non-economic innovations introduced by FUDECO, they will turn more attention to the economic aspect.

C. Protection of Capital and Expanding Coverage

Perhaps the most immediate challenge facing FUDECO is the need to conserve capital. It is a challenge facing both its agriculture credit and infrastructure programs.

As mentioned in part IV F 4 FUDECO has disbursed some \$294,000 in credit, but has received only about \$111,000 in repayments. Since the credit program is relatively new we do not yet know how many of these loans will be defaulted. However, in looking in detail at the situation in the area of Loma de Cabrera we see that the total amount overdue on January 31, 1986 was the equivalent of \$38,459. (See Appendix B)

Some communities are genuinely unable to pay as a result of drought and other conditions beyond their control. However, there is an unfortunate precedent set by the GOB's agriculture bank of forgiving debts of small farmers who get in trouble without regard to the reasons or possibilities for repayment over an extended period. Then too, FUDECO does not yet seem to have communicated effectively to the associations the full importance of their repaying its loans. In two communities, we were told by farmers that they were paying off loans other than FUDECO's because they viewed FUDECO as a friend. It is desirable of course that FUDECO be viewed as a friend, but not at the cost of decapitalization which would penalize farmers who will need loans in the future. FUDECO, therefore, is undertaking a campaign to educate the farmers to the importance of repayment and to make it clear that those who don't repay (individuals and associations), barring clearly overriding circumstance, will not obtain further credit and may suffer other consequences.

FUDECO currently charges 8% per year for its credit. This rate comes nowhere near covering the costs of defaults, inflation, interest to FUDECO's own loan and loan administration, not to mention the exceptional amount of training and technical assistance which FUDECO provides in connection with its loans. A recent study of loan defaults in the Dominican Republic by the USAID Rural Development Office indicates that the best default rates achieved for loans to medium and large farmers have been 10% to 15%, and these were achieved only after collection campaigns. Given the small income surplus left to small farmers after meeting their basic needs, it seems probable that the default rate on FUDECO loans will be upward of 15%. An 8% interest rate or even the 12% one currently being discussed with the consejos is thus likely to lead to rapid decapitalization of the program. Twenty percent per year would seem more like a reasonable minimum interest rate considering administrative costs and inflation. The farmers, their protests notwithstanding, should be able to pay this given the 60% and higher rates they now pay to traditional money lenders. Although we may deplore the effect of higher interest rates on the farmers' net income, the decapitalization resulting

from lower rates would be even more deplorable for it would deprive other farmers as well as current borrowers of a reasonable source of credit. In the event that covering the entire cost of FUDECO loans would lead to a financially or socially impossibly high rate, the interest rates should at least be set at a level which minimizes losses and assures the payment of principal and interest on money borrowed by FUDECO.

Another way of maintaining the value of FUDECO's program capital would be to lend funds for revenue producing infrastructure such as dams, rather than donating them as at present. Where the project is only partially income producing, as in the case of aqueducts, support should be at least partially on a loan basis. Other ways in which the capital available for loans might be increased, or at least not reduced as rapidly as it is likely to be under present arrangements, are:

- ° raising the community contributions to infrastructure projects, e.g., tools and cash for materials;
- ° taking steps to assure that FUDECO loans are used for increasing production, rather than just substituting for other loans or farmer savings, so as to increase the probability of repayments;
- ° charging for income generating inputs such as seeds and pesticides after the first, demonstration distribution, rather than continuing to provide them without charge;
- ° encouraging farmer savings through creation of interest yielding savings programs, a measure which has had considerable success in increasing the rate of repayment to Dominican credit cooperatives;

D. Expanding Sources of Domestic Funding

As explained in part C above, FUDECO currently receives from domestic sources only about 5% of the resources in its central budget. Its enterprises are generating only the equivalent of US \$3,184 in gross food sales, and its only other domestic source of support is the long term loan from the counterpart funds managed by the Presidency.

FUDECO officials recognize that this is a very small amount of domestic support, but observe that it does not accurately reflect the self-help of the Dominican people because it fails to count the value of work and material provided by the benefiting communities which is estimated to be approximately 20% to 25% of the total cost of the infrastructure program. This addresses the self-help issue but does not address the problem of dependency on outside funding sources and vulnerability to their fluctuations. Domestic funding sources, earnings and contributions, therefore should be developed to a level which can assure that FUDECO's costing programs can survive more or less intact in the event of a major drop in outside funding.

FUDECO asserts that it will be of greater benefit for it to focus on expanding its own enterprises and to explore with the GODR the possibility of obtaining additional donated land for the operation of those enterprises than to try to create a system for obtaining sustained donations from the Dominican public. The evaluation team was not in a position to judge the soundness of this conclusion, though it would seem to us that it would be worth while for SCF to explore the subject further.

E. Programs in Marketing and Supplying Agribusiness

Replacing marketing by the middlemen and supplying agribusiness are two potentially important ways in which FUDECO and the farmers it serves could increase their income. FUDECO advised that the farmers receive far less from the middleman to whom they commonly sell their products in the village than they would if they took their goods to market themselves. One community in the area, Manual Bueno, has purchased a truck to do its own marketing. However, few communities can afford a truck. This suggests several opportunities for FUDECO. First, of course, it could lend money for truck purchases. This would be a high risk proposition due to the marginal size of many communities and the potential problems of multi-community (or even just communal) ownership and operation of a vehicle. A less risky approach would be for FUDECO to supply transportation or do the marketing itself, beginning with a small scale experiment using the pickup truck it already owns. Just providing transport has the advantage over marketing that it doesn't require payment to the farmer on receipt of the produce and the working capital which such payment would require. However, a marketing operation by FUDECO would provide it with an additional source of income, and in the long run FUDECO might be able to get a better return for the farmer as the result of economies of scale and a better bargaining position. The capital investment required might be limited by FUDECO's marketing only for farmers who have loans from FUDECO and by paying them by cancelling their loans upon delivery of the produce. This might increase the loan recovery rate.

In addition to the above FUDECO might explore the feasibility of the farmers in the area producing for exporters or agribusinesses with FUDECO acting as the broker. This could be advantageous in several ways: such sales may provide a higher margin of profit than traditional crops; they should provide access to a larger market; and they might draw technical assistance and/or credit from the exporters or agribusinesses. FUDECO in turn could profit from its role as broker, and might make the area more attractive to exporters and agribusinesses by its ability to work with the farmers on production, quality control and assembling produce. The new projects being prepared in USAID/DR might provide assistance to FUDECO in such an effort. Representatives of USAID appear receptive to the possibility.

F. Possible Role in Family Planning and Primary Health Care

Although family planning already is a component of FUDECO's program and FUDECO has been able to communicate a greater awareness about family planning to members of Mothers Clubs, this appears to be an area in which FUDECO could make an even greater contribution. The members of the Mothers Clubs which the team members visited had a greater understanding of "preferred family size", as a result of education provided in health and nutrition programs. This could be enhanced by a more comprehensive educational program linked to a contraceptive distribution effort.

FUDECO's overall program would benefit greatly from much more active family planning effort. The welfare of family members in poor rural areas can usually be improved by lowering family size, since income can rarely be increased quickly enough to accommodate the sort of rapid family growth underway in the project area. Moreover, given the weakness of GONR programs in the area, FUDECO sees the potentially most effective instrument for dealing with the problem.

VII. ORGANIZATIONAL FEATURES ACCOUNTING FOR SUCCESS

In the previous description and analysis of the experience of SCF and FUDECO in the Dominican Republic we have mentioned several characteristics of organization and methodology. Although one cannot prove that those characteristics were indispensable to the achievements of the FUDECO, it appears to us that they were more important than such other factors as the social and political setting, the relative lack of competition from the government and other assistance agencies in the area of operation and possibly of ever having an exceptionally well prepared and enterprising Executive Director.

Some of the characteristics which seem to have been most important for the system are as follows.

- ° SCF placed what appears to be unusual importance on selecting as its employees professionals who were highly committed to helping people such as those benefitted by the project and to its participatory methodology, as well as being professionally well prepared. This emphasis has been continued by FUDECO. Thus, importance is placed on such things as the willingness of employees to live in the areas of operations in a manner consistent with the life of the areas, training of employees in the participatory approach, and a slow enough buildup in staffing to permit the careful selection and training of employees.
- ° SCF placed major emphasis on instilling a good understanding of the participatory approach to development planning and implementation in the people who worked in its operations in the Dominican Republic and in those who formed FUDECO. SCF's participatory approach had had beneficial effects both within FUDECO and at the community level. Within FUDECO it has almost certainly fostered the personal sense of responsibility, initiative, responsiveness, willingness to experiment and creativity among FUDECO's staff which are major factors in FUDECO's success. At the community level it has brought about a flow of vital information in planning and implementation and helped develop a rapport between FUDECO staff and villagers, which have also been a major factor in the success of FUDECO's programs.
- ° Despite the dedication to a participatory approach to operations, SCF recognized the importance of leadership, and was willing and able to choose as the head of its operations in the Dominican Republic a person whose background and temperament many might have thought too commanding for the participatory approach. As it happens the Executive Director functions in a highly participatory manner. This may be in part a result of personal inclinations, but it has also almost certainly been assisted by SCF's emphasis on and to aiming in participatory methodology.
- ° FUDECO's participatory approach at the village level has been significantly enhanced by the existence of area offices which are close to the assisted villages and have a limited span of control, permitting them to know their territories and clients well. This would be a very important organizational feature even without the participatory approach. However, the two are mutually reinforcing.

- ° As already suggested, the participatory approach within FUDECO has also resulted in extensive delegation of authority without which the area offices would be very likely to show less of the personal sense of responsibility, initiative, responsiveness and other traits which have already been cited as important.
- ° SCF & FUDECO in turn encourage experimentation and thus creativity directly as well as by their willingness to delegate. They recognize the importance of this to effective rural development given the cultural and environmental differences among RD areas and other unpredictabilities of the human factor in RD, the lack of RD effective blueprints, general if, indeed, such are possible, and the need for innovation in both technical details and broader tactics.
- ° SCF recognized the importance of stability in its operations and and sufficient resources to support the work of its personnel. It avoided the dangers of the "God will provide" approach. Thus, while accepting the growing independence of FUDECO, SCF provided the stable financing of the sponsorship system and let a major portion of that financing go to meet the personnel and administrative costs of FUDECO's operations. The result has been a sense of confidence in FUDECO's management and its employees that they will have the resources (e.g. timely salary payments and gasoline when needed) to do the job. Frugality is accepted willingly (even proudly) in those circumstances. prises, to problems arising in the conduct of its programs, and its generally positive reactions to suggestions and observations on its program.
- ° SCF's integrated community development approach has provided an important legacy to FUDECO as FUDECO evolved into working with farmer organizations rather than communities as such. The organizations were encouraged to see themselves as representatives of community interests as well as of the immediate operational interests of the active members. The belief in the utility of integrated development efforts has had some restraining effect on the centrifugal forces involved in working with federations of farmer associations which sometimes tend to pay more attention to spreading benefits widely than to their significance. The integrated development emphasis may also have helped bring about the increased focus on income producing activities in contrast to those aimed at community and social development. It has certainly helped FUDECO develop a clearer sense of priorities and help it develop an appreciation of the inter-relatedness of various RD inputs.
- ° The approach of a training and demonstration center effectively integrated with extension services and other agricultural inputs (such as credit) also has been a major reason for FUDECO's impact. Within FUDECO the integration of these elements seems to be very effective. For many of the participating farmer associations the approach has been clearly successful. The major question is whether this approach is cost effective and can accommodate a significant expansion of its coverage to deal with a greater number of beneficiaries.

Of course any particular approach to organization and any particular methodology are likely to have weaker aspects. In the case of SCF and FUDECO there probably is some difficulty in having a participatory approach to problems give the best decisions from an economic point of view. Can the system better maximize the utility of its program for income generation? Can the system charge appropriately for its services (e.g. credit)? Can the system attract the type of people who are prepared for, and comfortable with, achieving such maximization? Can the system achieve those ends and still retain the characteristics which have been important to its success so far? While we do not see the need to be pessimistic in answering those questions, it can not yet be said that the answers are clearly yes.

Another problem for the SCF/FUDECO approach may be that, in respecting the real independence of FUDECO, SCF may not take as much initiative in offering suggestions to FUDECO as might be useful. Of course offering assistance is useful only if the recipient thinks it needs the assistance and if the assistance is of a quality consistent with the degree of sophistication already achieved by the recipient, but respect for independence of action should not lead one to be reticent in giving friendly advice.

VIII. SUITABILITY FOR REPLICATION

A. SCF Proposal to USAID

SCF's five year partnership grant proposal submitted to USAID proposes to:

- ° increase the production of food
- ° increase family and community income
- ° improve community infrastructure and services.

The proposal states that three synergistic strategies have been defined to attain these objectives: the development of innovative community skills centers in seven countries; the expansion of a comprehensive training and technical assistance program; and the development of three key sector areas - Food Production, Economic Development and Community Improvements - to help ensure that the program has a significant and sustainable impact on the lives of critically disadvantaged children and their families. These sectors were selected because they address basic needs - food, income, shelter - while having the potential for achieving sustainable and significant improvements within communities. The emphasis in these sectors is asserted to be highly consistent with a complementary initiative in health and nutrition. Earlier this year, the Child Survival Grant enabled SCF to develop a basic health and survival program in five developing countries which combined oral rehydration therapy, immunization and improved nutrition strategies with concentrated training in child-protective, family behavior. Between the Partnership Grant and the Child Survival Grant, SCF thinks it can make a critical impact on the basic needs of children.

According to SCF the community skills center concept is based on the documented success of models established in the Dominican Republic and Sri Lanka over the last five years. The "center" is both a locus for development activities and an aggregation of resources, experience and ideas relevant to the needs of the particular development environment. The centers would allow SCF to establish model projects in relevant sectors, to manage its training interventions in a controlled and appropriate environment, and to offer its developed expertise to a wider range of development practitioners, local institutions and community groups. SCF proposes to expand its institutional capacity in training and technical assistance with a move towards field-based workshops and specialized sector collaboration. Two new workshop models would be introduced and widely disseminated in response to the needs of local field office staff.

The Partnership Grant program would be implemented in seven countries over the life of the grant: Burkina Faso and Zimbabwe, African Region; Sri Lanka, Asia/Pacific Region; Costa Rica and Dominica, Latin American Region; and Jordan and Tunisia, Middle East Region. The total cost of the Partnership Grant program is estimated to be \$19,020,000 over five years. Of this, \$10,520,000 would come from SCF's private resources. The remainder, \$8,500,000 is requested from the Agency for International Development.

The question is whether the experience of the FUDECO program would justify an attempt to replicate it in other countries.

B. Factors To Be Considered

1. Importance of Local Factors

The importance of considering differences between countries as well as within countries cannot be over emphasized. For instance, a visitor to the CAOTACOs in both Loma de Cabrera and Matayaya notices the differences in the acceptance of the various technologies even between those two areas. There are many such examples; (i) while the "ariete" pump has had widespread use in Loma de Cabrera it is just now being introduced in Matayaya. The shortage of year round water supplies in the latter area reduces opportunities to use this technology; (ii) because of the shortage and relative expense of palm roofing material in Matayaya the area staff is trying to improve the sisal-cement roofing developed by the FUDECO while in Loma de Cabrera, the sisal-cement roofing is not attractive as palm roofing is readily available; (iii) in Loma de Cabrera Training rabbit raising and the use of the composting latrine have been minimized as the local associations were not interested, while, in Matayaya, these programs continue as rabbits are considered to be an important source of protein. The FUDECO staff emphasized the importance of experimentation and adjustments to the various technologies tried at the CAOTACOs. If the cultural, political or organizational customs of the country into which the CAOTACO system is to be introduced do not permit such adjustments and the experimentation and decentralization characteristic of the CAOTACO it probably would not be wise to seek its replication there.

It also is necessary to recognize the importance of the farmers' associations to the success of the CAOTACO model in the Dominican Republic. The shared economic considerations and similarity of problems faced in agricultural production, securing credit and marketing are strong unifying factors. These may account for the great degree of participation evident in the Dominican program. The degree to which such conditions exist elsewhere should be very carefully explored. Other country programs may have development committees, with a project implementation orientation, rather than a permanence which enables them to maintain a longer-term, ongoing relationship with a CAOTACO. Then SCF might consider working only when there are user or beneficiary groups which have a broader long-term goal.

2. Relative Importance of Economic Focus and Cost Effectiveness

The CAOTACO centers seek to identify technologies which can lead to improved agricultural production. This is their focus. Improved planting techniques, the use of organic fertilizer, the use of rocks and stones to check soil erosion, reforestation efforts - are all within this scope. Credit funds supplied by FUDECO are geared to increasing agricultural production or to increasing meat production from pigs, cows, goats, and to a lesser extent, rabbits and fish. FUDECO's staff state that they are interested in drinking water systems if they will provide enough water for home vegetable gardens. However, this approach faces the issues described in Part VII, and the team has several recommendations concerning them as set forth in Part X. Any replication of the system should take into account those issues and recommendations.

3. Advisability of Caution

FUDECO's staff also advises extreme caution in lifting the CAOTACO model and applying it as it now exists to other country programs. Their caution is based on their experience with CAOTACO, and particularly the awareness that the CAOTACO

of 1936 has evolved since it first opened almost six years ago. Many of CAOTACO's most successful interventions, such as the ariete pump and the cinva ram block making technique have been responses to problems encountered by villagers or those helping them. Thus starting simply with a few, proven techniques and adding to the scope of the program as it evolves would be more consistent with the CAOTACO experience than offering a full array of technologies from the very beginning.

The staff also stressed the importance of the facilitators who are responsible for the design, implementation and follow-up of the training sessions. Those facilitators should have experience in field programs and an ability to conduct training in a participatory manner. Obtaining that experience and learning that skill takes time. The program should not be larger than can be handled by the facilitators who are available.

C. Replicability Analysis 1/

1. Units of Management

a. Area Offices

Closely connected to the CAOTACO training centers, but not a necessary adjunct of them, are the area offices. These offices and the training centers work with the same people in the same area and, in fact, work as one organization. However, they are legally separate, and could be functionally separated for purposes of replication since CAOTACO style training could be provided without the supporting extension, credit and infrastructure and other services provided by the area office, or vice versa.

Having an office in the immediate area being served rather than just in the capital or in a somewhat less remote regional center seems to offer distinct advantages in terms of the knowledge it affords the development personnel of conditions at the grass roots level. This helps them plan better and alter plans based on the results of their application and of unforeseen circumstances. The existence of an area office also increases the possibility that there will be an accumulation of knowledge about and understanding of the area so as to enhance the quality of future planning. This is particularly the case where personnel stay with the area office for a long time, which is more likely to occur if they are from the area, as in the case of the Loma de Cabera office.

If these benefits are to be achieved, the scope of the offices' operations should be sufficiently limited so that the Director can be well and promptly informed on the work of the field staff and problems they encounter and know well the communities with which they work. Although a very good field staff could do the job even if the Director's span of responsibilities were broader, success seems less likely because of the increased difficulty of obtaining uniformly reliable staff, of helping those who are having problems and of seeing the area operations as a whole rather than on a piecemeal basis. Another virtue of an office with limited geographic scope is that the field agents do not have to spend too much time travelling to the villages, and are therefore more likely to visit them regularly.

1/ Much of the material and judgments which follow also have appeared in other parts of this report. They are included here in order to have a complete analysis.

An area office also is likely to function more effectively if the national or regional office permits it to make its own decisions or at least attaches great weight to its recommendations. This permits prompt response to problems, attracts good personnel and encourages initiative. In other words, an area office which is tightly controlled, is less likely to do an effective job than one which, like the FUDECO area offices, is delegated considerable authority and encouraged to think for itself. The same principle applies as between the area Director and his staff. FUDECO encourages a flexible and adaptive approach to rural development which makes it likely that the information available to the area offices will be well used. Without this adaptiveness the area offices would not be as beneficial as they are.

Area offices may be more expensive than more centralized operations when weighing the costs of the area facilities against the costs of transportation and per diems of staff from a central office, but they are likely to be more effective if the limited geographic scope and extensive delegation requisites are met. They do, of course, reduce central control, which can be a disadvantage if the area staff are not of high caliber. We concluded that the area office approach should be replicated with care taken to limit its geographic scope to a size with which the Director of the operation can remain closely familiar and undertaken only if high quality staff are available and the system is willing to delegate responsibility generously to the area office and its field staff.

b. Training-Testing-Demonstration Centers

The CAOTACO centers have been referred to as "skill centers", but a more accurate and descriptive designation would be "training, testing and demonstration centers", for they serve three purposes:

- ° training of rural people in the use of improved food production practices and other appropriate technologies;
- ° local testing of food production practices, appropriate technologies, and seed and animal varieties, prior to dissemination;
- ° demonstration of food production practices and appropriate technologies, and of their results.

These purposes are mutually supporting. Plants and animals grown for testing can also be used for the demonstration of results; and the impact of training is enhanced by the availability of land and materials for carrying out the practices taught, and by the possibility of seeing the actual results of the recommended technology.

The advantages of this sort of center are:

- ° the trainees are a captive audience and cannot come late or leave early, as can members of the farmer groups with whom an extension agent works;
- ° the trainee is not merely told what he or she ought to do, but is shown the results of the recommended practice without any time lag or need to set up a demonstration in the community;

- ° it is possible to demonstrate a number of different technologies and their results at the same time;
- ° rapport is established between the trainees and extensionists as a result of working and living together for several days;
- ° interchange among trainees from different communities can reinforce learning and provide good feedback to the extensionists;
- ° the trainees are influenced by seeing a model farm and appropriate technology in operation;
- ° participating in the activities of such a center creates an esprit de corps which may motivate trainees to try new things and to disseminate to others in their communities;
- ° as a result of the last effect, it may be more likely that an effective group with which the extensionist can work will be formed in the village.

None of these advantages are present in the conventional extension approach. The center system probably is more costly than conventional extension since it includes follow-up. It is not unreasonable to suppose, however, that the center with follow-up is sufficiently more effective than the conventional extension approach to justify its additional costs. In the absence of hard data it is not possible to say that the center plus follow-up model is more cost effective than conventional extension, although we would not be surprised if this were found to be the case. This seems to us to warrant further study. Another model, used by the Dominican Government's training agency (INFOTEP) involves the use of community centers for training with participants travelling to the center each day. Its costs and effects might be studied at the same time as the CAOTACO approach and contrasted to it.

c. Enterprises

The CAOTACO feedmill and food processing enterprises at Loma di Cabrera not only increase the benefits of the program to the farmer but also supply the CAOTACO with income which can be used to support its other services and reduce dependency on outside funding sources. The replication of such enterprises would seem desirable for both these reasons, provided it does not divert too much attention from other CAOTACO activities. The FUDECO enterprises are relatively new. One should, therefore, exercise caution in concluding now that they will fulfill this promise.

d. Central Office Support

FUDECO's central office in Santo Domingo plays an important role in fund raising, maintaining contacts with the Dominican government, providing technical assistance and formulating policy and strategy planning. These roles could be fulfilled by the international PVO, and so are not an essential part of the national model. However, there are advantages in having a national organization which can raise funds from other sources than the sponsoring PVO and oversee the area offices - particularly if there are more than a few of them or if the program is rapidly expanding. A national office also may have advantages in starting new area offices.

2. Program

a. Integrated Rural Development

FUDECO practices integrated rural development in the sense that it provides a large variety of the inputs necessary to improve the quality of rural life rather than just one or a few. It supplies not only the training, testing and demonstration provided by the CARTACOS's but also:

- ° extension
- ° improved varieties
- ° food production inputs
- ° materials and technical assistance for infrastructure construction
- ° appropriate technology
- ° credit
- ° marketing services
- ° environmental protection technology and materials
- ° family planning services
- ° health and nutrition services
- ° food processing

An integrated approach makes it more probable that all the inputs are available which are necessary to assure that farmers are benefitted by any one input. Also, the approach can assure that the inputs are mutually reinforcing, i.e., that they yield more effective results as a result of being supplied in combination or that they cost less. Of course, a development institution supplying some of the inputs need not concern itself with all the others if they are reliably available from other sources; but the value of an integrated approach in one institution is that all inputs rarely are reliably available if they depend on a variety of sources.

The effects of the CARTACO package of training, testing and demonstration are direct and obvious, as are those of the follow-up extension, improved varieties, production related infrastructure such as irrigation systems, food production inputs and credit and marketing assistance. Food processing can also increase the farmer's margin of profit, if the processing organization returns the benefits of income from processing to the farmer. The effects of FUDECO's other inputs bear some discussion.

Examples of appropriate technology propagated by FUDECO are hydraulic pumps, varieties, fuel efficient (Lorena) stoves and oxen for plowing. The pumps make increased vegetable production possible, provide safer water and reduce the amount of time spent fetching water, so that more time is available for more productive activities. The Lorena stoves reduce the amount of wood needed, and thus deforestation and the amount of time spent hauling wood, as well as health problems from smoke inhalation and burns. The use of oxen reduces the costs of plowing and environmental damage resulting therefrom.

Soil conservation technology and assistance in reforestation are also important inputs to an integrated approach. But environmental protection may also be gotten at indirectly, e.g. through introduction of the Lorena stoves or through family planning programs which reduce the pressure of population on the land.

Health and nutrition may in turn have an effect on the acceptance of family planning. In addition to the above, appropriate technology inputs may increase farmer well being by freeing labor needed for tasks, such as fetching water and gathering wood for other productive activity. Examples of such technology are the hydraulic pumps for water supply and the Lorena stoves.

The integrated approach makes particularly good sense where the supplying organization is located in the area, as are the FUDECO area offices, and thus in a position to know the needs of the area well and to plan, carry out and adapt needed services in the most effective manners. The disadvantage of an integrated approach is obviously that it can overtax the administrative capability of the supplying organization. The answer to this is to build up slowly starting with those inputs which have the greatest impact or can be most easily supplied.

We conclude that it makes sense to replicate FUDECO's integrated approach covering the inputs listed in the preceding section, particularly where the area office model is adopted. However, again the replication should start modestly, and be prepared to adjust to local conditions as appears necessary.

b. Support for Farmer Organizations

Another significant feature of the FUDECO CAOTACO program is its emphasis on community level institution building. Although FUDECO does very little in the way of initiating community organizations, it gives priority in providing assistance to farmer associations and women's groups which are members of regional federations. In addition, both the area programs are associated with consejos, consisting of officers of the federations, which review loan and project requests and provide policy and other guidance to the area offices.

The advantages of farmers associations are that: they provide a multiplier effect by spreading the know-how from trainees at the CAOTACO to other association members; they support activities requiring cooperative efforts such as infrastructure, construction and perhaps marketing; and they may result in the institutionalization of self-help efforts. The disadvantages are that those who are not members of the associations are excluded from FUDECO programs (though this need not be the case) and that associations with a monopoly position (as those currently affiliated with FUDECO) are more likely to become more oppressive or corrupt than they would if a more pluralistic institutional situation existed. Then too, the participation of farmer organizations in the decision-making process can sometimes lead to delays and questionable allocation of resources. These problems are manageable, however, and on balance we think support for farmer organizations is a good idea and should be part of any attempt at replication.

3. Modus Operandi

The following operating characteristics are important to the performance of the FUDECO/CAOTACO system, and would need to be part of any attempt to replicate it.

a. Participation

As already noted, FUDECO stresses consultation with beneficiaries at the community level and through area-wide and intermediate farmer organizations. In our opinion this process adds to the effectiveness of the FUDECO approach by increasing the

availability and accuracy of information to FUDECO, as well as by increasing the farmers' motivation to change. No less importantly it increases the capacity of farmers to solve their own problems which is desirable both because it reduces the danger of dependency and because it has a multiplier effect by increasing the ability of the farmers to initiate their own development activities over time.

The participatory aspect of the FUDECO model is thus well worth replicating although it should not be interpreted to inhibit the technical personnel from giving the benefit of their expert advice to the farmers, and care must be taken in extending the approach to decision-making in areas involving conflicts of interest, such as interest rate determination.

b. Delegation Authority

Participation is the mode of operation within SCF and FUDECO as well as at the community level. Extensive delegation of authority is an important characteristic of both. As noted earlier, without this decentralized authority in the area office the approach probably would not work as well as it does. Reaction to problems would be slower and probably less appropriate, and it would be harder to attract and retain good people and maintain their initiative were most of the decision-making authority retained by the central office.

c. Flexible, Adaptive Approach

Another important attribute of the FUDECO program is its stress on a flexible and adaptive approach to rural development. It tries things and if they do not work, or new needs are identified, it adds, drops or modifies program elements and approaches.

d. Local Resource Mobilization

Instead of giving the beneficiaries infrastructure, such as schools and dams, FUDECO requires them to supply all unskilled labor, and most of the locally available materials such as sand and gravel. This reduces the cost of infrastructure, makes it possible to do more and increases the beneficiaries' capacity for self help by accustoming them to doing things for themselves. As we have indicated previously, the team thinks that the level of local support could be increased through several techniques including the use of credit for FUDECO's contribution to revenue producing infrastructure.

e. Personnel

A major reason of FUDECO's success is the people it employs. They are professionally competent, committed to helping the small farmer, and adapted to the environment in which they work. Without this type of personnel the model would not work nearly as well as it does - perhaps not at all.

f. Long Term Commitment

FUDECO is prepared and organized to continue working in communities for as long as it takes to attain an acceptable level of self-sufficiency, rather than simply going in long enough to achieve limited results such as an increase in agricultural production or setting up a credit program. This approach increases the

likelihood that the various collateral inputs necessary to optimize the benefits of any given input are supplied. It increases the likelihood that the sustainability of benefits will be assured and corrective action taken in the event they come undone. It also increases the likelihood that significant new opportunities to advance self-sufficiency will be recognized and taken advantage of. Finally, it increases the knowledge and understanding of the area necessary to attain certainty, optimization, and sustainability of results and to identify and take advantage of new opportunities. Of course, it implies a relatively heavy investment in the areas in which the system is employed.

4. How Much to Replicate

Various parts of the FUDECO model could be implemented without the others. However, one has difficulty deciding where CAOTACO begins and FUDECO end. The fact is that training and demonstration activities at the CAOTACO are directly related to individual project funding provided by FUDECO. To remove any of the distinct elements of the program such as training, extension, demonstration, small enterprise development, credit or grant project funding could result in a program with significantly diminished impact. Members of farmers' associations are aware that when they get a loan for corn planting a member of their group will participate in a training session which will provide him and them more knowledge about improved planting techniques and methods of reducing soil erosion and controlling pests. They also are aware that the credit the group receives will be available on time thus allowing them to purchase the necessary inputs, hire additional labor and arrange for oxen for plowing. They also know that the group will receive regular follow-up visits from the FUDECO staff during the period the crop is being grown and harvested. Whether we speak of agricultural production or a community infrastructure project the cycle is the same.

If the CAOTACOs were to concentrate their efforts on training alone there would be less likelihood that skills and new technologies demonstrated would be replicated. A focus on credit alone, without training, might increase production; but it would have little impact on improving soil conservation and planting practices. Although more land would probably be placed under production a greater yield could not be expected. Withdrawing funding available for infrastructure would remove the opportunities for dramatic increases in production which now occur when FUDECO is able to construct dams and irrigation canals or provide arietes. What appears to make FUDECO and CAOTACO effective is not only its staff but also the providing of an integrated package of development inputs.

However, where it is necessary because of limitations in funding or administrative capability to do some of the things without the others, we should give highest priority to the establishment of an area office combined with a limited integrated approach. More elements of an integrated program followed by the establishment of a training, testing and demonstration center, could be added as increased funding and/or administrative capability permitted. The loss of effectiveness from the absence of a center in the beginning would be less than that from omission of important elements of an integrated program. The absence of a central office and of revenue producing enterprises would have the least negative effect. Community level institution building might begin at an earlier stage since it could sometimes be done with a low level of financial and administrative resources. The modus operandi and organizational characteristics of the FUDECO model would generate little if any cost or administrative burden. Given their great importance to program effectiveness they should be included even in a stripped down, beginning program.

IX. - RECOMMENDATIONS

A. FUDECO - Program Focus/Strategy

1. Discuss with the consejos what would be an appropriate development strategy for each community and the area as a whole in order to achieve a commitment to a greater integration of the activities supported by FUDECO.
2. Develop a strategy for the next five years which would address the topics of:
 - ° appropriate rate of expansion of coverage of target population and intensification of activities in communities already served;
 - ° possibility of expanding operations into other geographic areas;
 - ° relative weight to be placed on revenue producing and non-revenue producing activities;
 - ° expanding operations of own enterprises.
3. Review whether FUDECO might work with non-affiliated associations under some circumstances without undermining support for the Federation.
4. Review experience to see what factors were important in getting associations and communities to undertake activities not supported directly by FUDECO.
5. Undertake a small program in support of improved marketing of production by associations possibly including:
 - ° arranging transportation to market by FUDECO on reimbursable basis;
 - ° agreements between FUDECO and selected associations to purchase part of the crop for cash or cancellation of production credit;
 - ° exploring the interest of agribusiness in purchasing production from the area and introducing trials of new crops;
 - ° financing crop storage at the community level; and
 - ° financing the purchase of trucks by communities.

B. FUDECO - Credit

1. Give priority to placing the credit program on available basis through the use of a rate of interest adequate to cover costs and defaults and achieving a repayment rate consistent with that interest rate.
2. In carrying out recommendation No. 1 consider:
 - ° using more conservative production projections for non-irrigated areas;

- negotiating with the consejos a rate of interest whose level in each year would reflect the repayment performance of the past year;
 - examining payment records to see where repayment rates are best and what factors account for any significant differences;
 - using a portion of the fund generated by a higher interest rate to hire additional personnel for credit analysis and collection efforts;
 - adopting a prohibition on additional credit for associations delinquent in payment and without an approved extended payment plan;
 - establishing a procedure which clearly defines eligibility roll-over of loans;
 - using of a portion of the funds generated by a higher interest rate to pay for technical assistance costs if not needed for other purposes;
 - undertaking an extensive education campaign for FUDECO's own staff and then for consejos and association members, on the relation of interest and recuperation rates to sustainability of programs;
 - providing to the consejos written standards of loan eligibility and of the meaning of the legal responsibility of the associations;
 - providing consejos on a monthly basis a report of current status of loan repayments and dates future payments are due.
3. In modifying payment obligations in response to justifiable circumstances avoid:
- forgiveness of any interest;
 - additional credit if circumstances call into question the association's ability to repay even on a reasonably extended schedule.
4. Analyze the use of credit to determine the extent it is being used for non-productive purposes and give preference to proposals for credit which will increase production above current levels.
5. Consider including, in analysis of credit applications, prioritization in favor of:
- farmers who in fact introduce new agricultural techniques and soil conservation practices;
 - the greatest increase in marketable crop production;
 - livestock raising by individuals rather than groups except where the groups are clearly well organized.

C. FUDECO - Infrastructure

1. In seeking increased community contributions, consider providing funds for revenue producing infrastructure projects on a loan rather than grant basis.
2. Give increased priority to projects generating increased crop production and cash income in general, and to irrigation related projects in particular, and seek to have consejos understand and adopt those priorities through the use of cost benefits analysis.
3. Place greater emphasis on organizational and financial requirements of projects early in project preparation and consider the follow up work of FUDECO's staff on maintenance to be a project cost as well.
4. Finalize the draft contract governing the relationship of FUDECO, associations and individuals under the housing/home improvement program.

D. FUDECO - Training

1. Place greater emphasis on understanding of the utility and nature of cost/benefit analysis and on skills needed for the conduct of revenue producing activities.
2. In introducing new agriculture techniques, discuss thoroughly with farmers why they are improvements and what are the pros and cons of currently used techniques.
3. Try summer camps and out reach in schools for increasing sensitivity to problems of soil erosion and introducing reforestation techniques to young people.
4. Include discussion of how communities might use time saved as a result of infrastructure projects such as water supply systems and Lorean stoves.

E. FUDECO - Appropriate Technology and New Agriculture Techniques

1. Explore ways to include watersheds at higher elevations watersheds in the reforestation program.
2. Consider providing inputs for new agricultural livestock and fish production on a credit basis after the first demonstration round.
3. Consider ~~the~~ the popular Lorena stove as an incentive for other actions such as repaying credits on time.
4. Attempt, on a trial basis, to foster production and sale of export crops (such as onion and eggplant).
5. Consider providing agriculture inputs at the municipal level rather than the association level in order to reduce FUDECO's cost of delivery.

F. FUDECO - Operations

1. Modify cost accounting and budget presentation to show costs on the basis of program objectives.
2. To support increased attention to economic return and revenue production:
 - prepare models for estimating probable economic benefits of usual activities for use by the staff in analysis of proposed activities;
 - provide further training for staff in cost/benefit analysis;
 - provide the services of an economist to oversee the effort and support the field staff in such areas as crop selection, credit and marketing.
3. In any expansion of coverage, avoid going beyond the scale in any one area which permits area director and key staff to be fully informed about operations and to know the associations personally.
4. In reviewing organization size and compensation of staff, continue to give emphasis to the importance of quality.
5. Undertake an effort to increase the amount of local financial support to at least 50% of total costs.

G. SCF

1. Provide SCF country programs, where necessary, with additional assistance in:
 - training the staff in conducting cost/benefit and general economic analysis;
 - improving accounting and budgeting techniques to better identify costs by program sector;
 - improving credit management techniques;
 - preparing longer term development plans and strategies;
 - understanding the concept and experience of the ariete hydraulic pump and cinva ram block making technique.
2. Utilize its own field based staff, along with independent consultants, in evaluations of programs other than their own.
3. Consider translating this evaluation into Spanish for use by FUDECO.
4. Consider providing greater financial assistance to FUDECO for additional training of its staff abroad.

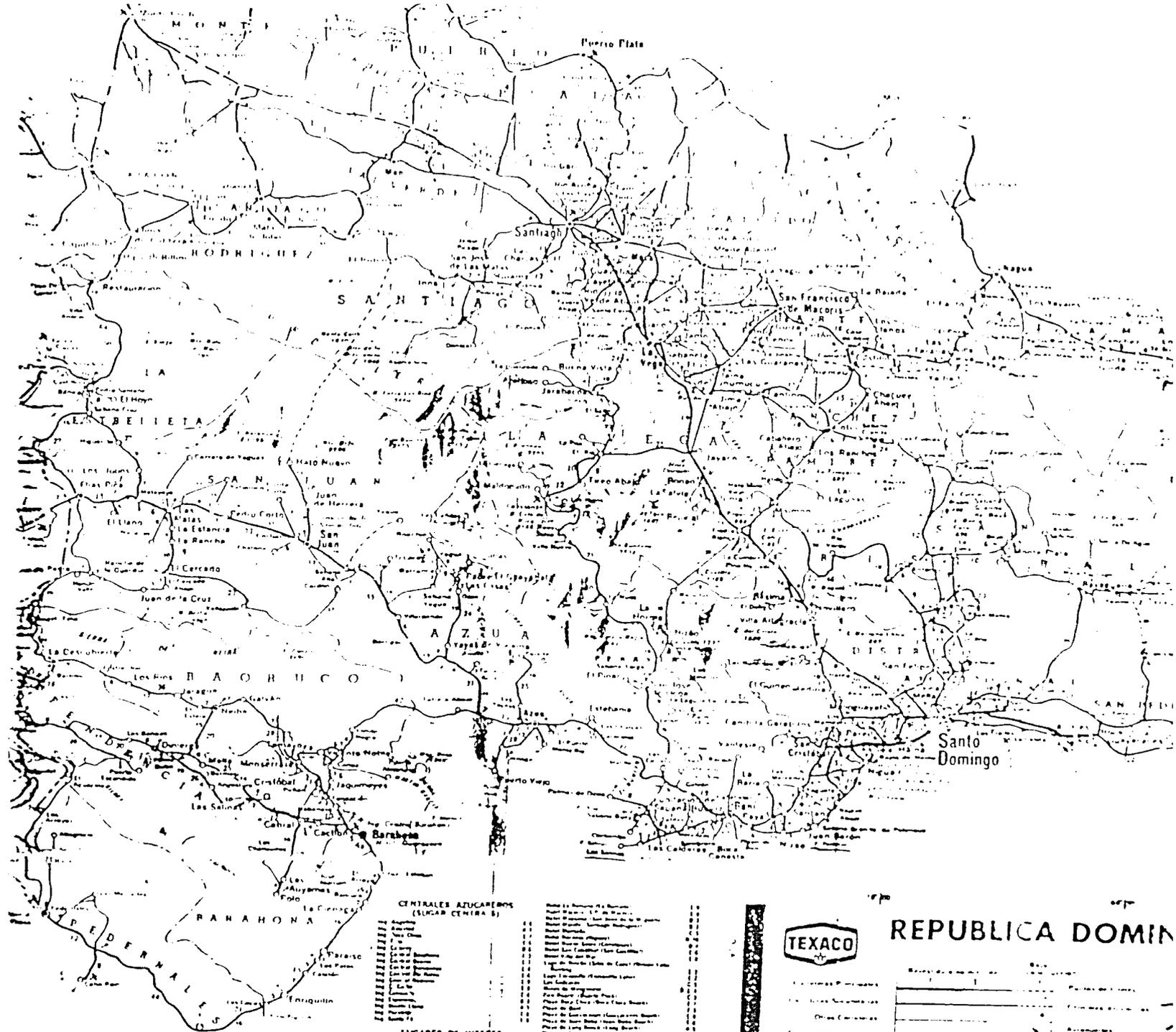
5. Assist FUDECO by providing information in Spanish on water maintenance systems and on filtration systems being used by WASH.
6. Reiterate SCF's willingness to provide technical support for non-SCF-funded programs as well as SCF-funded ones.
7. Include FUDECO in the SCF partnership grant to help put into practice an information gathering system to permit a full analysis of costs and benefits.
8. Request FUDECO to write up its experience with the drilling project in Matayaya.
9. Help FUDECO conduct an analysis of the potential for involvement in marketing.
10. Help FUDECO purchase a computer for use in its programs for loan recuperation.

H. AID/W

1. Provide assistance to SCF in setting up a mechanism for analyzing projected benefits
2. Advise SCF on types of cost/benefit analyses best suited for various types of programs.
3. Support additional studies of FUDECO's experience to clarify:
 - ° the long term development of communities with active associations compared to those without such associations;
 - ° the comparative cost effectiveness of a COATACO type training center with a well executed extension program without the center, and with the INFOTEP approach to training.
4. Consider using the COATACOs for observation by AID personnel and others of integrated agricultural services centers in operation.
5. Encourage RVOs with Partnership Grants to use them for interchange of experience among their country staffs.
6. In any replication of FUDECO/COATACO system make clear what are AID's expectations for measurable, income generation results and within what time periods.

I. USAID/DR

1. Include FUDECO in activities to link small farmer production to agribusiness and processing plants.



CENTRALES AZUCARERAS (SUGAR CENTRALS)

- 1. San Juan
- 2. Barahona
- 3. San Francisco de Macoris
- 4. Santo Domingo
- 5. San Pedro de Macoris
- 6. San Juan de los Rios
- 7. San Juan de la Vega
- 8. San Juan de los Baños
- 9. San Juan de los Rios
- 10. San Juan de los Baños
- 11. San Juan de los Rios
- 12. San Juan de los Baños
- 13. San Juan de los Rios
- 14. San Juan de los Baños
- 15. San Juan de los Rios
- 16. San Juan de los Baños
- 17. San Juan de los Rios
- 18. San Juan de los Baños
- 19. San Juan de los Rios
- 20. San Juan de los Baños

LUGARES DE INTERES (POINTS OF INTEREST)

- 1. San Juan
- 2. Barahona
- 3. San Francisco de Macoris
- 4. Santo Domingo
- 5. San Pedro de Macoris
- 6. San Juan de los Rios
- 7. San Juan de la Vega
- 8. San Juan de los Baños
- 9. San Juan de los Rios
- 10. San Juan de los Baños
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- 18. San Juan de los Baños
- 19. San Juan de los Rios
- 20. San Juan de los Baños

1	San Juan	100
2	Barahona	100
3	San Francisco de Macoris	100
4	Santo Domingo	100
5	San Pedro de Macoris	100
6	San Juan de los Rios	100
7	San Juan de la Vega	100
8	San Juan de los Baños	100
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14	San Juan de los Baños	100
15	San Juan de los Rios	100
16	San Juan de los Baños	100
17	San Juan de los Rios	100
18	San Juan de los Baños	100
19	San Juan de los Rios	100
20	San Juan de los Baños	100



REPUBLICA DOMINICANA

Map of the Dominican Republic showing major cities and roads. The map includes labels for Santo Domingo, San Francisco de Macoris, San Pedro de Macoris, San Juan de los Rios, San Juan de la Vega, San Juan de los Baños, Barahona, and San Juan. A legend in the bottom right corner explains the symbols used for roads, railways, and other geographical features.

Infraestructura Toma de Caverna

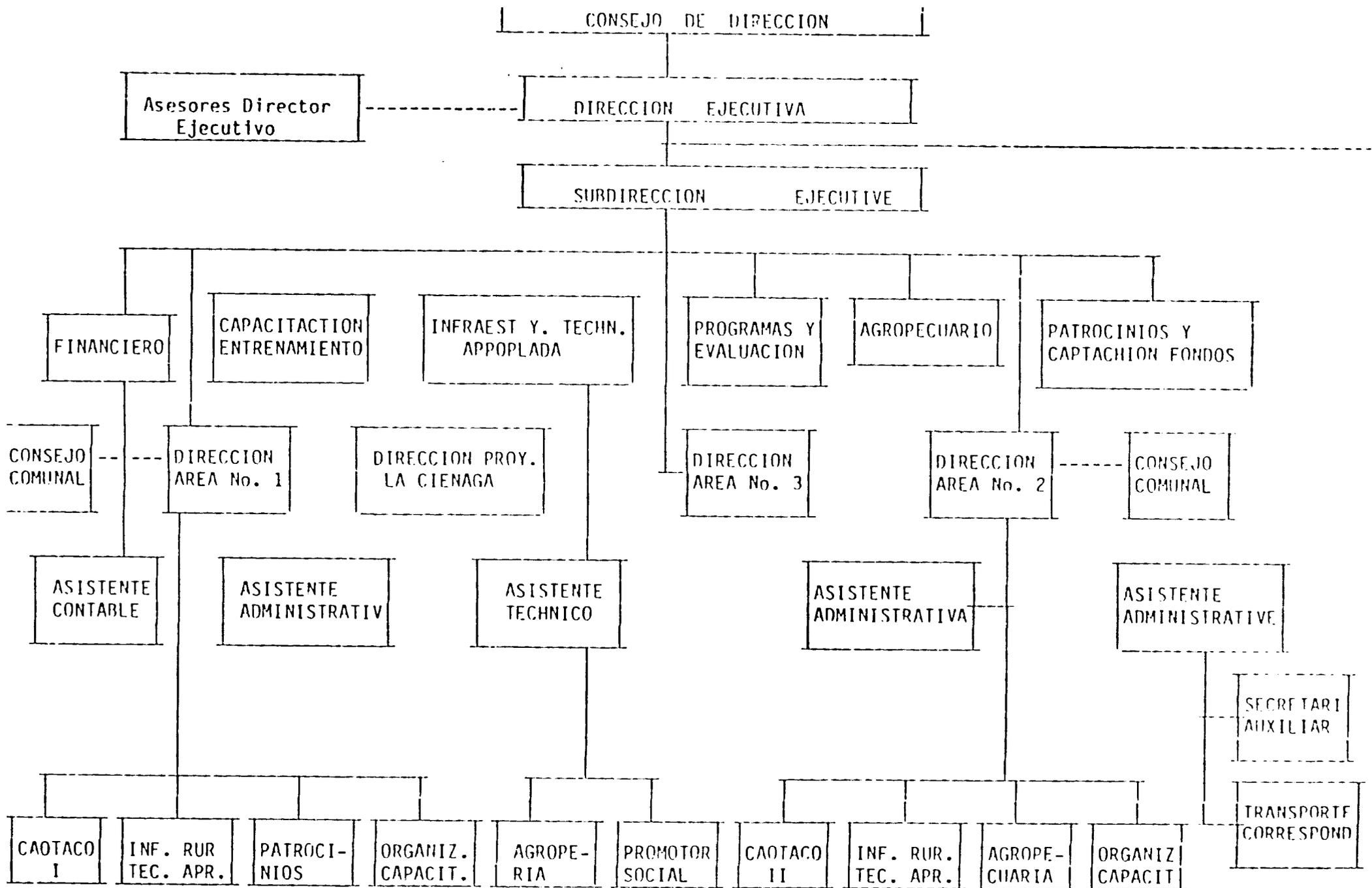
Tipo de Proyecto	Nº Beneficiarios	Cantidad de Proyectos por Año Fiscal						Tot.
		1979-80	1980-81	1981-82	1982-83	1983-84	1984-85	
Reparación Lechos Comu- nales y escuelas	2,875	11	8	5	1	1	2	29
Ampliación escuelas	136		2					2
Terminación Canal	48		2					2
Centro Comunal	1120	4	1	3	2	1	2	13
Construcción Puente	250		1					1
Ampliación Centro Comunal	136		2					2
Escuelas 2 aulas	834		2	5	1	1	1	10
Estufas Lechero	782 flias			53	289	350	240	692
Panadería	34			1				1
Muro de Contención	218			1				1
Fiebras y Canales	832	3			3	3	4	13
Ampliación Canal	18				1			1
Construcción Baden	2862				1		3	1
Canal Polideportiva	1770	2				3	2	7

Infraestructura Forma de Valvota

Tipo de Proyecto	Nº Beneficiarios	Cantidad de Proyectos por Año Fiscal						TOTAL
		1979-80	1980-81	1981-82	1982-83	1983-84	1984-85*	
Deposito de Agua	1665	4				1	1	1
Tanque de Peces	482					8		8
Presia, Borden y Arriete	180					1		1
Escuela 1 aula	245 -					1	2	3
Local Cooperativa	250	1						1
Impliación Acueducto	145					1		1
Escuela 3 aulas	180 -						1	1
Mejoramiento viviendas	10						1	1
Caminos vecinal	150						1	1
Grupos Parcelas Colectivas	170					2	5	7
* Es al 30 de junio de 1985								

Infraestructura (a) (11-10) de 1979-80

Tipo de Proyecto	Nº Beneficiarios	Cantidad de Proyectos por Año Fiscal						Tot
		1979-80	1980-81	1981-82	1982-83	1983-84	1984-85	
Ceulas Escolares	1182		2	2		4	6	1
Centros Comunitarios	793		2	1	8	2	3	16
Depositos de Agua	1347				5	3		8
Pequeñas Represas	690					3		3
Depositos Agua de lluvia	300 flcos					2		2
Arteses hidraulicos	400 flcos					2		2
Pozos y bombas de agua	750				5			5
Estufas solares #2	168 flcos			33	45	74	16	168
Construcción Franjas Avulsas	395			5	7			12
Reparación escuelas rurales	450						2	2
Franjas Porcinas Colectivas	330					4	6	
Micro-empresa	30 flcos						1	1
Represa Acueducto	263 flcos						2	2
Canal, Micropresa	30 flcos						1	1



APPENDIX D

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC.
NOMINA DE SUELDOS

PAGE 1

MARZO DE 19 86
-----OFICINA CENTRAL Sto. Dgo.

NOMBRE	POSICION
GINA HASBUN DE GEARA	DIRECTORA ADMINISTRATIVA
FRANCISCO PACHEO JIMENEZ	ENC. DPTO. FINANCIERO
UBENCIO DE LOS SANTOS	A. ENC. DPTO. FINANCIERO
MAGDA BRUGAL DE FERNANDEZ	ENC. PATROCINIOS
RADHAMES OVALLE	CHOFER/MENSAJERO
CARIDAD BRITO E.	ENC. DE CAPACITACION
HECTOR DAVID VOLQUEZ	ENCARGADO AGROPECUARIO
NORA E. SANCHEZ	AST. TEC. DEL DIRECTOR
NEXCY DE LEON	CAP. EN ENTRENAMIENTO
SOLANGE MANANA	SERVICIO GENERAL
RAMON FRANCISCO ALONZO	AST. DPTO. FINANCIERO
BIANCA PEZZONTI	SECRETARIA EJECUTIVA
ISOLDA CONTIN SORIANO	SECRETARIA BILINGUE
BIENVENIDO ADONIS CARRASCO	AUX. DPTO. FINANCIERO
ROSA PENA	SERVICIO DE LIMPIEZA
ENRIQUE DIAZ SOLANO	AUX. INFRAESTRUCTURA
RAMON MARTE	SERENO OFICINA CENTRAL
CARMEN MERCADO	ASIST. DE CAPACITACION
ADALBERTO INOA	ENC. DE COMPUTOS
MELBA BARNETT	SUB-DIRECTORA
HORACIO ORNES	DIRECTOR EJECUTIVO
GRETHEL A. GARCIA CRESPO	SECRETARIA EJECUTIVA

MARZO DE 19 86

OFICINA CENTRAL Sto. Dgo.

NOMBRE	POSICION
IGNACIO PENA	COORDINATOR AREA 1
ANA DIGNA CARRASCO	SEC. ADMINISTRATIVA
ARISMENDY PENA	ENC. CAOTACO #1
HOLANDO DE JESUS PERALTA	ASIST. PATROCINIOS
ADDYS CAJUEZ	SEC. EJECUTIVA
DOMINGO PENA	CHOFER MENSAJERO
PEDRO MARIA RIVERA	AUX. AGROPECUARIO
CLEMENTE B. MEDRANO R.	OBRERO DE CAMPO
MARGARITA RODRIGUEZ	CONSERJE #1 CAOTACO #1
ELPIDIO A. ULLOA	FAC. DE CAPACITACION
JUAN A. LORA ESTEVEZ	FAC. CAOTACO #1
RAFAELA DEL C. RODRIGUEZ	SEC. CAOTACO #1
FRANCISCO F. GUTIERREZ	ASIST. PATROCINIOS
GINO ANTONIO PENA	OBRERO DE CAMPO
ANTONIO RADHAMES ULLOA	FAC. CAOTACO #1
FRANCISCA A. GOMEZ	CONSERJE #2 CAOTACO #1
FELIX MA. TEJADA	AUX. INFRAESTRUCTURA
LORENZO MATOS	AUX. INFRAESTRUCTURA
CESAR A. CUEVAS	FAC. EN CAPACITACION
JUAN ISIDRO MERCEDES R.	EXTENSIONISTA AGRICOLA
MANUEL SANTIAGO BAUTISTA	EXTENSIONISTA AGRICOLA
MIGUEL ARISMENDY CARRASCO	ENC. GRANJA PORCINA
ANA DELIA GOMEZ	FAC. CONS. ALIMENTOS
RAFAEL ANTONIO VERAS	ENC. TALLER TEC. APROP.
ANA GREGORIA RODRIGUEZ	SECRETARIA CAOTACO 1
ROMULO ANT. MARTINEZ L.	ENC. PROC. ALIMENTOS CERDOS
GUILLERMO DE JS. ESPINAL P.	ASIST. PATROCINIOS
ESTEBAN MARIANO PENALO R.	AUX. DE GRANJA PORCINA

MARZO DE 19 86

OFICINA CENTRAL Sto. Dgo.

NOMBRE	POSICION
MANUEL TAVAREZ	COORDINADOR AREA #2
NIEVES A. RODRIGUEZ	SEC. ADMINISTRATIVA
THOMAS C. EUGENIA	AUX. DE PATROCINIOS
CRISTIAN ROD. SEGURA	FACILITADOR CAOTACO #2
JUANA FCA. CASTILLO	CONSERJE #1 CAOTACO #2
ISABEL M. MARQUEZ	CONSERJE #2 CAOTACO #2
JACINTO B. NUNEZ	FAC. PRODUCCION/MERCADEO
MANUEL O. TRINIDAD	FAC. TEC. APROPIADA
FELIX VALDEZ	OBRERO DE CAMPO
CESARIO E. ESPINOSA	OBRERO DE CAMPO
RAUL DAPIO ULLOA	ENC. PERF. DE POZOS
VICTOR MONTERO	OBRERO DE CAMPO
ELIAS ZAPATA LORA	EXT. AGRICOLA
FELIFE STGO. APONTE	AUX. CONTABILIDAD
RAMON ALBERTO ROA H.	FAC. AGROPECUARIO
MARITZA REYES DE NUNEZ	CONTADOR GRAL. AREA #2
MANUEL GERMAN	AUX. INFRAESTRUCTURA
EVELIA RODRIGUEZ	AUX. PATROCINIOS
MARIANO VENTURA DELGADO	ENC. CAOTACO II

The following were the types of courses conducted from June 1979 through Dec 1985 by FUDECO

Agriculture

corn cultivation
bean cultivation
rice cultivation
soy cultivation
vegetable gardens
preparation of organic fertilizer
care and use of oxen for plowing
agricultural credit
soil conservation
crop planning

Livestock

pig raising
rabbit raising
goat raising
sheep raising
chicken raising
fish ponds
bee keeping

Construction

improved adobe construction
pressed earth block construction
appropriate technology construction
roofing
housing improvement

Appropriate Technology

lorena stoves
pump maintenance
care and use of oxen for plowing

Health and Nutrition

health and nutrition
vegetable gardening
family education
food conservation
firstaid
environmental sanitation

Appendix E Training Courses by Type +
Number of Participants, by Area

VI Capacitación

Tipo de actividad	Cantidad	Participantes	año
Cursos	1	25	1979-80
Talleres planificación	1	25	"
Cursos planificación y organización	2	55	"
Reuniones	157	3,000	"
Reuniones	16	690	"
Jornadas	4	150	"
Trabajo de campo	2	75	"
Cursos # 1	11	600 (incluye Cursos)	1980-81
Talleres	3	"	"
Jornadas	31	"	"
Intercambios / Encuentros	4	"	"
Reuniones	105	"	"
Vuelos	163	"	"
Cursos # 2	14	420	1981-82
Talleres / seminarios	6	180	"
Jornadas	1	20	"
Intercambios / Encuentros	2	80	"
Charlas / reuniones	1	65	"
			"

CIAT Report

Tipo de actividad	Cantidad	Presupuestos	año
Cursos #3	21	391	1982-83
Talleres	2	50	"
Encuentros	3	120	"
Jornadas	25	397	"
Reuniones/Asesorios de Trabajo	66	942	"
Unidades	225	279	"
Cursos #4	14	307	1983-84
Reuniones de Trabajo/Jornadas	17	341	
Talleres	5	173	
Encuentros	2	65	
Individual	1	-	
Seminarios	1	16	
Reuniones	15	37	
Cursos #5	6	135	1984-85
Jornadas	5	79	
Reuniones	174	318	
Talleres	3	66	
Unidades	163	216	
Cursos #6	2	69	Julio/Dic 1985
Jornadas	11	236	
Reuniones	55	758	

Administration

conducting meetings
parliamentary debate
project design
action planning
project implementation
credit and accounting
administration
rural organization

Miscellaneous

micro enterprises
sewing and manual arts
home economy

The following tables give the number of courses and beneficiaries by year and by area of operation.

II Capacitación

<u>Tipo de actividad</u>	<u>Cantidad</u>	<u>Beneficiarios</u>	<u>año</u>
Cursos # 1	3	35 grupos	1980-81
Ultramarinos / Encuentro	1	Asesorías	"
Talleres	3		"
Reuniones	10		"
Visitas / Contactos	47		"
Cursos # 2	7	245	1981-82
Talleres / Seminario	4	140	"
notas / Comisaría de salud	4	140	"
encuentros / juntas Comunitarias	3	90	"
Charlas / Reuniones	4	180	"
Cursos # 3	8	180	1982-83
Talleres	2	57	"
Talleres	25	774	"
Encuentros	2	232	"
Visitas	49	267	"
Reuniones	44	903	"
Cursos # 4	18	507	1983-84
Seminario	1	30	"
Taller	2	13	"
Reuniones de Trabajo / Talleres	18	608	"
Encuentros	5	190	"
Reuniones	87	1113	"

República

Tipo de actividad	Cantidad	Beneficiarios	año
Cursos #5	3	68	1984-85
Cursos de Trabajo / Jornada	11	189	
Encuentros	3	196	
Unidad	356	5,858	
Reservas	209	3,583	
Talleres	2	59	
Cursos #6	6	150	Julio/dic. 1985
Cursos	4	112	
Reservas	29	306	
Unidad	59	248	

unogal

Capacitación

Tipo de actividad	Cantidad	Beneficiarios	año
Cursos #2	5	200	1981-82
Intercambios / Encuentros	1	76	"
Charlas / Reuniones	7	420	"
Cursos #3	2	70	1982-83
Charlas			

APPENDIX F

TRAINING1984

<u>SUBJECT</u>	<u>AT CAOTACO</u>		<u>INFIELD</u>	
	<u># of Days</u>	<u># Participants</u>	<u># of Days</u>	<u># Participants</u>
Corn Production	2.5	33		
Pig Raising	3.5	26		
Credit and Accounting	3.5	15		
Home Economy			1	23
Pressed Earth Block Fabrication Construction			6	130
Lorena Stoves Construction and Use	3.5	?		
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL	13.0	74 (incomplete)	7	153

1985

Pig Raising	14.5	68		
Sheep Raising				
Chicken Raising	2.5	18		
Crop Planning			1	12
Horticulture			4	50
Rural Org.	3.0	28		
Appropriate Tech. Construction	2.5	46	1	22
Housing Improvement	1.0	14		
Lorena Stoves			11	57
Health and Nutrition	4.5	30		
First Aid	3.5	25		
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL	31.5	217	17	141

RELACION DE PROYECTOS A EJECUTAR EN EL AREA No. I DE LOHA DE CABRERA
 AÑO FISCAL 1985-86
 FONDO DE SCP

COMUNIDAD	NOMBRE DEL PROYECTO	No.	A-P O R T A C I O N E S			COSTO TOTAL	BENEFICIARIOS
			FUDECO	COMUNIDAD	OTROS		
Loma de Cabrera	Gastos Administrativos	861001	65,600.00	-	-	65,000.00	300
	Entrenamiento Comunal	861002	20,238.00	3,400.00	-	23,638.00	342
	Desarrollo Juvenil e Infantil	861003	20,669.00	2,050.00	-	22,719.00	630
	Huertos Escolares y Caseros	861004	4,477.00	27,700.00	3,500.00	35,777.00	840
	Reparaciones de Escuelas	861005	20,000.00	8,640.00	3,600.00	32,240.00	2,400
	Reparación y Mantenimiento CAOTACO I.	861006	20,000.00	6,400.00	2,900.00	29,300.00	1,560
	Reparación de Caminos Vecinales	861007	15,000.00	4,800.00	7,600.00	27,400.00	1,200
El Cajuil	Escuela (2 aulas)	861008	13,067.00	4,440.00	1,600.00	19,107.00	190
	Ampliación Acueducto	861009	8,034.00	1,290.00	300.00	9,624.00	90
El Aguacate	Cancha Polideportiva	861010	12,009.00	3,680.00	2,472.50	18,161.50	400
La Jagua	Represa-Ariete Hidráulico	861011	7,506.00	2,010.00	422.50	9,938.50	145

RELACION DE PROYECTOS A EJECUTAR EN EL AREA No.1 DE LOMA DE CABRERA
AÑO FISCAL 1985-86
FONDO DE D.V.

COMUNIDAD	NOMBRE DEL PROYECTO	No.	A P O R T A C I O N E S			COSTO TOTAL	BENEFICIARIOS
			FUDRCO	COMUNIDAD	OTROS		
Loma de Cabrera	Salud y Nutrición	851200	38,710.00	9,677.50	5,000.00	53,387.50	35
	Capacitación	851202	8,145.00	2,730.00	600.00	11,475.00	105
	Mejoramiento de Viviendas	851203	15,000.00	3,120.00	2,000.00	20,120.00	35
	Capacitación en Tecnología Apropriada.	851204	3,055.00	725.00	-	3,780.00	4,020
Los Cerezos	Represa	851206	7,095.50	1,772.00	-	8,867.50	14
Ceiba de Bonet	Represa-Depósito de Agua	851207	39,847.00	5,080.00	600.00	45,527.00	210
Peñita Arriba	Represa	851208	5,415.50	1,140.00	-	6,555.50	102
El Candelón	Represa-Ariete Hidráulico	851209	37,052.74	8,840.00	1,400.00	47,292.74	300
La Luisa	Represa	851210	14,793.50	5,156.00	-	19,949.50	138

Los Indios	Represa-Canal	861012	16,723.00	4,298.00	1,800.00	22,821.00	120
Mata de Limón	Ampliación Acueducto	861013	10,238.00	1,600.00	480.00	12,318.00	120
Vaca Gorda	Escuela (2 aulas)	861014	13,068.00	4,360.00	1,870.00	19,298.00	110
El Carrizal	Escuela (3 aulas)	861015	16,604.00	6,264.60	5,013.00	27,882.20	130
Sabana Larga	Liceo Secundario (4 aulas)	861016	11,406.00	20,010.10	2,160.00	33,576.10	161
Valle Nuevo	Represa-Ariete Hidráulico	861017	18,634.00	2,880.00	512.50	22,026.50	25
Aminilla	Escuela (4 aulas)	861018	20,535.00	8,336.40	8,740.00	32,611.40	350
La Piña	Centro Comunal	861019	6,277.00	2,937.00	935.00	10,149.00	55
	T O T A L E S	1/1	319,485.00	123,436.10	42,648.60	485,569.70	10,613

1/ Dominican pesos

1/ Dominican pesos

Peñita Arriba	Canal	351211	2,310.00	2,260.00	-	1,570.00	102
	Ariete Hidráulico	351213	6,901.75	2,160.00	-	9,161.75	102
El Aguacate	Canal	351214	8,605.00	4,900.00	-	13,505.00	81
Los Cerezos	Ariete Hidráulico	351216	7,195.00	2,520.00	-	9,715.00	84
La Luisa	Canal	351217	23,155.00	11,380.00	-	39,535.00	138
T O T A L E S		1/	222,310.99	61,760.00	9,600.00	293,671.40	5,169

1/ Dominican pesos

Infraestructura Las Matas de Tarzari

Tipo de Proyecto	Nº Beneficiarios	Cantidad de Proyectos por Año Fiscal						Total
		1979-80	1980-81	1981-82	1982-83	1983-84	1984-85	
Mejoramiento viviendas	3 flia						3	3
Construcción Cocinas	16 flia						16	16
Construcción Leñeros	5 flia					4	5	5

* Es al 30 de junio de 1985

2 aunque solo aparecen reportados esta cantidad de Estufas, se tiene la seguridad de que en el área se han construido unos 300 estufas en un año, gracias a las instituciones.

COMUNIDAD	DESCRIPCIÓN DEL PROYECTO	CÓDIGO	VALOR	A.P.O. (1/)		VALOR TOTAL	VALOR DE LA GARANTÍA
				COM. FIANZA	OTROS		
La Sierra	Represa, Depósito de agua - Bairo-Itana	852204	11,000.00	11,000.00	-	11,000.00	60
San José	Represa, Depósito de agua	852205	14,661.50	14,000.00	-	14,000.00	60
La Sierra	Represa - Fase IV.	852206	13,442.00	1,000.00	-	14,442.00	60
Bianco	Perforación Pozo	852207	13,958.56	1,030.00	-	14,988.56	2100
Meronta	" "	852208	13,958.56	1,030.00	-	14,988.56	1200
La Estancia	Canal de Riego	852209	9,740.16	950.00	-	10,690.16	998
Jorgillo-Rodeo	Mejoramiento de vivienda	852210	5,364.00	1,581.00	-	6,945.00	18
Colomé	" "	852211	5,364.00	1,581.00	-	6,945.00	13
Jorgillo C.F.	" "	852212	5,364.00	1,581.00	-	6,945.00	16
Sabana Larga	" "	852213	5,364.00	1,581.00	-	6,945.00	18
Vallecito	" "	852214	5,364.00	1,581.00	-	6,945.00	18
Rancho Viejo	Represa-Depósito de agua p/riego por B.	852215	33,120.77	3,000.00	-	41,120.77	60

1/ Dominican pesos

S I G U E

Código del Proyecto	Nombre del Proyecto	Número	A P O R T E S 1/			Total	Financiado
			Original	Revisado	Actualizado		
Las Matas	Centros educativos	362001	17,711.50	-	-	17,711.50	-
San de Azúcar	Construcción de escuela	862002	17,700.98	542.41	900.00	19,142.41	360 43008
Guayama	" "	362003	17,700.98	2,250.00	430.00	20,380.98	350 "
San José	" "	362004	17,000.00	2,250.00	430.00	19,680.00	350 "
Las Matas de P.	Reparación de Escuela	862005	9,575.00	750.00	590.00	10,915.00	500 "
" " " "	Desarrollo Juvenil e infantil	862006	5,417.00	-	-	5,417.00	1000 "
" " " "	Programa piloto de salud	862010	2,500.00	-	-	2,500.00	1182 "
" " " "	Mantenimiento Servicio y reparación	862011	14,179.54	-	-	14,179.54	

1/ Dominican pesos

Sabana Cruz	Construcción	852216	21,833.00	3,000.00	1,440.00	27,303.00	60	personas
La Sierra	Construcción canales	852217	29,071.00	3,000.00	1,440.00	33,511.00	105	"
Zencho Viejo	Deposito-Dep. de agua	852218	26,000.00	3,000.00	-	29,000.00	300	"
Sabana Larga	Deposito- Depósito de agua, inst. ariete	852219	20,342.00	3,000.00	-	23,342.00	150	"
La Sierra	Deposito	852220	21,521.90	3,000.00	-	24,521.90	119	"
Los Carbonos	Depósito de agua Inst. de ariete	852221	5,565.35	-	-	5,565.35	100	"
La Pastilla	" " "	852222	5,565.35	-	-	5,565.35	366	"
Guayabo	Mejora de vivienda	852223	3,576.00	676.00	-	4,252.00	18	"
Las Hatas	Capacitación	852224	9,339.00	-	-	9,339.00	100	"
Moronta	Mejora vivienda	862200	5,364.00	1,581.00	-	6,945.00	18	"
Sabana Cruz	" "	862201	5,364.00	1,581.00	-	69.45	18	"
La Estancia	" "	862202	2,620.00	1,420.00	-	4,040.00	18	"

APPENDIX H

RELACION DE PROYECTOS SOLICITADOS

COMUNIDAD	PROYECTO	GRUPO SOLICITANTE
Ana de Cabrera	Desarrollo Juv. e Infantil	Equipo del área
	Mantenimiento CAOTACO I	Equipo del área
	Huertos	Equipo del área
	Estufa Lorena	Equipo del área
	Reparación de Caminos Vec.	Equipo del área
El Colorado	Reparación Escuela	Profesores
Arroyo La Jacua	Escuela (2 Aulas)	Padres y Amigos Escuela
Los Cerezos	Reparación Escuela	Profesores
	Acueducto Escolar	Profesores
Culata	Escuela (2 Aulas)	Padres y Amigos Escuela
	Reparación Cancha	Club Juvenil
Los Comos	Verja Escuela	Club Infantil
Pino	Sillas para el Club	Nuevos Horizontes
La Anilla	Terminación Escuela	Comité Pro-Construcción
Capacito	Centro Comunal	Asoc. Agric., Muj. y Jóvenes
La Gorda	Centro Comunal	Asoc. Agric., Muj. y Jóvenes
Las Rosas	Reparación Escuela	Profesores
Luisa	Sillas para el Centro	Asoc. Agric., Muj. y Jóvenes
	Acueducto	Asoc. Agric., Muj. y Jóvenes
La Ba de Bonet	Centro Comunal	Club Juvenil
Garrapata	Centro Comunal	Asoc. Agric., Muj. y Jóvenes
	Represa	Asociación de Agricultores
El Aral Grande	Acueducto	Comité Pro-Construcción
La Ana Larca	Biblioteca Escolar	Profesores
El Buenito	Terminación Play	Asociación de Agricultores
	Enramada para Pre-Escolar	Asociación de Agricultores
	Construcción Liceo	Asociación de Agricultores
	Reparación Canal	Asociación de Agricultores
	Ampliación Granja Avícola	Asociación de Agricultores

(S I G U E)

(2)

Castellar	Represa-Canal	Asociación de Agricultores
te Grande	Reparación Escuela	Padres y Amigos Escuela Club Juvenil
s Palmas	Reparación Escuela	Profesores
a Blanca	Reparación Escuela	Profesores
le Nuevo	Acueducto (Con aríete)	Asociación de Agricultores
Jaque	Acueducto Escolar	Profesores
Aguacate	Cancha Deportiva	Profesores
te Hico	Reparación Escuela	Padres Y Amigos Escuela
ar Claro	Reparación Escuela	Padres y Amigos Escuela
Rodeo	Escuela (3 Aulas)	Profesores

19 de febrero de 1986.-

Not approved

APPENDIX I

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC.
LOMA DE CABRERA, REP. DOM.

DEL PROYECTO _____

SOLICITUD DEL PROYECTO
FORS-03

DATOS GENERALES :

Nombre del Proyecto _____

Comunidad _____

Area de Impacto _____ Nombre _____

Oficina Local _____

Fecha de Preparación del Proyecto _____

Fecha de Inicio del Proyecto _____

Fecha de Terminación del Proyecto _____

Número de Beneficiarios Directos _____

Describe las personas que se beneficiarán con el Proyecto _____

DESCRIPCION DEL PROBLEMA A ENFRENTAR :

SOLUCION DEL PROBLEMA :

PLAN DE ACCION :

b- APORTACION DE LA COMUNIDAD

DESCRIPCION	CANTIDAD	PRECIO POR UNIDAD	TOTAL

C - APORTACION DE OTRAS INSTITUCIONES

DESCRIPCION	CANTIDAD	PRECIO POR UNIDAD	TOTAL

C O N T R A T O

Los miembros de la asociación declaran, por medio del presente contrato, que sienten la necesidad del Proyecto y están de acuerdo con su implementación. En el Proyecto mencionado los comunitarios serán responsable de cumplir su prometida contri
bución para que la obra se lleve a cabo. La asociación será responsable de la administración y ejecución del Proyecto.

La Directiva o comité se encargará de mantener al día un registro financiero, el cual debe estar disponible para la ins
pección de la asociación y el personal de FUDECC.

POR LA COMUNIDAD :

Nombre de la Asociación: _____

Presidente _____ Cédula No. _____ S. _____

Secretario _____ Cédula No. _____ S. _____

Tesorero _____ Cédula No. _____ S. _____

POR LA FUNDACION PARA EL DESARROLLO COMUNITARIO, INC. (FUDECO) :

DIRECTOR DE AREA

DIRECTOR EJECUTIVO.

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC. FUDECO

<< PROGRAMA DE CREDITO >>

RELACION DE CUENTAS Y DOCUMENTOS POR COBRAR CLASIFICADOS POR FONDOS
AL 31 DE ENERO DE 1986
LOMA DE CARRERA, AREA I 1
FUENTE: S.T.P.

NO. CREDITO ASOCIACION	TOTAL DESEMBOLSADO	* TOTAL RECUPERADO *		B A L A N C E C A P I T A L 31-12-85	DESEMOLSO - RECUPERACIONES			B A L A N C E C A P I T A L 31-01-86
		CAPITAL	INTERESES		Desde 31-12-85 DESEMOLSO	Al 31-01-86 CAPITAL	Al 31-01-86 INTERESES	
1-84 LA UNION	2,495.00	2,495.00	236.21	0.00	- - -	- - -	- - -	0.00
2-84 LA HUMANITARIA	4,407.00	3,886.14	263.15	577.06	- - -	56.20	13.80	523.86
3-84 PAZ Y PROGRESO	1,866.00	740.29	152.22	1,125.71	- - -	- - -	- - -	1,125.71
4-84 SAN ISIDRO	8,500.00	1,102.07	490.14	7,391.93	- - -	- - -	- - -	7,391.93
6-84 PEDRO GUTIERREZ	1,450.50	937.38	121.20	513.12	- - -	- - -	- - -	513.12
7-84 JUAN BAPTISTA FRANCO	6,480.00	2,345.07	477.33	4,134.93	- - -	- - -	- - -	4,134.93
8-84 ADRIANO DE JS. TORRES	6,750.00	1,523.97	639.44	5,587.92	- - -	361.89	58.11	5,274.03
9-84 VILLA ALEGRE	1,140.00	1,140.00	33.60	0.00	- - -	- - -	- - -	0.00
10-84 VILLA ALEGRE	7,100.00	1,122.49	627.51	5,977.51	- - -	- - -	- - -	5,977.51
11-84 VILLA ALEGRE	1,500.00	315.03	144.97	1,359.57	- - -	174.60	5.40	1,144.57
12-84 SAN MIGUEL	2,803.00	1,810.91	210.88	1,086.75	- - -	94.66	10.13	932.09
13-84 SAN MIGUEL	2,000.00	343.07	142.93	1,657.93	- - -	- - -	- - -	1,657.93
14-84 SAN MIGUEL	500.00	- - -	- - -	500.00	- - -	- - -	- - -	500.00
15-84 SAN MIGUEL	7,256.00	349.12	750.88	6,906.88	- - -	- - -	100.00	6,906.88
16-84 FRUTO GARCIA	5,950.00	1,941.39	410.84	4,008.61	- - -	- - -	- - -	4,008.61
17-84 LIBERACION CAMPESINA	2,108.00	1,600.32	120.45	507.68	- - -	- - -	- - -	507.68
18-84 SAN JOSE	516.70	262.34	12.65	254.36	- - -	- - -	- - -	254.36
19-84 SAN JOSE	2,592.50	1,849.79	102.90	742.71	- - -	- - -	- - -	742.71
20-84 SAN ISIDRO	3,334.40	1,334.40	57.83	0.00	- - -	- - -	- - -	0.00
21-84 NUESTRA S. DEL CARMEN	885.00	0.00	0.00	885.00	- - -	- - -	- - -	885.00

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC. PUDECO

<< PROGRAMA DE CREDITO >>

RELACION DE CUENTAS Y DOCUMENTOS POR COBRAR CLASIFICADOS POR FONDOS
AL 31 DE ENERO DE 1985
LOMA DE CABRERA, AREA # 1
FUENTE: S.T.P.

* NO. CREDITO ASOCIACION	TOTAL DESEMBOLSADO	* TOTAL RECUPERADO *		B A L A N C E C A P I T A L 31-12-85	DESEMBOLSOS - RECUPERACIONES		B A L A N C E C A P I T A L 31-01-85
		CAPITAL	INTERESES		Desde 31-12-85	Al 31-01-86	
63-84 SAN JOSE	1,300.00	- - -	- - -	1,300.00	- - -	- - -	1,300.00
64-84 LAS MERCEDES	1,300.00	520.00	101.14	1,300.00	- -	520.00 101.14	780.00
65-84 SAN MIGUEL	1,300.00	- - -	- - -	1300	- - -	- - -	1,300.00
66-84 MADRE FORTUNA	2,600.00	955.56	144.44	1,644.44	- - -	- - -	1,644.44
7-84 CONSEJO D. CAOTACO I	175,329.86	88,297.76	- - -	81,490.16	11,682.94	8,140.60	87,032.50
1-85 ADRIANO DE JS. TORRES	2,600.00	1,191.95	30.86	1,416.05	- - -	- - -	1,416.05
2-85 VILLA ALDRE	3,111.00	- - -	50.00	3,111.00	- - -	- - -	3,111.00
3-85 SAN ISIDRO	2,427.50	- - -	- - -	2,427.50	- - -	- - -	2,427.50
4-85 MANUEL M. DEBALTA	1,452.00	694.99	65.66	1,210.64	- - -	453.63 7.02	757.01
5-85 SAN JOSE	3,070.00	2,291.38	63.76	778.62	- - -	- - -	778.62
8-85 3 DE ENERO	2,486.50	588.60	105.94	1,988.66	- - -	90.76 9.24	1,997.97
9-85 SAN RAMON	6,578.00	1,361.77	275.28	5,216.23	- - -	- - - 14.64	5,230.23
10-85 SAN JOSE	1,242.00	114.92	55.08	1,127.08	- - -	- - -	1,127.08
11-85 LIBERACION CAMPESINA	1,107.00	399.08	43.92	707.92	- - -	- - -	707.92
12-85 LIBERACION CAMPESINA	3,490.00	2,700.57	106.18	789.43	- - -	- - -	789.43
13-85 EL SOL SALE PARA TODOS	6,952.00	- - -	- - -	6,952.00	- - -	- - -	6,952.00
14-85 LAS MERCEDES	682.00	682.00	22.93	45.70	- - -	45.70 0.08	0.00
15-85 LA HUMANITARIA	6,478.00	5,252.80	270.56	1,260.51	- - -	85.31 7.84	1,175.20
16-85 LA TRINITARIA	5,538.00	781.60	239.40	4,756.40	- - -	- - -	4,756.40
17-85 PROGRESO AGUA BLANCA	5,162.00	1,370.47	271.73	5,162.00	- - -	1,370.47 271.73	3,791.53

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC. FUDECO

<< PROGRAMA DE CREDITO >>

RELACION DE CUENTAS Y DOCUMENTOS POR COBRAR CLASIFICADOS POR FONDOS
AL 31 DE ENERO DE 1985
LOMA DE CARRENA, AREA # 1
FUENTE: S.T.P.

NO. CREDITO ASOCIACION	TOTAL DESEMBOLGADO	* TOTAL RECUPERADO *		B A L A N C O C A P I T A L 31-12-85	DESEMBOLSOS - RECUPERACIONES			B A L A N C O C A P I T A L 31-01-85
		CAPITAL	INTERESES		De 31-12-85 DESEMBOLDO	AL 31-01-85 CAPITAL INTERESES		
22-84 SAN RAON	7,760.00	3,145.23	532.63	4,614.77	- - -	- - -	85.36	4,614.77
23-84 MATSO FORTUNA INC.	5,482.00	3,579.50	325.63	1,902.50	- - -	- - -	- - -	1,902.50
24-84 PEDRO ALMONTE	4,456.00	2,398.71	107.60	2,057.29	- - -	- - -	- - -	2,057.29
25-84 SAN FRANCISCO	4,668.00	848.14	311.03	3,819.86	- - -	- - -	- - -	3,819.86
26-84 LAS MERCEDES INC.	1,890.00	1,890.00	76.86	0.00	- - -	- - -	- - -	0.00
27-84 LAS MERCEDES	2,275.00	1,683.14	41.44	591.86	- - -	- - -	- - -	591.86
29-84 LIBERACION CAMPESTINA	3,550.00	1,683.20	115.02	1,866.02	- - -	- - -	- - -	1,866.02
35-84 CRISTOBAL COLON	1,600.00	827.60	93.93	772.31	- - -	- - -	- - -	772.31
37-84 CRISTOBAL COLON	4,450.00	703.84	396.16	3,661.29	- - -	115.13	84.87	3,746.15
42-84 VILLA ALGORE	2,139.00	544.05	110.95	1,594.95	- - -	- - -	50.00	1,594.95
43-84 LAS MERCEDES	2,416.20	1,932.15	85.71	484.05	- - -	- - -	- - -	484.05
44-84 NUESTRA S. DEL CARMEN	7,626.00	1,257.44	278.56	6,368.56	- - -	- - -	100.00	6,368.56
46-84 SAN ISIDRO	414.50	414.50	12.42	0.00	- - -	- - -	- - -	0.00
49-84 ENEMENCIO GARCIA	160.00	160.00	8.02	0.00	- - -	- - -	- - -	0.00
51-84 ENEMENCIO GARCIA	120.00	120.00	9.70	0.00	- - -	- - -	- - -	0.00
53-84 SAN SANTIAGO	4,000.00	0.00	0.00	4,000.00	- - -	- - -	- - -	4,000.00
54-84 MANUEL M. PERALTA	2,600.00	1,600.00	57.12	1,000.00	- - -	- - -	- - -	1,000.00
58-84 PEDRO ALMONTE	1,798.00	2.00	78.00	1,798.00	- - -	- - -	- - -	1,798.00
52-84 LIBERACION CAMPESTINA	2,600.00	797.23	191.77	1,802.77	- - -	- - -	- - -	1,802.77

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC. FUMECO
 << PROGRAMA DE CREDITO >>
 RELACION DE CUENTAS Y DOCUMENTOS POR COMPAÑIAS CLASIFICADOS POR FONDOS
 AL 31 DE ENERO DE 1985
 LOJA DE CARRERA, AREA # 1

FUENTE : F.C.C.H. - FONDO CANADIENSE

NO. CREDITO ASOCIACION	TOTAL DESEMBOLSADO	* TOTAL RECUPERADO *		B A L A N C E C A P I T A L 31-12-85	DESEMBOLSOS - RECUPERACIONES			B A L A N C E C A P I T A L 31-01-85
		CAPITAL	INTERESES		Desde 31-12-85 DESEMBOLSO	Al 31-01-85 CAPITAL	Al 31-01-85 INTERESES	
4-R1 UNION Y FELICIDAD	2,100.00	2,100.00	252.00	0.00	- - -	- - -	- - -	0.00
5-R1 JUAN RITA GOMEZ	2,309.00	2,015.00	276.00	285.00	- - -	- - -	- - -	285.00
7-R2 UNION Y PORVENIR	5,400.00	3,540.92	640.00	1,859.08	- - -	- - -	- - -	1,859.08
8-R2 CARLOS GONZALEZ NUÑEZ	2,000.00	2,000.00	240.00	0.00	- - -	- - -	- - -	0.00
9-R2 ALFONZO PEREZ	2,200.00	2,200.00	264.00	0.00	- - -	- - -	- - -	0.00
10-R2 RAMON ESPINAL	3,800.00	2,490.00	604.00	1,310.00	- - -	- - -	- - -	1,310.00
11-R2 LA MERCEDITA	1,100.00	500.00	132.00	600.00	- - -	- - -	- - -	600.00
12-R2 MANUEL M. TEJADA	3,400.00	2,270.00	408.00	1,130.00	- - -	- - -	- - -	1,130.00
13-R2 MIGUEL TEJADA	4,650.00	522.00	558.00	4,128.00	- - -	- - -	- - -	4,128.00
14-R2 SAN IGNACIO	2,175.00	1,760.00	255.00	365.00	- - -	- - -	- - -	365.00
15-R2 PAZ Y PROGRESO	2,220.00	1,743.20	266.40	476.00	- - -	- - -	- - -	476.00
17-R2 DEDERERIO ARIAS	4,200.00	3,650.00	514.80	640.00	- - -	- - -	- - -	640.00
18-R2 UNION DE LUT	3,050.00	2,450.00	693.00	1,400.00	- - -	- - -	- - -	1,400.00
19-R2 ADRIANO DE JESUS	1,900.00	1,080.00	285.00	820.00	- - -	- - -	- - -	820.00
20-R2 GREGORIO LINDERON	4,000.00	3,364.00	410.64	635.00	- - -	- - -	- - -	635.00
23-R2 SAGRADO CORAZON DE J.M.	2,000.00	1,000.00	360.00	1,000.00	- - -	- - -	- - -	1,000.00
35-R4 BERTILIA PACHECO	4,800.00	470.67	361.76	4,329.33	- - -	- - -	29.99	4,329.33
40-R4 MATEO FORTUNA	3,750.00	- - -	- - -	3,750.00	- - -	- - -	- - -	3,750.00
48-R4 EMBENCIO GARCIA	220.00	220.00	37.60	0.00	- - -	- - -	- - -	0.00
50-R4 EMBENCIO GARCIA	1,100.00	94.40	0.36	1,005.60	- - -	- - -	- - -	1,005.60
52-R4 ALFONZO PEREZ	4,275.00	770.95	261.05	3,494.05	- - -	- - -	- - -	3,494.05
56-R4 MARIA DEL CARMEN	3,300.00	12.70	169.30	3,207.30	- - -	- - -	- - -	3,207.30
58-R4 ACHILINO ESTEVEZ	4,374.00	- - -	- - -	4,374.00	- - -	- - -	- - -	4,374.00
61-R4 SAN ISIDORO	250.00	- - -	- - -	250.00	- - -	- - -	- - -	250.00
67-R4 MATEO FORTUNA	1,700.00	330.44	188.95	1,369.56	- - -	- - -	10.33	1,369.56
6-R5 FEDERACION PROVINCIAL	10,000.00	10,000.00	388.83	0.00	- - -	- - -	- - -	0.00
73-R5 PROCESADORA ALIMENTOS	6,592.63	6,323.19	- - -	759.89	571.59	1,062.04	- - -	259.44
** TOTAL F.C.C.H. **	87,606.63	50,924.47	7,642.69	37,262.61	571.59	1,062.04	40.33	36,722.16

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC. FUDECO
 << PROGRAMA DE CREDITO >>
 RELACION DE CUENTAS Y DOCUMENTOS POR COBRAR CLASIFICADOS POR FONDO
 AL 31 DE ENERO DE 1966
 LOMA DE CABRERA, AREA # 1

FUENTE : B.I.D.

NO. CREDITO ASOCIACION	TOTAL DESEMBOLSADO	* TOTAL RECUPERADO *		B A L A N C E		DESEMBOLSOS - RECUPERACIONES		B A L A N C E	
		CAPITAL	INTERESES	C A P I T A L	31-12-85	Desde 31-12-85	Al 31-01-86	C A P I T A L	31-01-86
01-3085 LA ROMANTARIA	1,300.00	- - -	- - -	0.00	1,300.00	- - -	- - -	1,300.00	
01-3385 DESIDERIO ARTA	2,000.00	- - -	- - -	0.00	2,000.00	- - -	- - -	2,000.00	
01-3585 MANUEL ESPINAL	11,900.00	- - -	- - -	0.00	11,900.00	- - -	- - -	11,900.00	
	15,200.00			0.00	15,200.00			15,200.00	

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC. FUDCO

« PROGRAMA DE CREDITO »
 RELACION DE CUENTAS Y DOCUMENTOS POR COBRAR CLASIFICADOS POR FONDOS
 AL 31 DE ENERO DE 1986
 LAS MATAS DE ARRAN, AREA II

FONDO S.T.P.

NO. CREDITO	ASOCIACION	TOTAL DESEMBOISADO	TOTAL RECUPERADO		BALANCE CAPITAL		DESEMBOISOS - RECUPERACIONES		BALANCE CAPITAL	
			CAPITAL	INTERESES	31-12-85	31-12-85	Desde 31-12-85	AL 31-01-86	31-01-86	31-01-86
6-2-03	F. Del Rosario Sanchez	300.00	- - -	- - -	300.00	- - -	- - -	- - -	- - -	300.00
S-2-08	H. Sra. Del carmen	200.00	- - -	- - -	200.00	- - -	- - -	- - -	- - -	200.00
S-2-13-15	San Fco. De Asia	2,154.03	1,068.63	59.18	1,085.40	- - -	- - -	- - -	- - -	1,085.40
6-2-14	Camino hacia el Progreso	768.00	453.71	18.94	314.29	- - -	- - -	- - -	- - -	314.29
S-2-15	Agricultores Unidos	3,203.64	235.08	19.92	2,968.56	- - -	- - -	- - -	- - -	2,968.56
S-2-18	San Francisco No.1	1,375.40	683.51	- - -	691.89	- - -	- - -	- - -	- - -	691.89
S-2-19	El Progreso (Hombres)	2,374.50	2,315.01	66.13	59.49	- - -	- - -	- - -	- - -	59.49
S-2-20	San Miguel	1,100.00	1,150.02	37.96	29.98	- - -	- - -	- - -	- - -	29.98
S-2-22	Las Mercedes II	350.00	- - -	28.00	350.00	- - -	- - -	- - -	- - -	350.00
S-2-23	San Jose	1,680.00	230.98	- - -	3,449.02	- - -	- - -	- - -	- - -	3,449.02
S-2-24	Santa Clara	1,977.50	805.87	94.13	1,171.63	- - -	- - -	- - -	- - -	1,171.63
S-2-25	Santa Filomena	2,845.00	- - -	160.00	2,845.00	- - -	- - -	- - -	- - -	2,845.00
6-2-26	El Cocal	742.00	422.35	52.64	319.64	- - -	- - -	- - -	- - -	319.64
S-2-27	El Cantero	1,485.00	1,351.46	52.21	133.54	- - -	- - -	- - -	- - -	133.54
S-2-28	San Pamon	216.00	216.00	10.90	0.00	- - -	- - -	- - -	- - -	0.00
6-2-29	Los Hermanos	1,206.00	1,206.00	66.40	0.00	- - -	- - -	- - -	- - -	0.00
S-2-30	La Union	513.00	457.76	12.21	55.24	- - -	- - -	- - -	- - -	55.24
S-2-31	F. Del Rosario Sanchez	270.00	270.00	16.03	0.00	- - -	- - -	- - -	- - -	0.00
S-2-32	La Aspirante	630.00	630.00	28.56	0.00	- - -	- - -	- - -	- - -	0.00
S-2-33	Juan Pablo Duarte	594.00	560.40	23.20	33.60	- - -	- - -	- - -	- - -	33.60
S-2-34	San Isidro	2,158.00	510.70	17.43	1,847.30	- - -	- - -	- - -	- - -	1,847.30
6-2-35	La Sufrida	1,026.00	1,015.50	24.50	10.50	- - -	- - -	- - -	- - -	10.50
S-2-36	La Esperienza	1,983.75	1,428.23	68.26	555.52	- - -	- - -	- - -	- - -	555.52
S-2-37	Las Mercedes No.2	361.20	240.00	- - -	121.20	- - -	- - -	- - -	- - -	121.20
S-2-38	La Union	2,058.70	- - -	- - -	2,058.70	- - -	- - -	- - -	- - -	2,058.70
S-2-39	Consejo Dir. Gantaco II	15,995.39	- - -	- - -	15,995.39	- - -	- - -	- - -	- - -	15,995.39
S-2-40	La Milagrosa	1,543.75	1,371.52	15.93	172.23	- - -	- - -	- - -	- - -	172.23
6-2-41	La Altigracia	175.00	- - -	- - -	175.00	- - -	- - -	- - -	- - -	175.00
S-2-42	Espiritu Santo	4,796.00	4,796.00	11.18	0.00	- - -	- - -	- - -	- - -	0.00
S-2-44	La Metresa de Prudencio	1,828.46	1,052.20	17.80	846.26	- - -	- - -	- - -	- - -	846.26
S-2-45	El Progreso (Mujeres)	1,536.40	1,352.01	72.99	179.39	- - -	- - -	- - -	- - -	179.39
S-2-46	H. Sra. Del Carmen	1,100.00	982.34	43.66	112.66	- - -	- - -	- - -	- - -	112.66
S-2-47	Pamon Matias Mella	1,564.80	1,564.80	26.73	0.00	- - -	- - -	- - -	- - -	0.00
S-2-48	La Esperanza	1,152.50	1,144.04	58.79	8.46	- - -	- - -	- - -	- - -	8.46
S-2-49	Santisima Trinidad	7,569.75	394.82	580.10	7,569.75	- - -	394.82	220.10	- - -	7,174.57
S-2-50	Cola Mateo	832.00	832.00	12.60	0.00	- - -	- - -	- - -	- - -	0.00
S-2-52	San Pedro	4,935.00	4,935.00	196.20	0.00	- - -	- - -	- - -	- - -	0.00
S-2-53	Villa Flor	2,170.00	1,000.00	92.96	1,170.00	- - -	- - -	- - -	- - -	1,170.00
S-2-54	San Pablo	403.84	124.62	5.30	279.22	- - -	- - -	- - -	- - -	279.22
S-2-55	La Sufrida	400.00	- - -	- - -	400.00	- - -	- - -	- - -	- - -	400.00
S-2-56	Junta Municipal L.M.F.	2,490.51	- - -	- - -	2,490.51	- - -	- - -	- - -	- - -	2,490.51
S-2-57	Cola Mateo	4,095.00	4,095.00	271.75	228.44	- - -	228.44	- - -	- - -	0.00

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC. FUNDECO

<< PROGRAMA DE CREDITO >>
 RELACION DE CUENTAS Y DOCUMENTOS POR COBRAR CLASIFICADOS POR FONDOS
 AL 31 DE ENERO DE 1985
 LAS MATAS DE FERRAN, AREA II

FONDO S.T.P.

NO. CREDITO	ASOCIACION	TOTAL DESEMBOLSADO	TOTAL RECUPERADO		BALANCE		DESEMBOLSOS - RECUPERACIONES		BALANCE	
			CAPITAL	INTERESES	31-12-84	CAPITAL	Desde 31-12-84 DESEMBOLSO	Al 31-01-85 CAPITAL	INTERESES	31-01-85
H-2-58	Santa Julia	4,431.84	2,596.99	119.11	1,834.85	-	-	-	-	1,834.85
S-2-59	Union y Progreso	2,669.15	664.39	43.61	2,004.76	-	-	-	-	2,004.76
S-2-60	Santa Rosa	1,000.00	-	-	1,000.00	-	-	-	-	1,000.00
S-2-61	E. Del Rosario Sanchez	1,000.00	-	-	1,000.00	-	-	-	-	1,000.00
S-2-62	San Isidro	1,000.00	-	-	1,000.00	-	-	-	-	1,000.00
S-2-63	Los Hermanos	1,000.00	-	-	1,000.00	-	-	-	-	1,000.00
S-2-64	La Union	1,100.00	-	-	1,100.00	-	-	-	-	1,100.00
S-2-65	La Esperanza	747.50	747.50	24.95	0.00	-	-	-	-	0.00
S-2-66	Enriquillo	5,255.00	-	-	5,255.00	-	-	-	-	5,255.00
S-2-67	Los Voluntarios	1,107.35	357.67	12.33	839.69	-	-	-	-	839.69
S-2-68	El Sacramento	1,625.00	1,625.00	22.47	0.00	-	-	-	-	0.00
S-2-69	La Altagracia No. 1	5,515.25	102.42	13.53	5,442.70	-	-	-	-	5,442.70
S-2-70	Bahana Cruz	5,160.00	3,473.67	263.33	1,895.00	-	-	-	-	1,895.00
S-2-71	E. Del Rosario Sanchez	1,210.00	1,091.07	46.88	149.93	-	-	-	-	149.93
S-2-72	El Progreso	1,220.00	1,228.26	102.40	1,941.04	-	-	-	-	1,941.04
S-2-73	San Isidro el Labrador	1,917.40	1,001.83	66.17	919.57	-	-	-	-	919.57
S-2-74	San Antonio	1,140.00	1,144.86	16.44	1.14	-	-	-	-	1.14
S-2-75	La Esperanza	2,515.00	1,582.66	64.35	937.65	-	-	-	-	937.65
S-2-76	San Rafael	1,337.00	1,004.83	48.32	327.17	-	-	-	-	327.17
S-2-77	La Nueva Esperanza	586.00	529.78	24.16	6.52	-	-	-	-	6.52
S-2-78	El Progreso	1,167.60	1,167.60	42.46	0.00	-	-	-	-	0.00
S-2-79	Santa Ana	1,100.00	1,065.00	16.50	6.60	-	-	-	-	6.60
S-2-80	Santísima Trinidad	2,001.00	1,258.68	68.26	832.32	-	-	-	-	832.32
S-2-81	La Esperanza	2,002.32	2,026.42	142.78	65.98	-	-	-	-	65.98
S-2-82	San Ramon	1,324.00	713.60	7.20	611.20	-	-	-	-	611.20
S-2-83	San Francisco No.1	936.00	936.00	25.59	0.00	-	-	-	-	0.00
S-2-84	Los Voluntarios	1,000.00	-	-	1,000.00	-	-	-	-	1,000.00
S-2-85	San Carlos	1,000.00	-	-	1,000.00	-	-	-	-	1,000.00
S-2-86	La Guadalupe	1,100.00	-	-	1,100.00	-	-	-	-	1,100.00
S-2-87	San Rafael	1,000.00	-	-	1,000.00	-	-	-	-	1,000.00
S-2-88	Primer del Artibonito	2,300.00	624.23	175.63	2,300.00	-	624.23	175.63	-	1,724.77
S-2-89	San Ramon	2,070.00	343.94	82.06	1,726.96	-	-	-	-	1,726.96
S-2-90	San Rafael	2,185.70	1,482.07	74.45	703.63	-	-	-	-	703.63
S-2-91	Santa Ana	2,124.32	2,345.72	33.91	79.65	-	-	-	-	79.65
S-2-92	R. Gra. del Carmen	60.00	-	-	60.00	-	-	-	-	60.00
S-2-93	Junta de Elias Pina	1,967.13	-	-	1,967.13	-	-	-	-	1,967.13
S-2-94	San Rafael	600.00	100.00	-	500.00	-	-	-	-	500.00
S-2-95	Las Mercedes	596.00	-	-	596.00	-	-	-	-	596.00
S-2-96	La Altagracia	2,261.70	344.47	105.53	1,917.23	-	-	-	-	1,917.23
S-2-97	Santa Lucia	500.00	-	-	500.00	-	-	-	-	500.00
S-2-97-A	Espíritu Santo	4,000.00	-	-	4,000.00	-	-	-	-	4,000.00
16-05-10	La Milagrosa	2,228.70	-	-	2,228.70	-	-	-	-	2,228.70

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC. FUDECO

<< PROGRAMA DE CREDITO >>
 RELACION DE CUENTAS Y DOCUMENTOS POR CODIGO CLASIFICADOS POR FONDOS
 AL 31 DE ENERO DE 1985
 LAS MATAS DE PARRAL, AREA II

FONDO S.T.P.

NO. CREDITO	ASOCIACION	TOTAL DESEMBOLSADO	TOTAL RECUPERADO		B A L A N C E C A P I T A L		DESEMBOLSOS - RECUPERACIONES			B A L A N C E C A P I T A L	
			CAPITAL	INTERESES	31-12-85	31-12-85	Desde 31-12-85	Al 31-01-85	31-01-85	31-01-85	31-01-85
17-85-53	Villa Flor	3,700.00	- - -	- - -	3,700.00	- - -	- - -	- - -	- - -	3,700.00	- - -
23-85-48	La Aspirante	7,156.00	- - -	- - -	7,156.00	- - -	- - -	- - -	- - -	7,156.00	- - -
24-85-49	P. Del Rosario Sanchez	3,984.24	- - -	- - -	3,984.24	- - -	- - -	- - -	- - -	3,984.24	- - -
25-85-56	La Nueva Esperanza	3,870.00	- - -	- - -	3,870.00	- - -	- - -	- - -	- - -	3,870.00	- - -
27-85-10	Santa Clara No.1	9,619.20	- - -	- - -	9,619.20	- - -	- - -	- - -	- - -	9,619.20	- - -
28-85-50	Los Hermanos	4,894.20	- - -	- - -	4,894.20	- - -	- - -	- - -	- - -	4,894.20	- - -
31-85-16	Santa Julia	5,519.30	- - -	- - -	5,519.30	- - -	- - -	- - -	- - -	5,519.30	- - -
32-85-58	Espirito Santo	9,150.00	2,151.02	529.98	7,408.41	- - -	409.43	205.57	- - -	6,958.98	- - -
33-85-61	San Francisco No.1	2,737.50	1,232.57	67.33	1,504.83	- - -	- - -	- - -	- - -	2,737.50	- - -
34-85-13	Santísima Cruz	5,976.00	- - -	- - -	5,976.00	- - -	- - -	- - -	- - -	5,976.00	- - -
35-85-18	11 de Febrero	3,396.25	- - -	- - -	3,396.25	- - -	- - -	- - -	- - -	3,396.25	- - -
37-85-14	La Fama	2,800.00	- - -	- - -	2,800.00	- - -	- - -	- - -	- - -	2,800.00	- - -
38-85-17	M. Sra. Del Carmen	3,915.00	405.50	187.50	3,915.00	- - -	405.50	187.50	- - -	3,502.00	- - -
39-85-12	El Progreso (Materani)	1,950.00	- - -	- - -	1,950.00	- - -	- - -	- - -	- - -	1,950.00	- - -
42-85-11	Cola Mateo	9,491.60	7,859.03	204.27	1,632.57	- - -	- - -	- - -	- - -	1,632.57	- - -
44-85-50	La Experiencia	2,443.00	- - -	- - -	2,443.00	- - -	- - -	- - -	- - -	2,443.00	- - -
55-85-55	Las Mercedes	2,766.25	- - -	- - -	2,766.25	- - -	- - -	- - -	- - -	2,766.25	- - -
	Santísima Trinidad	575.00	575.00	11.50	0.00	- - -	- - -	- - -	- - -	575.00	- - -
5-2-43	Ranchito	1,237.50	1,237.50	11.56	0.00	- - -	- - -	- - -	- - -	1,237.50	- - -
5-2-5	Pio Cava	30.00	30.00	1.80	0.00	- - -	- - -	- - -	- - -	30.00	- - -
8-2-0	Santa Lucia	140.00	140.00	5.10	0.00	- - -	- - -	- - -	- - -	140.00	- - -
9-2-2	E. Del Rosario Sanchez	150.00	150.00	2.25	0.00	- - -	- - -	- - -	- - -	150.00	- - -
9-2-1	P. Del Rosario Sanchez	100.00	100.00	2.00	0.00	- - -	- - -	- - -	- - -	100.00	- - -
9-2-4	M. Sra. Del Carmen	50.00	50.00	1.00	0.00	- - -	- - -	- - -	- - -	50.00	- - -
9-2-11	P. Del Rosario Sanchez	1,200.00	1,200.00	64.00	0.00	- - -	- - -	- - -	- - -	1,200.00	- - -
9-2-21	Pio Cava	66.00	66.00	3.95	0.00	- - -	- - -	- - -	- - -	66.00	- - -
*** TOTALS ***		253,605.85	86,364.85	5,307.53	169,303.42	0.00	2,062.42	788.00	- - -	167,241.00	- - -

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC. FUDECO

RELACION DE CUENTAS Y DOCUMENTOS POR COBRAR CLASIFICADOS POR FONDOS

AL 31 DE ENERO DE 1986

LAS MATAS DE CAJON AREA # 2

FONDO: F.C.C.H. (CAJABIENSE)

NO. CREDITO	ASOCIACION	TOTAL DESEMBOLSADO	* TOTAL RECUPERADO * CAPITAL INTERESES	D E B I T O S		D E S E M B O L S O S - R E C U P E R A C I O N E S		D E B I T O S	
				C A P I T A L	11-12-85	Desde 11-12-85	AL 11-01-86	C A P I T A L	11-01-86
F-2-1	LA ALTAGRACIA # 2	1,000.00	- - -	- - -	1,000.00	- - -	- - -	- - -	1,000.00
F-2-2	LA MILAGROSA	1,000.00	500.00	120.00	1,000.00	- - -	500.00	- - -	500.00
F-2-3	LA ESPERANZA	1,000.00	- - -	120.00	1,000.00	- - -	- - -	- - -	1,000.00
F-2-4	LA METEZA	1,000.00	- - -	120.00	1,000.00	- - -	- - -	- - -	1,000.00
F-2-5	SAN CARLO	1,000.00	100.00	120.00	872.00	- - -	- - -	- - -	872.00
F-2-6	LA ALTAGRACIA # 1	1,000.00	- - -	120.00	1,000.00	- - -	- - -	- - -	1,000.00
F-2-7	EL PROGRESO	1,000.00	333.50	60.00	666.50	- - -	- - -	- - -	666.50
F-2-8	SIMON BOLIVAR	1,000.00	185.00	125.00	815.00	- - -	- - -	- - -	815.00
F-2-9	SANTA ISABEL	1,000.00	640.50	120.00	727.50	- - -	368.00	- - -	359.50
F-2-10	LA ALTAGRACIA	1,000.00	80.00	60.00	910.00	- - -	- - -	- - -	910.00
F-2-11	SAN RAFAEL	1,000.00	- - -	60.00	1,000.00	- - -	- - -	- - -	1,000.00
F-2-12	LA ESPERANZA	1,000.00	- - -	- - -	1,000.00	- - -	- - -	- - -	1,000.00
F-2-13	SANTA ANA	1,000.00	- - -	120.00	1,000.00	- - -	- - -	- - -	1,000.00
F-2-14	CENTRO CANA SEGURA	1,000.00	333.33	120.00	666.67	- - -	- - -	- - -	666.67
F-2-15	SAN RAFAEL	1,000.00	290.00	120.00	710.00	- - -	- - -	- - -	710.00
F-2-16	LA BUENA FE	1,000.00	405.00	110.10	595.00	- - -	- - -	- - -	595.00
F-2-17	LOS VOLUNTARIOS	1,000.00	- - -	60.00	1,000.00	- - -	- - -	- - -	1,000.00
F-2-18	SAN IGIDRO	1,000.00	- - -	60.00	1,000.00	- - -	- - -	- - -	1,000.00
F-2-19	LA ESPERANZA	1,000.00	373.00	120.00	527.00	- - -	- - -	- - -	527.00
F-2-20	JUAN PABLO DUARTE	1,000.00	- - -	60.00	1,000.00	- - -	- - -	- - -	1,000.00
F-2-21	LOS HERMANOS	1,000.00	400.00	60.00	600.00	- - -	- - -	- - -	600.00
F-2-22	ECOL. DEL R. SANCHEZ	1,000.00	530.00	150.00	340.00	- - -	470.00	30.00	470.00
F-2-23	NTRAL. S. DE LOS REMEDIOS	1,000.00	- - -	- - -	1,000.00	- - -	- - -	- - -	1,000.00
F-2-24	LAS MERCEDES NO. 2	1,000.00	- - -	120.00	1,000.00	- - -	- - -	- - -	1,000.00
F-2-25	LA ESPERANZA	1,000.00	- - -	- - -	1,000.00	- - -	- - -	- - -	1,000.00
F-2-26	LA SANTISIMA TRINIDAD	1,000.00	- - -	- - -	1,000.00	- - -	- - -	- - -	1,000.00
F-2-27	SAN JOSE	1,000.00	- - -	100.00	1,000.00	- - -	- - -	- - -	1,000.00
F-2-28	SAN ECOL. DE ASIS	1,000.00	- - -	60.00	1,000.00	- - -	- - -	- - -	1,000.00
F-2-29	UNION Y PROGRESO	1,000.00	- - -	60.00	1,000.00	- - -	- - -	- - -	1,000.00
F-2-30	MARIA TRINIDAD SANCHEZ	1,000.00	- - -	60.00	1,000.00	- - -	- - -	- - -	1,000.00
F-2-31	LA ESPERANZA	1,000.00	80.00	120.00	820.00	- - -	- - -	- - -	820.00
F-2-33-43	SAN PEDRO	1,200.00	- - -	72.00	1,200.00	- - -	- - -	- - -	1,200.00
F-2-34	SRA. DE LA CARIDAD	600.00	300.00	72.00	600.00	- - -	300.00	- - -	300.00
F-2-35	SAN FRANCISCO	600.00	- - -	72.00	600.00	- - -	- - -	- - -	600.00
F-2-36	LOS PATIOS	600.00	- - -	- - -	600.00	- - -	- - -	- - -	600.00
F-2-37	CACHIMAN	600.00	- - -	72.00	600.00	- - -	- - -	- - -	600.00
F-2-38	SAN ECOL. DE ASIS	600.00	- - -	- - -	600.00	- - -	- - -	- - -	600.00
F-2-39	EL SACRAMENTO	600.00	92.00	8.00	508.00	- - -	- - -	- - -	508.00
F-2-40	LA EXPERIENCIA	800.00	164.00	36.00	636.00	- - -	- - -	- - -	636.00
F-2-41	NTRAL. SRA. DEL CARMEN	800.00	- - -	- - -	800.00	- - -	- - -	- - -	800.00
F-2-42	SAN RAMON	600.00	54.00	96.00	546.00	- - -	- - -	- - -	546.00
R-85	LAS MERCEDES	1,844.00	- - -	- - -	1,844.00	- - -	- - -	- - -	1,844.00

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC. FUDECO
 RELACION DE CUENTAS Y DOCUMENTOS POR COBRAR CLASIFICADOS POR FONDOS
 AL 31 DE ENERO DE 1986
 LAS MATAS DE FARFAN AREA I 2
 FONDO: F.C.C.H. (CANADIENSE)

NO. CREDITO	ASOCIACION	TOTAL DESEMBOLSADO	* TOTAL RECUPERADO *		BALANCE	DESEMBOLSOS - RECUPERACIONES			BALANCE
			CAPITAL	INTERESES	CAPITAL	Desde 31-12-85 DESEMBOLSO	Al 31-01-86 CAPITAL	INTERESES	CAPITAL
					31-12-85				31-01-86
20-85	LA SUFRIDA	7,155.72	- - -	- - -	7,155.72	- - -	- - -	- - -	7,155.72
30-85	EL SACRAMENTO	5,749.00	- - -	- - -	5,749.00	- - -	- - -	- - -	5,749.00
19-85	LA UNION	6,238.00	- - -	- - -	6,238.00	- - -	- - -	- - -	6,238.00
14-85	RANCHITO	3,825.00	- - -	86.68	3,825.00	- - -	- - -	- - -	3,825.00
22-85	RAMON MATIAS MELLA	1,040.00	- - -	- - -	1,040.00	- - -	- - -	- - -	1,040.00
25-85	LA ESPERANZA	1,764.00	- - -	- - -	1,764.00	- - -	- - -	- - -	1,764.00
16-85	LA MILAGROSA	6,450.00	- - -	- - -	6,450.00	- - -	- - -	- - -	6,450.00
26-85	SAN FRANCISCO	3,270.00	721.44	96.56	2,548.56	- - -	- - -	- - -	2,548.56
18-85	JUAN PABLO DUARTE	4,545.64	- - -	- - -	4,545.64	- - -	- - -	- - -	4,545.64
40-85	SANTA ROSA	1,725.00	- - -	- - -	1,725.00	- - -	- - -	- - -	1,725.00
41-85	LA ESPERANZA	2,890.00	- - -	- - -	2,890.00	- - -	- - -	- - -	2,890.00
45-85	FRANCISCO DEL R. SANCHEZ	192.00	- - -	- - -	192.00	- - -	- - -	- - -	192.00
46-85	EL CANTERO	264.50	- - -	- - -	264.50	- - -	- - -	- - -	264.50
	CONSEJO DIREC. COATACO	2,275.00	- - -	- - -	2,275.00	- - -	- - -	- - -	2,275.00
28-85	LA MILAGROSA	1,564.00	- - -	- - -	1,564.00	- - -	- - -	- - -	1,564.00
P-2-16-A	CENTRO DE MADRES	200.00	- - -	- - -	200.00	- - -	- - -	- - -	200.00
53-85	SAN LUCAS	125.00	- - -	- - -	125.00	- - -	- - -	- - -	125.00
*** TOTALES ***		88,296.86	5,599.77	3,136.34	84,335.09	0.00	1,638.00	30.00	82,697.09

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC. FUDECO

<< PROGRAMA DE CREDITO >>

RELACION DE CUENTAS Y DOCUMENTOS POR COBRAR CLASIFICADOS POR FONDOS
AL 31 DE ENERO DE 1986
LAS MATAS DE FARFAN, AREA # 2
FONDO : D.W. (Aleman)

NO. CREDITO ASOCIACION	TOTAL DESEMBOLSADO	* TOTAL CAPITAL	* RECUPERADO INTERESES	B A L A N C E		DESEMBOLSOS - RECUPERACIONES		B A L A N C I	
				C A P I T A L	31-12-85	Desde 31-12-85	Al 31-01-86	C A P I T A L	31-01-86
D-2-1 LA NUEVA ESPERANZA	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-2 LA NUEVA ESPERANZA	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-4 SANTA LUCIA	146.50	7.00	- - -	139.50	- - -	- - -	- - -	139.50	139.50
D-2-3-A SANTA LUCIA	135.00	24.00	- - -	111.00	- - -	- - -	- - -	111.00	111.00
D-2-5 LA MILAGROSA	100.00	- - -	- - -	100.00	- - -	- - -	- - -	100.00	100.00
D-2-6 SANTA ROSA DE LIMA	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-7 NTRA. S. DEL CARMEN	110.00	- - -	- - -	110.00	- - -	- - -	- - -	110.00	110.00
D-2-8 SANTA ROSA DE LIMA	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-9 LA MILAGROSA	100.00	- - -	- - -	100.00	- - -	- - -	- - -	100.00	100.00
D-2-10 LA ALTAGRACIA DEL MAMON	80.00	40.00	- - -	40.00	- - -	- - -	- - -	40.00	40.00
D-2-11 LA NUEVA ALTAGRACIA	104.00	19.75	- - -	84.75	- - -	- - -	- - -	84.75	84.75
D-2-12 LA ALTAGRACIA DEL MAMON	80.00	50.00	- - -	30.00	- - -	- - -	- - -	30.00	30.00
D-2-13 BRISAS DE ARTIBONITO	80.00	44.00	- - -	56.00	- - -	20.00	- - -	36.00	36.00
D-2-14 BRISAS DE ARTIBONITO	80.00	20.00	- - -	60.00	- - -	- - -	- - -	60.00	60.00
D-2-15 BRISAS DE ARTIBONITO	80.00	46.00	- - -	34.00	- - -	- - -	- - -	34.00	34.00
D-2-16 BRISAS DE ARTIBONITO	80.00	21.00	- - -	59.00	- - -	- - -	- - -	59.00	59.00
D-2-17 LA ALTAGRACIA	80.00	40.00	- - -	40.00	- - -	- - -	- - -	40.00	40.00
D-2-18 LA ALTAGRACIA	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-19 LA ALTAGRACIA	80.00	40.00	- - -	40.00	- - -	- - -	- - -	40.00	40.00
D-2-20 LA ALTAGRACIA	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-21 FIDELINA ALCANTARA	80.00	25.00	- - -	55.00	- - -	- - -	- - -	55.00	55.00
D-2-22 SANTA JULIA	80.00	50.00	- - -	30.00	- - -	- - -	- - -	30.00	30.00
D-2-23 LAS MERCEDES	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-24 LAS MERCEDES	80.00	15.00	- - -	65.00	- - -	- - -	- - -	65.00	65.00
D-2-25 LAS MERCEDES	80.00	40.00	- - -	40.00	- - -	- - -	- - -	40.00	40.00
D-2-26 LAS MERCEDES	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-27 SAN ROQUE	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-28 SAN ROQUE	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-29 SAN FRANCISCO	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-30 SAN FRANCISCO	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-31 LA ALTAGRACIA	80.00	80.00	- - -	0.00	- - -	- - -	- - -	0.00	0.00
D-2-32 LA ALTAGRACIA	80.00	40.00	- - -	40.00	- - -	- - -	- - -	40.00	40.00
D-7-33 LA ALTAGRACIA	80.00	40.00	- - -	40.00	- - -	- - -	- - -	40.00	40.00
D-2-34 LA ALTAGRACIA	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-35 SANTA LUCIA	80.00	28.00	- - -	52.00	- - -	- - -	- - -	52.00	52.00
D-2-36 SANTA LUCIA	80.00	80.00	- - -	0.00	- - -	- - -	- - -	0.00	0.00
D-2-37 SANTA LUCIA	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-38 SANTA LUCIA	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-39 NTRA. S. DEL CARMEN	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-40 SANTA ROSA DE LIMA	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-41 NTRA. S. DEL CARMEN	80.00	- - -	- - -	80.00	- - -	- - -	- - -	80.00	80.00
D-2-42 LA ALTAGRACIA	80.00	40.00	- - -	40.00	- - -	- - -	- - -	40.00	40.00

RELACION DE CUENTAS Y DOCUMENTOS POR CONTRAR
 AL 31 DE DICIEMBRE DE 1985
 LAS MATAS DE FAREAN, AREA # 2
 FONDO I B.I.D.

NO. -CREDITO ASOCIACION	TOTAL DESEMBOLEADO	* TOTAL RECUPERADO *		B A L A N C E		DESEMBOLOSOS - RECUPERACIONES		B A L A N C E	
		CAPITAL	INTERESES	C A P I T A L	31-12-85	Desde 31-12-85 Al 31-01-86	C A P I T A L	31-01-86	C A P I T A L
02-0186 COLA MATEO	10,628.00	- - -	- - -	9,900.00	728.00	- - -	- - -	10,628.00	

APPENDIX K

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC.
(F U D E C O)

SOLICITUD DE CREDITO

AREA	CREDITO No.	FUENTE

ORGANIZACION QUE SOLICITA :

1. Nombre _____
2. Ubicación :
a) Paraje _____ b) Sección _____
c) Municipio _____ d) Provincia _____
3. Fecha de Fundación _____
4. No. de Socios _____
5. Incorporada Si _____ No _____
6. Fecha de Reunión: Día _____ Hora _____

IDENTIFICACION DEL CREDITO :

1. Explotación :
a) Agrícola _____ b) Pecuario _____ c) Otros _____
2. Destino _____

3. Tipo de Crédito :
a) Colectivo _____
b) Asociativo con aplicación individual _____
4. Número de Beneficiarios _____
5. Monto Solicitado _____
6. Aporte de la Organización _____
7. Monto Total del Proyecto _____

VII- RELACION DE BENEFICIARIOS

No.	NOMBRE DE BENEFICIARIOS	CANTIDAD CABEZAS	PRECIO POR UNIDAD	INSTALACIONES	INSUMOS	IMPREVISTO	TOTAL

- NOMBRES., CEDULAS Y FIRMAS DE LOS DIRECTIVOS :

CARGO	NOMBRE	CEDULA-SERIE	FIRMA
PRESIDENTE			
SECRETARIO			
PROCURADOR			

ELABORADO EN FECHA : _____

ELABORADO POR : _____

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC.
(F U D E C O)

I N F O R M E T E C N I C O

AREA	CREDITO No.	FUENTE

ACTIVIDAD: _____

REQUISITOS: _____

CONDICIONES: _____

INSTALACION: _____

RECOMENDACIONES: _____

BENEFICIARIOS: _____

REFERENCIAS DE CREDITOS: _____

RENTABILIDAD: _____

OBSERVACIONES: _____

LUGAR Y FECHA: _____

FIRMA DEL TECNICO

APPENDIX L

FOOD PRODUCTION SALES OF OWN ENTERPRISES
(Dominican Pesos)

<u>Fiscal Year</u>	<u>CAOTACO Loma de Cabiera</u>	<u>CAOTACO Los Matas de Farfan</u>	<u>Total</u>
1983-1984	4,542.69	2,060.81	6,603.50
1984-1985	6,329.00	3,415.00	9,744.00
1985-1986	*2,613.15	*658.63	3,271.78
1986-1987	<u>-</u>	<u>-</u>	<u>-</u>
Total	13,484.84	6,134.44	19,619.28
U.S. Equivalent	\$4,495.00	\$2,045.00	\$6,540.00

* Through 1/1/86

APPENDIX M

FISCAL YEAR 1983-1984
(Dominican Pesos)

	<u>S.C.F.</u>	<u>I.A.F.</u>	<u>S.T.P.</u>	<u>BID</u>	<u>Canadian</u>	<u>German</u>	<u>% of Total</u>	<u>Total</u>
Personal	135,864.00	96,917.00	25,018.00	-0-	9,650.00	50,129.00	31%	317,578.00
Admin. Costs	80,827.00	38,491.00	9,339.00	-0-	1,070.00	7,526.00	13%	137,253.00
Travel Expenses	16,409.00	-0-	-0-	-0-	896.00	1,200.00	2%	18,505.00
Direct Aid								
a. Projects	94,609.00	6,878.00	96,284.00	-0-	16,253.00	181,140.00	38%	395,164.00
b. Training	4,938.00	56,670.00	7,486.00	-0-		68,179.00	13%	137,273.00
c. Consultants	-0-	-0-	-0-	-0-		-0-	0%	
d. Credit Fund	-0-	-0-		-0-		32,610.00	3%	32,610.00
Capital Assets	-0-	-0-	-0-	-0-	-0-	-0-		
Total	332,647.00	198,956.00	138,127.00	-0-	27,869.00	340,784.00	100%	1,038,383.00
Equivalent in US\$ at rate of exchange US\$=DR \$2.23	149,169.05	89,217.94	58,801.35	-0-	12,497.31	152,817.93	-	465,642.60
% of Total	32%	19%	13%	0	3%	33%		100%

FISCAL YEAR 1984-1985
(Dominican Pesos)

	<u>S.C.F.</u>	<u>I.A.F.</u>	<u>S.T.P.</u>	<u>BID</u>	<u>Canadian Government</u>	<u>German Government</u>	<u>% of Total</u>	<u>Total</u>
Personal	166,254.00	22,983.00	4,682.00	-0-	10,088.00	62,181.00	14%	266,188.00
Admin. Costs	128,233.00	41,356.00	17,559.00	-0-	12,062.00	24,989.00	11%	224,199.00
Travel Expenses	11,152.00	-0-	-0-	-0-	-0-	-0-	1%	11,152.00
Direct Aid								
a. Projects	567,949.00	-0-	470,831.00	-0-	96,313.00	135,695.00	65%	1,270,788.00
b. Training	14,404.00	26,725.00	6,628.00	-0-	-0-	14,181.00	3%	61,938.00
c. Consultants	-0-	-0-	-0-	-0-	-0-	-0-	0%	
d. Credit Fund	-0-	-0-	-0-	-0-	-0-	-0-	0%	
Capital Assets	13,476.00	-0-	-0-	-0-	-0-	116,947.00	7%	130,423.00
Total	901,468.00	91,064.00	499,700.00	-0-	118,463.00	353,993.00	100%	1,964,688.00
Equivalent in US\$ at rate of exchange US\$=DR \$3.06	294,597.38	29,759.48	163,300.65	-0-	38,713.40	115,683.98		642,054.90
% of Total	46%	5%	25%	0	6%	18%	-	100%

FISCAL YEAR 1985-1986
(Dominican Pesos)

	<u>S.C.F.</u>	<u>I.A.F.</u>	<u>S.T.P.</u>	<u>BID</u>	<u>Canadian</u>	<u>German</u>	<u>% of Total</u>	<u>Total</u>
Personal	266,510.00	-0-	-0-	20,676.00	-0-	93,718.00	18%	380,904.00
Adm. Costs	61,770.00	-0-	2,200.00	-0-	-0-	33,559.00	4%	97,529.00
Travel Expenses	8,120.00	-0-	-0-	-0-	-0-	-0-	0%	8,120.00
Direct Aid								
a. Projects <u>1/</u>	670,190.00	-0-	107,691.00	732,678.00	87,071.00	204,133.00	76%	801,763.00
b. Training	-0-	-0-					0%	
c. Consultants	-0-	-0-					0%	
d. Credit Fund	-0-	-0-					0%	
Capital Assets	83,520.00	-0-	-0-	-0-	-0-	-0-	4%	83,520.00
Totals	1,090,110.00	-0-	109,891.00	753,354.00	87,071.00	331,410.00	100%	2,371,836.00
Equivalent in US\$ at rate of exchange US\$=DR \$3.00	363,370.00	-0-	36,630.00	251,118.00	29,023.67	110,470.00		799,612.00
% of Total	46%	0	5%	32%	4%	14%	-	100%

1/ Includes all amounts for training, consultants, and credit as well.

FISCAL YEAR 1986-1987
(Dominican Pesos)

	<u>S.C.F.</u>	<u>I.A.F.</u>	<u>S.T.P.</u>	<u>BID</u>	<u>Canadian</u>	<u>German</u>	<u>% of Total</u>	<u>Total</u>
Personal	287,529.00	-0-	-0-	23,777.00		82,102.00	24%	587,317.00
Adm. Costs	150,959.00	-0-	-0-	-0-	-0-	-0-	6%	150,959.00
Travel Expenses	11,600.00	-0-	-0-	-0-	-0-	-0-	0%	11,600.00
Direct Aid								
a. Projects	834,228.00	-0-	99,148.00	714,000.00	-0-	175,086.00	73%	1,822,462.00
b. Training								
c. Consultants								
d. Credit Fund								
Capital Assets	60,900.00	-0-	-0-	-0-	-0-	-0-	2%	60,900.00
Total	1,345,216.00	-0-	99,148.00	737,777.00	-0-	257,188.00		2,497,378.00
Equivalent in US\$ at rate of exchange US\$=DR \$12.80	480,434.28	-0-	35,410.00	281,348.92	-0-	91,852.86	-	891,920.71
% of Total	54%	6	4%	32%		10%		100%

APPENDIX N

INVESTMENT COSTS ^{1/}
(Dominican Pesos)

	FIDECON	Lomas De Cabrera		Los Matas de Faifon		Total	% of Total
		CAOTACO	Area 1	CAOTACO2	Area 2		
Land	-0-	11,150.00	-0-	-0-	-0-	11,150.00	2%
Buildings	-0-	60,308.00	-0-	79,959.00	-0-	140,267.00	28%
Other Facilities	-0-		72,405.00			72,405.00	14%
Equipment	47,093.00	9,350.00	36,677.00	33,102.00	96,380.00	222,601.00	44%
Furnishings and "Sunk" training costs	22,683.00	9,004.00	11,522.00	11,947.00	4,658.00	59,814.00	12%
Total	69,776.00	89,812.00	120,604.00	125,008.00	101,038.00	506,238.00	100%
Equivalent in US\$ at US\$=DR \$3.00	23,259.00	29,937.00	40,201.00	41,669.00	33,679.00	168,746.00	-
% of Total	14%	18%	24%	25%	20%	100%	

^{1/} Cumulation as of May 31, 1985

APPENDIX 0

FISCAL YEAR 1983-1984
(Dominican Pesos)

	<u>Total</u>	<u>% of Total</u>	<u>Loma de Cahiera</u>		<u>Las Matas de Forfan</u>		<u>Cenieya</u>	<u>Santo Domingo</u>
			<u>CAOTACO</u>	<u>Area 1</u>	<u>CAOTACO</u>	<u>Area 2</u>		
Personal	304,705.00	29%	18,905.00	79,135.00	26,803.00	44,125.00	6,210.00	129,537.00
Adm. Costs	128,132.00	12%	9,002.00	21,667.00	16,030.00	-0-	18,884.00	62,549.00
Travel	16,409.00	2%	-0-	-0-	-0-	-0-	-0-	16,409.00
Direct Aid								
a. Projects	407,773.00	39%	-0-	206,474.00	-0-	167,889.00	33,410.00	-0-
b. Training	124,662.00	12%	35,844.00	25,655.00	20,826.00	42,337.00	-0-	-0-
c. Consultants	-0-	0%	-0-	-0-	-0-	-0-	-0-	-0-
d. Credit Fund	32,610.00	3%	-0-	32,610.00	-0-	-0-	-0-	-0-
Capital Assets	24,092.00	2%	-0-	-0-	15,375.00	-0-	-0-	8,717.00
Total	1,038,383.00	100%	63,751.00	365,531.00	79,034.00	254,351.00	58,504.00	517,212.00
Equivalent in US\$ at rate of exchanging US\$=2.23	465,642.00		28,587.89	163,915.00	35,441.26	114,058.74	26,234.98	97,404.48
% of Total	100%		6%	35%	8%	24%	6%	21%

FISCAL YEAR 1984-1985
(Dominican Pesos)

	<u>Total</u>	<u>% of Total</u>	<u>Loma de Cabiera</u>		<u>Las Matas de Forfan</u>		<u>Cenieya</u>	<u>Santo Domingo</u>
			<u>CAOTACO</u>	<u>Area 1</u>	<u>CAOTACO</u>	<u>Area 2</u>		
Personal	266,188.00	14%	12,075.00	106,119.00	17,475.00	79,335.00	4,035.00	47,149.00
Adm. Costs	283,742.00	14%	6,476.00	73,140.00	6,476.00	58,365.00	11,293.00	127,992.00
Travel	11,393.00	2%	-0-	-0-	-0-	-0-	-0-	11,393.00
Direct Aid								
a. Projects	1,199,868.00	61%	-0-	737,463.00	-0-	462,405.00	-0-	-0-
b. Training	72,075.00	4%	14,732.00	32,525.00	11,993.00	12,825.00	-0-	-0-
c. Consultants	1,000.00	0%	-0-	1,000.00	-0-	-0-	-0-	-0-
d. Credit Fund	-0-	0%	-0-	-0-	-0-	-0-	-0-	-0-
Capital Assets	130,422.00	7%	-0-	24,853.00	-0-	92,093.00	-0-	13,476.00
Total	1,964,688.00	100%	33,283.00	975,100.00	35,944.00	705,023.00	15,328.00	200,010.00
Equivalent in US\$ at rate of exchanging US\$=3.06	642,055.00		10,877.00	318,660.00	11,746.00	230,400.00	5,009.00	65,363.00
% of Total	100%		2%	50%	2%	35%	1%	10%

FISCAL YEAR 1985-1986
(Dominican Pesos)

	<u>Total</u>	<u>% of Total</u>	<u>Loma de Cabiera</u>		<u>Las Matas de Forfan</u>		<u>Cenieya</u>	<u>Santo Domingo</u>
			<u>CAOTACO</u>	<u>Area 1</u>	<u>CAOTACO</u>	<u>Area 2</u>		
Personal	535,073.00	23%	13,325.00	152,409.00	13,325.00	114,124.00	4,485.00	237,405.00
Adm. Costs	217,383.00	9%	-0-	65,000.00	-0-	52,500.00	-0-	99,883.00
Travel	24,020.00	1%	-0-	3,500.00	-0-	2,400.00		18,120.00
Direct Aid								
a. Projects	1,068,565.00	45%	-0-	881,855.00	-0-	463,404.00	-0-	-0-
b. Training	101,712.00	4%	-0-	60,913.00	-0-	40,804.00	-0-	-0-
c. Consultants	-0-	0%	-0-	-0-	-0-	-0-	-0-	-0-
d. Credit Fund	-0-	0%	-0-	-0-	-0-	-0-	-0-	-0-
Capital Assets	148,384.00	6%	-0-	32,432.00	-0-	32,432.00		83,520.00
Total	2,371,836.00	100%	13,325.00	1,196,109.00	13,325.00	705,664.00	4,485.00	438,928.00
Equivalent in US\$ at rate of exchanging US\$=DR\$3.00	790,612.00		4,442.00	398,703.00	4,442.00	235,221.00	1,495.00	146,309.00
% of Total	100%		1%	50%	1%	30%	0%	19%

FISCAL YEAR 1986-1987
(Dominican Pesos)

	Total	% of Total	Loma de Cabiera		Las Matas de Forfan		Ceneya	Santo Domingo
			CAOTACO	Area 1	CAOTACO	Area 2		
Personal	587,317.00	22%	15,324.00	175,270.00	15,324.00	131,242.00	5,157.00	245,000.00
Adm. Costs	275,959.00	10%	-0-	70,000.00	-0-	55,000.00	-0-	150,959.00
Travel	18,600.00	1%	-0-	4,000.00	-0-	3,000.00	-0-	11,600.00
Direct Aid								
a. Projects	1,690,462.00	64%	-0-	921,779.00	-0-	768,683.00		-0-
b. Training		0%	-0-		-0-			
c. Consultants		0%	-0-		-0-			
d. Credit Fund		0%	-0-		-0-			
Capital Assets	60,900.00	2%	-0-	-0-	-0-	-0-	-0-	60,900.00
Total	2,633,238.00	100%	15,324.00	1,171,049.00	15,324.00	957,925.00	5,157.00	468,459.00
Equivalent in US\$ at rate of exchanging US\$=DR\$2.80	940,442.00		5,473.00	418,232.00	5,473.00	342,116.00	1,842.00	167,307.00
% of Total	100%		1%	44%	1%	30%	0%	18%

APPENDIX P

FISCAL YEAR 1983-1984
(Dominican Pesos)

	Loma de Cabiera		Las Matas de Forfan		Santo Domingo (includes all direct costs)	Total	<u>% of Total</u>
	CAOTACO	Area 1	CAOTACO	Area 2			
Gen. Admin. (includes all personnel)	9,002.00	21,667.00	16,030.00	-0-	62,549.00	109,248.00	18%
Training/Extension	35,844.00	58,508.00	20,826.00	33,835.00	-0-	149,013.00	24%
Rev. Enterprises	-0-	50,019.00	-0-	16,350.00	-0-	66,369.00	11%
Credit	-0-	69,267.00	-0-	45,270.00	-0-	114,537.00	18%
Infrastructure	-0-	62,534.00	-0-	114,771.00	-0-	177,305.00	29%
Other Research Dev.	-0-	2,744.00	-0-	-0-	-0-	2,744.00	0%
Total	44,846.00	264,739.00	36,856.00	210,226.00	62,549.00	619,216.00	100%
Equivalent in US\$ at rate of exchanging US\$=DR\$2.23	20,110.00	118,717.00	16,527.00	94,272.00	28,049.00	277,675.00	
% of Total	50%		40%		10%	100%	

FISCAL YEAR 1984-1985
(Dominican Pesos)

	Loma de Cabiera		Las Matas de Forfan		Santo Domingo	Total	% of Total
	CAOTACO	Area 1	CAOTACO	Area 2			
Gen. Admin.	6,476.00	73,140.00	6,176.00	58,365.00	127,992.00	272,249.00	17%
Training/Extension	14,732.00	70,064.00	11,993.00	37,808.00	-0-	184,597.00	11%
Rev. Enterprises	-0-	71,886.00	-0-	54,294.00	-0-	125,180.00	8%
Credit	-0-	373,187.00	-0-	258,533.00	-0-	631,720.00	39%
Infrastructure	-0-	183,315.00	-0-	92,442.00	-0-	275,757.00	17%
Other Research Dev.	-0-	100,809.00	-0-	32,153.00	-0-	132,962.00	8%
Total	21,208.00	872,401.00	18,469.00	583,595.00	127,992.00	1,623,665.00	100%
Equivalent in US\$ at rate of exchange US\$=DR \$3.06	6,931.00	285,098.00	6,035.00	190,717.00	41,827.00	530,608.00	
% of Total		55%		37%	8%	100%	

FISCAL YEAR 1985-1986

	<u>Loma de Cabiera</u>		<u>Las Matas de Forfan</u>		<u>Santo Domingo</u>	<u>Total</u>	<u>% of Total</u>
	<u>CAOTACO</u>	<u>Area 1</u>	<u>CAOTACO</u>	<u>Area 2</u>			
Gen. Admin.	-0-	65,000.00	-0-	52,500.00	99,883.00	217,383.00	16%
Training/Extension	-0-	65,796.00	-0-	61,237.00	-0-	127,033.00	9%
Rev. Enterprises	-0-	65,796.00	-0-	55,670.00	-0-	121,466.00	9%
Credit	-0-	307,051.00	-0-	267,219.00	-0-	574,270.00	41%
Infrastructure	-0-	153,526.00	-0-	94,640.00	-0-	248,166.00	18%
Other Research Dev.	-0-	73,905.00	-0-	25,442.00	-0-	99,347.00	7%
Total	-0-	731,074.00	-0-	556,707.00	99,883.00	1,387,664.00	100%
Equivalent in US\$ at rate of exchange US\$=DR \$3.00	-0-	243,691.00	-0-	185,569.00	33,294.00	462,554.00	
% of Total		53%		40%	7%	100%	

FISCAL YEAR 1986-1987

	<u>Loma de Cabiera</u>		<u>Las Matas de Forfan</u>		<u>Santo Domingo</u>	<u>Total</u>	<u>% of Total</u>
	<u>CAOTACO</u>	<u>Area 1</u>	<u>CAOTACO</u>	<u>Area 2</u>			
Gen. Admin.	-0-	70,000.00	-0-	55,000.00	150,959.00	275,959.00	13%
Training/Extension	-0-	89,902.00	-0-	57,658.00	-0-	147,560.00	7%
Rev. Enterprises	-0-	89,902.00	-0-	82,368.00	-0-	172,270.00	8%
Credit	-0-	471,987.00	-0-	395,367.00	-0-	867,354.00	41%
Infrastructure	-0-	235,994.00	-0-	140,026.00	-0-	376,020.00	18%
Other Research Dev.	-0-	165,994.00	-0-	93,264.00	-0-	259,258.00	12%
Total	-0-	1,123,779.00	-0-	823,683.00	150,959.00	2,098,421.00	100%
Equivalent in US\$ at US\$ = DR\$2.80	-0-	401,350.00	-0-	294,173.00	53,914.00	749,337.00	
% of Total		54%	-	39%	7%	100%	

APPENDIX Q

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC.

Estados Financieros y Datos Suplementarios

30 de junio de 1985

(Con el Dictamen Correspondiente
de los Auditores)



Peat, Marwick, Mitchell & Co.
Avenida Costa 146
Santo Domingo, República Dominicana

Al Consejo de Directores
Fundación para el Desarrollo Comunitario, Inc.:

Hemos examinado el balance general de la Fundación para el Desarrollo Comunitario, Inc. al 30 de junio de 1985 y el estado conexo de ingresos y gastos y balance del fondo por el año que terminó en esa fecha. Nuestro examen se efectuó de acuerdo con normas de auditoría generalmente aceptadas y, por consiguiente, incluyó aquellas pruebas de los registros de contabilidad y aquellos otros procedimientos de auditoría que consideramos necesarios en las circunstancias.

La Fundación utiliza el método de lo percibido para reconocer sus ingresos y amortiza los préstamos por recuperar según los mismos son cobrados. Los principios de contabilidad generalmente aceptados requieren que todos los ingresos sean reconocidos por el método de lo devengado y presentados de acuerdo con las normas de presentación para instituciones sin fines de lucro. En consecuencia, al 30 de junio de 1985 los activos de la Fundación están subestimados en RD\$18,278, los pasivos están sobreestimados en RD\$578,463, el balance del fondo debería ser mayor en RD\$605,741 y el exceso (déficit) de ingresos sobre gastos por el año terminado en esa fecha está subestimado por RD\$117,920.

La Fundación no presenta el estado de origen y uso de fondos por el año que terminó el 30 de junio de 1985. La presentación de dicho estado es requerida por los principios de contabilidad generalmente aceptados.

En nuestra opinión, excepto por los efectos de los asuntos mencionados en el segundo y tercer párrafo, los estados financieros antes mencionados presentan razonablemente la situación financiera de la Fundación para el Desarrollo Comunitario, Inc., al 30 de junio de 1985 y sus ingresos y gastos por el año que terminó en esa fecha, de conformidad con principios de contabilidad generalmente aceptados, aplicados sobre una base consistente con la del año anterior.

Nuestro examen se efectuó con el propósito de expresar una opinión sobre los estados financieros de Fundación para el Desarrollo Comunitario, Inc. considerados en su conjunto. La información suplementaria incluida en los anexos 1 y 2 se presenta para propósito de análisis adicional y no es parte requerida de los estados financieros básicos. Dicha información ha sido objeto de los procedimientos de auditoría aplicados en el examen de los estados financieros básicos, y en nuestra opinión, excepto por el efecto de los asuntos que se mencionan en el segundo párrafo, tal información se presenta razonablemente en todos sus aspectos sustanciales en relación con los estados financieros básicos considerados en su conjunto.

4 de octubre de 1985

Peat, Marwick, Mitchell & Co.

P. M. M. C.

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC.

Balance General

30 de Junio de 1985

<u>Activos</u>	<u>Fondos Corrientes</u>		<u>Total Todos los Fondos</u>
	<u>Fondo Administrativo (No Restricto)</u>	<u>Fondos de Proyectos (Restrictos)</u>	
Efectivo en caja y bancos	RD\$ 11,255	104,303	115,558
Documentos por cobrar	3,897	583,566	587,463
Intereses por cobrar	387	9,211	9,598
Cuentas por cobrar - otros fondos	9,595	79,146	88,741
Otras cuentas por cobrar	32,930	9,595	42,525
Propiedad, mobiliario y equipo	48,628	415,080	463,708
Menos depreciación acumulada	<u>3,257</u>	<u>96,109</u>	<u>99,366</u>
Propiedad, mobiliario y equipo, neto	45,371	318,971	364,342
Otros activos	<u>12,625</u>	<u>290</u>	<u>12,915</u>
Total activos	RD\$ <u>116,060</u>	<u>1,105,082</u>	<u>1,221,142</u>
<u>Pasivos y Balance del Fondo</u>			
Préstamo bancario (nota 2)	19,071	-	19,071
Préstamos por recuperar (nota 3)	3,897	583,566	587,463
Cuentas por pagar - otros fondos	39,801	48,940	88,741
Cuentas y acumulaciones por pagar	<u>28,971</u>	<u>10,061</u>	<u>39,032</u>
Total pasivos	91,740	642,567	734,307
Balance del fondo	24,320	462,515	486,835
Compromisos (nota 5)			
Total de pasivos y balance del fondo	RD\$ <u>116,060</u>	<u>1,105,082</u>	<u>1,221,142</u>

Véanse las notas que se acompañan a los estados financieros.

FUNDACION PARA EL DESARROLLO COMUNITARIO, E.C.

Estado de Ingresos y Gastos y Balance del Fondo

Año terminado el 30 de junio de 1985

	Fondo Administrativo (No Restricto)	Fondos de Proyectos (Restricto)	Total Todos los Fondos
Ingresos:			
Donaciones (nota 5)	RD\$ 50	1,140,427	1,140,477
Contribución local (nota 4)	526,261	-	526,261
Préstamos	-	194,878	194,878
Otros ingresos	3,641	22,542	26,183
Total ingresos	<u>529,952</u>	<u>1,357,847</u>	<u>1,887,799</u>
Gastos:			
Proyectos	433,829	898,897	1,332,726
Generales y administrativos	86,661	148,690	235,351
Personal	93,887	172,301	266,188
Otros	-	20,039	20,039
Total gastos	<u>614,377</u>	<u>1,239,927</u>	<u>1,854,304</u>
Exceso (déficit) de ingresos sobre gastos	(84,425)	117,920	33,495
Balance del fondo al inicio del año	<u>108,745</u>	<u>344,595</u>	<u>453,340</u>
Balance del fondo al final del año	RD\$ <u>24,320</u>	<u>462,515</u>	<u>486,835</u>

Véanse las notas que se acompañan a los estados financieros.

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC.

Notas a los Estados Financieros

30 de junio de 1985

(1) Resumen de las Políticas Contables más Significativas

La Fundación para el Desarrollo Comunitario, Inc. es una institución sin fines de lucro que recibe donaciones de terceros para distribuir las a los sectores especificados por el donante, regularmente el sector agropecuario. Sus objetivos principales son:

- Brindar cooperación y asistencia técnica a comunidades e individuos que viven en condiciones precarias, especialmente los que viven en zonas rurales.
- Desarrollar programas educacionales en beneficio de esas comunidades.
- Aplicar métodos de desarrollo comunitario que estimulen a cada individuo a realizar actividades que permitan acelerar el desarrollo social y económico de su comunidad y el bienestar de los individuos.
- Iniciar y desarrollar programas diversos, con recursos provenientes de financiamiento de préstamos hechos a los asociados por instituciones nacionales y extranjeras para la producción de bienes.

(a) Contabilidad por Fondos

El sistema de contabilidad por fondos es utilizado en el registro de las transacciones. Este sistema es generalmente utilizado por las instituciones sin fines lucrativos.

Cada fondo se nutre de donaciones provenientes de los sectores y fuentes con los cuales se les designa.

(b) Documentos por Cobrar

La Fundación concede préstamos a las asociaciones de campesinos de la zona fronteriza, para canalizarles recursos que ayuden a aumentar la producción. Estos préstamos oscilan entre RD\$2,000 y RD\$20,000 y tienen una duración de 6 a 8 meses para cultivos cortos, 18 a 24 meses para crianza de cerdos y de 36 a 48 meses para el financiamiento de yuntas de bueyes. Devengan el 8% de interés anual.

(Continúa)

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC.

Notas a los Estados Financieros

(c) Mobiliario y Equipo

El mobiliario y equipo de oficina está registrado al costo. El método de depreciación es el de línea recta, o sea, la distribución uniforme del costo sobre el estimado de años de vida útil.

(d) Prestaciones Sociales

El Código de Trabajo de la República Dominicana requiere el pago de auxilio de cesantía a aquellos empleados cuyos contratos de trabajo sean terminados sin causa justificada. La Fundación ha creado una reserva basada en su experiencia en esta área.

(e) Ingresos

Los ingresos son registrados en base al método de lo percibido.

(f) Moneda en que se Expresan las Cifras

Las cantidades en los estados financieros están presentadas en pesos dominicanos. Los activos y pasivos en moneda extranjera se traducen de acuerdo a la tasa de cambio vigente en el mercado libre a la fecha de los estados financieros. Las transacciones ocurridas durante el año y los ingresos o gastos se traducen a la tasa vigente a la fecha de la transacción. Al 30 de junio de 1985 la tasa de cambio en el mercado libre era de RD\$3.09 por dólar.

2) Préstamo Bancario

Corresponde a un préstamo al 12% de interés anual con vencimiento en diciembre de 1987, el cual se utilizó para financiar la adquisición de un vehículo para el Director Ejecutivo de la Fundación.

3) Préstamos por Recuperar

Esta cuenta representa el monto total de los préstamos a las asociaciones que no habían sido cobrados al 30 de junio de 1985, incluyendo las cuotas vencidas a esa fecha, ascendentes a RD\$136,581. De acuerdo al reconocimiento del ingreso por el método de lo percibido, la Fundación reconoce los ingresos por préstamos cuando los cobra.

(Continúa)

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC.

Notas a los Estados Financieros

(4) Contribución Local

Al 30 de junio de 1985, los ingresos por contribución local corresponden a la diferencia en tasa al cambiar los dólares provenientes de las donaciones al Fondo Rotatorio, el que se encuentra incluido dentro de los fondos de proyectos.

(5) Compromisos

Al 30 de junio de 1985 la Fundación estaba administrando fondos provenientes de contratos de donación de diferentes instituciones y organizaciones mundiales. Estos convenios proveen fondos para ser distribuidos en sectores específicos del país, y generalmente son hechos con fines particulares, principalmente promoviendo el desarrollo del sector agropecuario.

A continuación presentamos un detalle de los contratos de donación vigentes al 30 de junio de 1985.

<u>Donante</u>	<u>Cantidad de la Donación</u>	<u>Monto</u>	
		<u>Desembolsado</u>	<u>No Desembolsado</u>
Fundación Interamericana (FIA):			
Donación DRO80 - Segunda Etapa CAOTACO	US\$ 476,206	472,756	3,450
Donación DRO60 - Proyecto Integral de Vivienda Rural con uso de tecnología apropiada en La Ciénaga de Barahona	US\$ 380,206	379,321	975
Deutsche Welthungerhilfe Apoyo a la producción de alimentos en la Zona Fronteriza (DM 1,100,000)	US\$ 333,334	113,402	219,932
Secretaría Técnica de la Presidencia/AID - Fondo para Apoyo a la Producción de Alimentos en la Zona Fronteriza	RD\$ 451,881	451,881	-
Fundación Canadiense control del Hambre - Proyecto Producción de Alimento en la Zona Fronteriza	RD\$ <u>205,600</u>	<u>139,910</u>	<u>65,690</u>

(Continúa)

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC.

Notas a los Estados Financieros

Como parte de los convenios de donación, los donantes requieren que la Fundación aporte una parte del costo total del proyecto a ser desarrollado con fondos propios o provenientes de otras donaciones suplementarias. Estos aportes pueden ser en dinero o especie. Al 30 de junio de 1985 la Fundación había cumplido con los requerimientos de fondos en contrapartida para estos convenios.

Adicionalmente la Fundación entró en un Convenio de Financiamiento con el Banco Interamericano de Desarrollo con fondos provenientes del Fondo Suizo de Cooperación Técnica y Pequeños Proyectos por la cantidad de Sw.FR.\$1,150,000 (RD\$1,500,000) para la concesión de créditos en inversiones fijas y capital de trabajo a asociaciones, grupos solidarios y unidades familiares afiliadas a la Fundación para el Desarrollo Comunitario, Inc. (FUDECO). Este proyecto se comenzará a ejecutar a partir del período fiscal 1985-1986, que comienza el lro. de julio de 1985.

El financiamiento incluye la suma de Sw.FR.\$123,000 no reembolsables, que se destinarán a la contratación de expertos para asesorar a los prestatarios de este financiamiento.

(6) Evento Subsecuente

En septiembre de 1985, se recibió el primer desembolso ascendente a aproximadamente RD\$60,600, correspondiente a un contrato de financiamiento con el Banco Interamericano de Desarrollo firmado en septiembre de 1983. El propósito de este financiamiento es el de cooperar en la ejecución de un programa para la concesión de crédito para inversiones fijas y capital de trabajo a asociaciones, grupos solidarios y unidades familiares, además de cooperación técnica para mejorar la capacidad operativa de la Fundación en la ejecución del programa.

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC.

Anexo del Balance General por Fondos

30 de Junio de 1985

	Total	Fondo Administrativo	Fondos de Proyectos							
			Fondo Rotatorio	Fondo Coetaco	Fondo FOCH	Fondo Ciencia	Fondo Alcaldía	Fondo STP	Fondo ARD	
Activos										
Activo en caja y bancos	RD\$ 115,558	11,255	7,010	31,632	24,720	1,340	25,210	14,391	-	-
Intereses por cobrar	587,463	3,897	-	-	135,776	-	40,656	407,134	-	-
Intereses por cobrar	9,598	387	-	-	1,958	-	2,247	5,106	-	-
Cuentas por cobrar - otros fondos	88,741	9,525	-	102	31,998	-	47,046	-	-	-
Otros cuentas por cobrar	42,525	32,230	-	-	-	-	-	-	-	9,595
Capital, mobiliario y equipo	463,708	48,628	66,085	198,252	1,500	24,850	124,373	-	-	-
Depreciación acumulada	(92,366)	(3,257)	(36,421)	(37,012)	(1,500)	(15,226)	(5,850)	-	-	-
Propiedad, mobiliario y equipo, neto	364,342	45,371	29,664	161,240	-	9,624	118,523	-	-	-
Otros activos	12,815	12,625	200	-	-	-	-	-	-	-
Total activos	RD\$ <u>1,221,142</u>	<u>116,060</u>	<u>36,064</u>	<u>192,974</u>	<u>104,352</u>	<u>10,864</u>	<u>233,702</u>	<u>426,631</u>	<u>9,595</u>	
Pasivos y Balance del Fondo										
Préstamo bancario	19,071	19,071	-	-	-	-	-	-	-	-
Préstamos por recuperar	587,463	3,897	-	-	135,776	-	40,656	407,134	-	-
Cuentas por pagar - otros fondos	88,741	39,801	-	-	-	6,676	-	32,669	9,595	-
Cuentas y acumulaciones por pagar	39,032	28,271	-	-	1,858	850	2,247	5,106	-	-
Total pasivos	734,307	91,740	-	-	137,634	7,526	42,913	444,909	9,595	-
Balance (déficit) del fondo	486,835	24,320	36,064	192,974	56,718	3,338	190,789	(118,278)	-	-
Total pasivo y balance del fondo	RD\$ <u>1,221,142</u>	<u>116,060</u>	<u>36,064</u>	<u>192,974</u>	<u>104,352</u>	<u>10,864</u>	<u>233,702</u>	<u>426,631</u>	<u>9,595</u>	

Ver el dictamen de los auditores que se acompaña.

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC.

Anexo de Ingresos y Gastos y Balance del Fondo

Año terminado el 30 de Junio de 1985

	Total	Fondos de Proyectos						
		Fondo Administrativo	Fondo Potatorio	Fondo Cautaco	Fondo PCH	Fondo Ciénaga	Fondo Alemán	Fondo STP
Ingresos:								
Donaciones	RD\$ 1,140,477	50	288,247	81,550	57,760	7,431	353,556	351,881
Contribución local	526,261	526,261	-	-	-	-	-	-
Préstamos	194,878	-	-	-	16,789	-	12,714	159,375
Otros ingresos	26,183	1,631	760	2,744	2,721	1,650	691	6,724
Total ingresos	<u>1,887,722</u>	<u>522,952</u>	<u>289,007</u>	<u>84,294</u>	<u>77,342</u>	<u>2,081</u>	<u>376,951</u>	<u>528,000</u>
Gastos:								
Proyectos	1,332,726	433,829	148,524	26,725	26,313	-	142,876	477,459
Generales y administrativos	235,351	86,661	52,724	30,093	12,062	11,243	24,092	17,552
Personal	264,108	93,187	72,307	22,983	10,008	-	62,181	4,922
Otros	20,032	-	20,032	-	-	-	-	-
Total gastos	<u>1,852,217</u>	<u>613,677</u>	<u>293,627</u>	<u>79,701</u>	<u>38,383</u>	<u>11,243</u>	<u>229,149</u>	<u>509,933</u>
Exceso (déficit) de ingresos sobre gastos	35,505	(90,725)	(4,620)	4,593	(41,041)	(9,162)	147,802	17,067
Balance del fondo al inicio del año	<u>453,240</u>	<u>100,745</u>	<u>41,611</u>	<u>181,451</u>	<u>27,822</u>	<u>5,550</u>	<u>52,092</u>	<u>135,538</u>
Balance del fondo al final del año	RD\$ <u>488,745</u>	<u>24,320</u>	<u>36,991</u>	<u>186,044</u>	<u>56,781</u>	<u>3,388</u>	<u>199,894</u>	<u>(18,270)</u>

Ver el dictamen de los auditores que se acompaña.

CAPITAL E INTERESES VENCIDOS POR COBRAR

LOMA DE CABRERA AREA # 1

FUENTE : F.C.C.H. , D.W. , S.C.F. , ADM. , FUDECO.

AL 31 DE ENERO DE 1986

F.C.C.H. Fundación Canadiense

NO. CREDITO	ASOCIACION	* VENCIDO CAPITAL	X COBRAR INTERESES	* TIEMPO VENCIDO
4-81	UNION Y FELICIDAD	- - - -	- - - -	- - - -
6-81	JUAN BTA. GOMEZ	285.00	- - - -	13 Meses
7-82	UNION Y PORVENIR	1,409.08	- - - -	13 Meses
8-82	CARLOS GONZALEZ NUNEZ	- - - -	- - - -	- - - -
9-82	ALFONZO PEREZ	- - - -	- - - -	- - - -
10-82	RAMON ESPINAL	1,310.00	- - - -	13 Meses
11-82	LA MERCEDITA	600.00	- - - -	13 Meses
12-82	MANUEL M. TEJADA	1,130.00	- - - -	13 Meses
13-82	MIGUEL TEJADA	3,628.00	- - - -	13 Meses
14-82	SAN IGNACIO	- - - -	- - - -	- - - -
15-82	PAZ Y PROGRESO	343.20	- - - -	12 Meses
17-82	DESIDERIO ARIAS	640.00	- - - -	10 Meses
18-82	UNION DE LUZ	630.00	- - - -	10 Meses
19-82	ADRIANO DE JESUS	820.00	- - - -	5 Meses
20-82	GREGORIO LUPERON	- - - -	- - - -	- - - -
23-82	SAGRADO CORAZON DE JESUS	334.00	- - - -	- - - -
36-84	BERTILIA PACHECO	982.32	22.55	- - - -
39-84	MATEO FORTUNA	- - - -	192.83	- - - -
48-84	ENEMENCIO GARCIA	- - - -	- - - -	- - - -
50-84	ENEMENCIO GARCIA	655.60	62.50	- - - -
52-84	ALFONZO PEREZ	1,358.55	24.08	- - - -
56-84	MARIA DEL CARMEN	3,287.30	110.29	4 Meses
58-84	AQUILINO ESTEVEZ	1,750.00	204.92	- - - -
61-84	SAN ISIDRO	250.00	22.52	- - - -
67-84	MATEO FORTUNA	1,339.99	- - - -	- - - -
6-85	FEDERACION PROVINCIAL	- - - -	- - - -	- - - -
23-85	PROCESADORA ALIMENTOS	- - - -	- - - -	- - - -
		=====	=====	
		20,753.04	639.69	

D.W.		* VENCIDO CAPITAL	X COBRAR INTERESES	* TIEMPO VENCIDO
1-81	COMITE Y ACCION COMUNAL	1,000.00	- - - -	26 Meses
2-81	CLUB JESUS DEL CASTILLO	1,250.00	- - - -	13 Meses
3-81	NUEVO HORIZONTE	933.00	- - - -	13 Meses
16-82	MIGUEL TEJADA	4,760.00	- - - -	10 Meses
22-82	GREGORIO LUPERON	1,276.00	1,124.00	- - - -
L-84	CONSEJO DIR. CAOTACO	- - - -	- - - -	- - - -
25-85	LAS MERCEDES	- - - -	1.33	- - - -
29-85	LA BUENA ESPERANZA	- - - -	6.75	- - - -
26-85	ASOC. DE MUJERES LA ALT.	- - - -	3.21	- - - -
28-85	LUZ DEL PROGRESO	- - - -	0.67	- - - -
		=====	=====	
		9,219.00	1,135.96	

FUENTE: S.C.F. - ADM. - FUDECO

SCF6-84	UNION DE LUZ	- - - -	- - - -	- - - -
ADM20-84	MIGUEL ESPINAL	78.28	24.15	- - - -
FUDECO	CONSEJO DIR. CAOTACO	- - - -	- - - -	- - - -

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC. FUDECO

CAPITAL E INTERESES VENCIDO POR COBRAR

AREA : 1 - LOMA DE CABRERA

AL 31 DE ENERO DE 1986

FONDO : S.T.P.

NO. CREDITO	ASOCIACION	* VENCIDO X COBRAR * CAPITAL	INTERESES	TIEMPO VENCIDO
1-84	LA UNION	- - -	- - -	- - -
2-84	LA HUMANITARIA	520.86	- - -	16 Meses
3-84	PAZ Y PROGRESO	1,125.41	43.00	11 Meses
4-84	SAN ISIDRO	1,891.93	946.87	10 Meses
6-84	PEDRO GUTIERREZ	513.12	28.04	14 Meses
7-84	JUAN BAUTISTA FRANCO	- - -	88.85	- - -
8-84	ADRIANO DE JS. TORRES	726.03	52.77	4 Meses
9-84	VILLA ALEGRE	- - -	- - -	- - -
10-84	VILLA ALEGRE	1,244.18	50.41	6 Meses
11-84	VILLA ALEGRE	184.97	4.70	- - -
12-84	SAN MIGUEL	992.09	2.14	12 Meses
13-84	SAN MIGUEL	657.93	49.24	4 Meses
14-84	SAN MIGUEL	167.00	61.52	4 Meses
15-84	SAN MIGUEL	2,069.55	379.76	5 Meses
16-84	FRUTO GARCIA	42.61	51.64	- - -
17-84	LIBERACION CAMPESINA	507.68	3.71	11 Meses
18-84	SAN JOSE	254.36	14.71	11 Meses
19-84	SAN JOSE	742.71	31.78	13 Meses
20-84	SAN ISIDRO	- - -	- - -	- - -
21-84	NUESTRA S. DEL CARMEN	885.00	98.37	11 Meses
22-84	SAN RAMON	4,614.77	144.78	11 Meses
23-84	MATEO FORTUNA INC.	1,902.50	21.50	11 Meses

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC. FUDECO

CAPITAL E INTERESES VENCIDO POR COBRAR
 AREA : 1 - LOMA DE CAERERA
 AL 31 DE ENERO DE 1986
 FONDO : S.T.P.

NO. CREDITO	ASOCIACION	* VENCIDO X CAPITAL	COBRAR * INTERESES	TIEMPO VENCIDO
24-84	PEDRO ALMONTE	2,057.29	194.23	11 Meses
25-84	SAN FRANCISCO	3,819.86	89.29	11 Meses
26-84	LAS MERCEDES INC.	- - -	- - -	- - -
27-84	LAS MERCEDES	591.31	51.26	11 Meses
29-84	LIBERACION CAMPESINA	91.02	13.67	- - -
36-84	CRISTOBAL COLON	239.31	10.29	- - -
37-84	CRISTOBAL COLON	1,521.16	- - -	- - -
42-84	VILLA ALEGRE	1,594.95	47.11	11 Meses
43-84	LAS MERCEDES	484.05	4.03	11 Meses
44-84	NUESTRA S. DEL CARMEN	6,368.56	287.79	11 Meses
46-84	SAN ISIDRO	- - -	- - -	- - -
49-84	ENEMENCIO GARCIA	- - -	- - -	- - -
51-84	ENEMENCIO GARCIA	- - -	- - -	- - -
53-84	SAN SANTIAGO	1,600.00	323.45	- - -
54-84	MANUEL M. PERALTA	- - -	57.03	- - -
60-84	PEDRO ALMONTE	598.00	100.11	- - -
61-84	LIBERACION CAMPESINA	242.77	13.22	- - -
63-84	SAN JOSE	520.00	105.33	- - -
64-84	LAS MERCEDES	- - -	2.40	- - -
65-84	SAN MIGUEL	520.00	105.33	- - -
66-84	MATEO FORTUNA	- - -	44.20	- - -
C-84	CONSEJO D. CAOTACO I	- - -	- - -	- - -

FUNDACION PARA EL DESARROLLO COMUNITARIO, INC. FUDECO

CAPITAL E INTERESES VENCIDO POR COBRAR
 AREA : 1 - LOMA DE CABRERA
 AL 31 DE ENERO DE 1986
 FONDO : S.T.P.

NO. CREDITO	ASOCIACION	* VENCIDO X CAPITAL	COBRAR * INTERESES	TIEMPO VENCIDO
1-85	ADRIANO DE JS. TORRES	1,416.05	16.26	2 Meses
2-85	VILLA ALEGRE	3,111.00	115.94	2 Meses
3-85	SAN ISIDRO	2,427.50	128.88	2 Meses
4-85	MANUEL M. PERALTA	757.01	- - -	2 Meses
5-85	SAN JOSE	778.62	65.70	2 Meses
8-85	3 DE ENERO	1,897.90	71.50	2 Meses
9-85	SAN RAMON	5,216.23	37.75	2 Meses
10-85	SAN JOSE	1,127.00	9.51	2 Meses
11-85	LIBERACION CAMPESINA	707.92	5.86	2 Meses
12-85	LIBERACION CAMPESINA	789.43	6.07	4 Meses
13-85	EL SOL SALE PARA TODOS	6,952.00	379.07	2 Meses
14-85	LAS MERCEDES	- - -	19.06	- - -
15-85	LA HUMANITARIA	1,175.20	- - -	2 Meses
16-85	LA TRINITARIA	4,756.40	43.18	4 Meses
17-85	PROGRESO AGUA BLANCA	3,791.53	161.17	4 Meses
18-85	SAN MIGUEL	3,685.00	199.74	2 Meses
20-85	MANUEL ESPINAL	- - -	4.00	- - -
21-85	10 DE ABRIL	834.80	48.63	2 Meses
59-85	AQUILINO ESTEVEZ	- - -	54.77	- - -
28-85	MIGUEL ESPINAL	- - -	26.99	- - -
*** TOTALES ***		=====	=====	
		78,714.57	4,916.61	

SCF EVALUATION TPM

Overall Team Workplans

1. OVERALL PURPOSE OF EVALUATION ~~(1-2 sentences)~~

As part of the world wide evaluation of selected PVO approaches to identify the factors which have brought about the development of FUDECO/CAOTACO and to reach a conclusion as to what aspect of the approach are likely to be replicable. In reaching the conclusion determine whether FUDECO/CAOTACO's programs are being conducted in an effective and sustainable manner, the extent of the impact they are having and are likely to have on the target beneficiary group and how the actions of Save the Children and FUDECO have influenced CAOTACO performance.

2. CLIENTS AND MAJOR EXPECTATIONS OF EACH

AID/W

- a) understanding of what has made FUDECO/CAOTACO work with emphasis on its evolution as an institution, strengths and weaknesses for training and applied research.
- b) judgement as to impact on beneficiaries and cost effectiveness of the activities
- c) judgement as to sustainability of FUDECO/CAOTACO as institutions and of their activities, both those they continue to guide and those that are under guidance and control of others.
- d) judgement on appropriateness of role played by SCF in development of FUDECO/CAOTACO
- e) suggestions for improvements in approach as it is now functioning
- f) understanding the roles of various levels of leadership in the conduct of FUDECO/CAOTACO programs and the manner in which communication and participation are achieved.
- g) identify further analysis and questions to be addressed in the future which would be useful in understanding of impact which FUDECO/CAOTACO is having and of what aspects of the approach are most replicable.

USAID/D.R.

A potential approach for fostering rural enterprise development

SCF

- a) understanding of why CAOTACO has been a "success" including an understanding of how FUDECO operates and relates to CAOTACO.
- b) judgement on capability of CAOTACO and FUDECO to sustain their activities including raising funds locally.

- c) description of any impact program had had on government policy and on capability of local groups with which the program works.
- d) description of impact of program in fostering innovations (including use of appropriate technology), sustainable low-cost farming techniques, pumps.
- e) list of "lessons learned" in process of developing FUDECO/CAOTACO
- f) judgement on replicability of major elements in CAOTACO's approaches including achievement of autonomy and sustainability of institutions, facilities and beneficiary groups.

FUDECO

- a) identify areas which require improvement to deliver services
- b) suggest areas in which could be appropriate to seek further AID support perhaps directly from Mission

3. INTENDED PRODUCT(S) AND OUTCOMES

- a) verbal briefings
- b) written report including an initial analysis of available data on costs of the approach (given the time constraints the analysis probably will have to be of selected aspects and activities). Therefore, cost/analysis will focus on promoting clearer understanding of costs of each level of activity and whether those costs are sustainable and the team will explore in depth only topics which appear to have been significant to development and accomplishments of CAOTACO. Draft report is to be ready by mid-April.
- c) guidance to SCF in adapting "model" to other areas
- d) guidance to AID in judging likelihood of replicability and what factors appear to be most important in achieving such replicability
- e) suggestions to FUDECO on possible improvements, better understanding by AID of what PVO's are able to deliver and what are realistic expectations of sustainability.

INFORME GENERAL SOBRE CREDITOS

Area No. 2

LAS DEudas DE FACILIDAD

Fuente	TOTAL DEBERES/DEUDAS	TOTAL RECURSOS		VENCIDO POR CUENAS (EN PAGOS)	
		CAPITAL	INTERESES	CAPITAL	INTERESES
S.T.P.	253,605.85	103,755.30	8,339.14	113,741.83	749.97
F.C.C.H.	88,296.36	16,397.24	5,456.37	35,747.91	342.13
D.W.	15,773.50	2,325.68	- - - -	8,401.69	626.34
OTRO	10,628.00	4,240.30	328.98	6,337.20	47.13
T O T A L =	368,304.21	126,719.02	14,124.49	163,779.13	1,966.52

SCHEDULE FOR EVALUATION TEAM

<u>DATE</u>	<u>ACTIVITY</u>	<u>LOCATION</u>
March 6	Arrival	Santo Domingo
March 7	Meeting with FUDECO Staff	Santo Domingo
	Meeting with John Roberts, Arturo Valdez, and Peter Bittner	USAID Office
	Meeting with FUDECO Staff Jose Ricard Roques	FUDECO Office
March 8	Meeting with FUDECO Staff and outline of data collection procedures	FUDECO Office
March 9	Travel to Santiago	Santiago
March 10	Travel to Loma de Cabrera - Meetings with FUDCEO/CAOTACO Staff	Los Indios, Partido
March 11	A.M. - Visit to Farmer's Association Meeting - Tour of CAOTACO	Valle Nuevo, Los Indios
	P.M. - Observation of School, Lorena Stove, Pig Project, Gardens, and Latrines, and Women's Club Meeting	Vaca Gorda
March 12	A.M. - Local Farmer's Market Visit	Los Almacigos
	Observation of Drinking Water Project and Gardens	Celba de Bonet
	P.M. - Visit to school, bakery, cooperative store, dam and canal, chicken farm, and discussion of agricultural credit	Manuel Bueno
	Meeting with Provincial Governor	Loma de Cabrera
March 13	A.M. - Visit to dam and rice farming credit program	Monte Higo
	Visit to aniete pump gardens, and discussion of agricultural loans	El Cajuil
	Meetings with FUDECO Staff	FUDECO Office Loma
	P.M. - Visit to Pig Project	Sabana Larga
	Observation of Bean Training	CAOTACO

<u>DATE</u>	<u>ACTIVITY</u>	<u>LOCATION</u>
March 14	Visit to Office to Meet Staff	FUDECO Office
	A.M. - Observation of Fish Cultivation and Site Visit to Consumer Co-operative	Capotillo
	Visit to Ariete site, and observation of Lorena Stove, Gardens, and pigs	Mata de Limon
March 15	Discussion of Observations	Loma de Cabrera
March 16	Visit to Agricultural Association and Observation of Replication of CAOTACO	Los Cerezos
	Travel to Matayaya	
March 17	A.M. - Meeting with CAOTACO/FUDECO staff	Matayaya
	Meeting with Consejo	Matayaya
	P.M. - Visits to Lorena Stove and Housing Project	Moronta
	Composting Latrine and Improved Kitchen	La Estancia
	Canal and Dam	El Mamon
	Gravity Water System	San Jose and El Banero
	Mother's Club Members interview and Observation of Housing and Pig Project	Sabana Larga
	Observation of Pig Project and Meeting with Representative of Farmer's Association	Guyago La Cuna
	Discussion with CAOTACO Director	Matayaya
March 18	A.M. - Tour of CAOTACO	Matayaya
	Visit to Junta Meeting	El Cercado
	Visit to Water and Housing Project	El Vallecito
	P.M. - Return Travel to Santo Domingo	

<u>DATE</u>	<u>ACTIVITY</u>	<u>LOCATION</u>
March 19	Meeting with Rafael Abrev, Executive Director of Dominican Development Foundation	Santo Domingo
	Earnhart Rupprecht	USAID
	Meeting with Ricardo Turbine, Director of Training of INFOTEP	Santo Domingo
	Board of Directores of FUDECO	Santo Domingo
	Meeting with Camilo Suero, Executive Secretary of Foundation for Human Improvement (Progressiso)	Santo Domingo
March 20	Team Meeting Visit to FUDECO Office	
March 21	A.M. - Closing discussion with Horacio Ornes, Executive Director of FUDECO	Santo Domingo
	P.M. - Debriefing of John Roberts of USAID/DR	Santo Domingo

APPENDIX T

PROGRAM ENVIRONMENT

A. Economic Situation

The Dominican Republic, with a per capita gross domestic product (GDP) of \$770 in 1985 (at the current free market rate of exchange), is still in the midst of a severe economic crisis reflecting the following basic structural problems: (1) heavy dependence on a few primary exports with widely fluctuating world prices; (2) predominance of inefficient, capital-intensive domestic industries which enjoy substantial tariff protection but provide insufficient new jobs for the expanding workforce; (3) failure of agricultural production to achieve its potential because of price disincentives, inefficiently managed public lands, inadequate infrastructure, and inadequate support for small farmers who produce primarily for the domestic market; (4) inadequate policy incentives for the promotion of non-traditional exports; (5) shortage of trained managers and technicians to direct the country's development efforts; and (6) inadequate resources for financing public sector social programs.

In an effort to stabilize the Dominican economy and create an environment within which sustained non-inflationary growth could take place, in January 1985 the GDRR concluded a process of selective devaluations by unifying the system of administered exchange rates to a single freely determined market rate. The GDRR took measures to pass the higher local currency cost of major imports on to consumers, e.g., through price increases of petroleum products and electricity tariffs. At the same time, it restrained public sector wage increases within the limit of available resources, froze public sector credits from the banking system, severely limited growth in the money supply, reduced some public subsidies, and liberalized interest rates to encourage domestic savings and improve resource allocation. The GDRR also succeeded in rescheduling a significant amount of external debt obligations with the Paris Club and international commercial banks.

As a result, some measure of financial stability has been restored. The rate of inflation has fallen. The free market exchange rate has stabilized at about RD\$3.00 to US\$1.00. (The previous official controlled rate had been one to one.) Public sector deficits have been kept under control. Nevertheless, the immediate cost of achieving this stability has been high, resulting in lower production levels, zero growth in the GDP, and a worsening unemployment situation. However, the economic recession appears to have bottomed out, and the process of economic recovery can now begin.

FUDECO's target group of beneficiaries are farmers and their families who are members of organized farmers' agricultural associations and Mother's Clubs in the project areas. Almost all of these farmers grow some combination of the traditional crops of the area including peanuts, corn, kidney beans, yuca, pigeon peas and plaintains. Farmers in the associations are small land holders. Unless they have loan guarantees or irrigated land these farmers are unable to get institutional credit from the agrarian or commercial banks. They also are not eligible to receive credit from nearby savings and loan associations because they usually do not have savings.

Credit for this group of farmers is available from prestamistas or money lenders who make short term loans at rates reported to be as high as 20% monthly and provide transport of the production to nearby markets. Without other sources of credit or transportation of their own individual farmers sell their production to

intermediarios (middlemen) who pay lower prices and often don't weigh the farmers' production accurately. Even when production can be sold directly to the government's institute for the stabilization of prices the farmers are subject to a few months delay in receiving their payment, and government price controls on staple crops reduce possible profit margins. Because of these constraints, many farmers in the project area have planted peanuts and sold them to two peanut companies who provide inputs and credit as well as a guaranteed market. Given other options most farmers would plant crops with greater profit margins.

B. Geographic Situation

The Loma de Cabrera project area in Dajabon Province is located along the Haitian border in the northwestern corner of the country about a four hour drive from Santo Domingo. (See Appendix A). The project area is comprised of three municipalities which form the Province of Dajabon:

1. Dajabon
2. Restauracion
3. Loma de Cabrera

The area is primarily one of steep and rolling hills with an altitude of approximately 100 to 250 meters. The principal agricultural crops of the area are peanuts, kidney beans, corn, pigeon peas, yuca and rice. Cattle, pigs, and goats are also raised as are the mangos, avacadoes and guavas.

The Matayaya project area is composed of six municipalities in the neighboring Provinces of San Juan and Elias Pina. (See Appendix A). These municipalities are:

1. Las Matas de Farfan of San Juan de La Maguana Province
2. El Cercado de LaMaguana of San Juan Province
3. Elias Pina of Elias Pina Province
4. El Llano " " " "
5. Banica " " " "
6. Pedro Santana " " " "

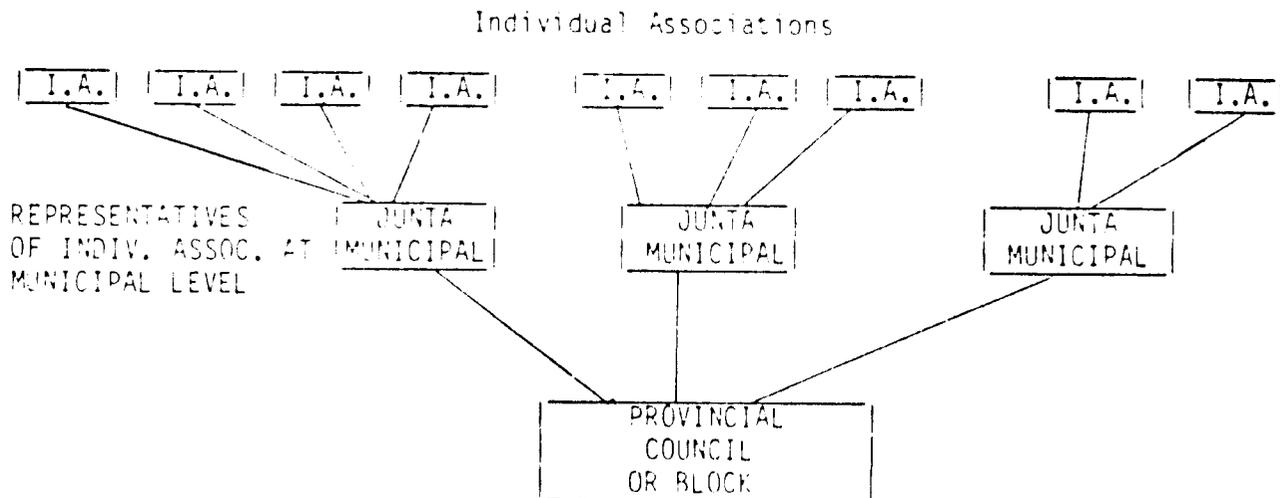
Elias Pina Province is on the Haitian border in the southwest. It is about a four hour drive from Santo Domingo. San Juan Province is a three hour drive from Santo Domingo in the same direction. The area has an average altitude of approximately 430 meters above sea level. The principal agricultural crops of the area are red beans, corn, rice, pigeon peas, mangoes and oranges.

The most prominent characteristic of Matayaya is the dryness of the area. Traveling south from Loma de Cabrera to the Matayaya area takes a visitor from a fairly fertile farming area with some rainfall to an area which has an annual rainfall of only about 1,064 millimeters. There are few irrigation facilities although there is considerable potential for irrigation. Prolonged periods of drought in these areas cause periodic failures in crop harvests, but often there are intensive periods of rain which add to soil erosion. Although still considered relatively isolated, the areas have been made substantially more accessible by a major road improvement program over the past five years. Environmental problems such as deforestation and soil erosion cause problems in both areas, but are more serious in Matayaya.

C. Role of Farmer Organizations

Farmer organizations and women's groups play a very prominent role in the FUDECO program. In both the Loma de Cabrera and Matayaya areas FUDECO extends its services through them. Although the farmers organizations in both Dajabon province and Matayaya have an extremely close relationship with FUDECO, it should be emphasized that they are independent institutions which were functioning before FUDECO began working with them.

The system of associations is organized as follows:



Individual associations send two delegates to their municipal boards, which in turn, send delegates to the provincial council. The provincial council is the body that works with FUDECO. When a Council is dealing with matters concerning FUDECO, the joint group is called a Consejo. The provincial councils collect their own small monthly contributions from each member group, and also participate in national and regional gatherings of representatives of farmers organizations. Individual farmer associations hold regular meetings, and it is often quite common for farmers to exchange labor on a rotational basis for such major activities as preparing land for planting.

The observation of FUDECO's field staff, which was shared by the evaluation team, was that farmers' organizations were better organized in the poorer, less fertile area of Matayaya. Associations are older in this area, and the experience of working together for as many as 10 years has provided them with numerous leaders who are quite clear in their expectations of FUDECO and of government personnel. The later formation of farmer associations in Loma de Cabrera may be due to the fact that because the physical conditions in the area are better for agriculture, there was less pressure on the farmers to work together to obtain support from the government and other outsiders.

The Catholic church has provided assistance to various farmer groups on organizational matters. In fact, in the Loma de Cabrera area the Church was the catalyst for forming many of these groups. The Church, through Caritas, also assisted the Dajabon provincial federation in obtaining credit. The priest most involved in this work is of the view that farmers should not work with agencies using external resources. Thus when several of the associations decided to become involved with

the FUDECO system he decided he no longer would serve as an "unofficial advisor" to the federation. This has caused reluctance by some other associations to work with FUDECO.

D. Government Policies and Institutions

The highest ranking government official in each of the provinces in which FUDECO works is the Governor who is the appointed representative of the president. At the municipal and community level there are mayors. Other government divisions which have representatives in the FUDECO project areas include:

1. Ministry of Public Works (highways, farm to market roads, and government building construction)
2. Ministry of Health - (operate hospitals and some rural clinics)
3. Ministry of Agriculture
4. Office of Community Development
5. Agrarian Institute
6. Army
7. Police

FUDECO has had excellent relations with all of the government agencies in the areas in which it works. Government resources, however, are extremely limited; and FUDECO has not received funds from such agencies. Nevertheless, FUDECO has received assistance from the Ministry of Public Works which has provided road equipment to help build feeder roads, from the Ministry of Agriculture which has seconded three agronomists to FUDECO's staff, from the Ministry of Health which has provided a person to facilitate health training and from the professional trainers of the government's professional and technical training institute. (INFOTEP).

During the past five years the government has vastly improved the roads to both areas. However, there is little other evidence of ongoing government programs in either area. The general attitude of association members was that although the government had personnel, who paid very infrequent visits to their groups, there were in fact no government resources available to them. Ministry of Agriculture efforts were repeatedly characterized as being ineffective.

However, there appears to be growing government interest in the Montecristi area north of Loma de Cabrera to increase production of export crops such as melons, eggplant, and green peppers. These three crops are now being exported to the USA from the Montecristi region. The availability of irrigation, from the Yaque Del Norte project, will determine the extent to which such exports can increase.

One government policy which has caused considerable difficulty for FUDECO is the decision of the Agrarian Bank to forgive agricultural loans to all small farmers because of drought conditions. Losses and failures varied among the farmers, and the wholesale forgiveness of loans have created an expectation and hope that FUDECO might be pressured into a similar action.

The military has a very high and visible presence in the frontier. They are there for security and defense purposes. The General of the Army for the frontier has visited FUDECO's installation in Loma de Cabrera, and had some of his men trained in the preparation of Lonena stoves. The military is also responsible for a small government department which theoretically assists frontier settlements in their development. Up until now the major activity of this department has been in encouraging the raising of rabbits.

APPENDIX U

ROLE OF SCF - PAST AND PRESENT

FUDECO's program is an example of how SCF's approach has evolved since the first community-based integrated rural development program began in the Dominican Republic.

Because of its need and its isolation from other development efforts, the area of Loma de Cabrera was selected to test a new approach of utilizing all child sponsorship funds for community projects. From 1972-1975, SCF worked through a Dominican organization called The Citizen's Committee. The program was directed by a Dominican president who had worked for the Citizen's Committee in its social development program of the late 1960's and early 1970's. In 1975, SCF sent two US interns to live in Loma de Cabrera to assist the program to expand geographically. With financial assistance from USAID/SCF during 1976-79, SCF organized its program efforts more in terms of municipalities or clusters of communities than in terms of intensive efforts in selected individual villages. A small representational office was established in Santo Domingo in 1977.

SCF's efforts began to expand and receive greater attention after 1979 when SCF hired the present Executive Director. The management of SCF and the newly hired Dominican Executive Director shared a vision of establishing a Dominican Save the Children affiliate which was to be managed by a Dominican Executive Director with assistance from a local Board of Directors. For many years Save the Children had been selecting its national directors from available talent in the Latin American countries in which it was working. This distinguished Save the Children from many other US NGOs which always had an American Citizen as their overseas representatives. Even so, the step legally to incorporate a local Save the Children affiliate was a large one. It should be noted that SCF also has encouraged and assisted the development of autonomous SCF affiliate agencies in Korea, Greece and Mexico.

In the course of establishing the new relationship between SCF and FUDECO numerous conversations were held between the President of Save the Children and the Executive Director of FUDECO. They agreed that FUDECO would try to play a more significant role in the development efforts of the Dominican Republic. Although legally autonomous, FUDECO informs SCF of all its efforts even if financial resources come from other agencies. The FUDECO Executive Director advises SCF of FUDECO's proposed activities, and SCF provides technical advice and training opportunities for FUDECO's staff upon request. SCF has invited FUDECO staff to visit other SCF programs in the region. A positive result of this exposure was the initiation of FUDECO's health and nutrition program in Las Matas de Farfan. Another benefit was the nutrition education program which began in the Dominican Republic in 1979. Training techniques initiated as a result of that program are still utilized today.

Save the Children pays the salary cost of the Executive Director of FUDECO as well as preparing his annual evaluation. SCF provides an annual financial contribution to FUDECO which can be considered as the core or base of support for FUDECO's programs. In FY 1986, the funding accounts for \$376,700. However, FUDECO also has been quite successful in raising other external funds on its own.

FUDECO follows the program methodology which is characteristic of other SCF programs. The five elements of this methodology are: (i) identification of programs in selected communities; (ii) prioritization of problems; (iii) planning solutions; (iv) implementation; and (v) evaluation. FUDECO's continual use of the field office reporting system (FORS), and its accounting system is identical to those of other SCF country programs. The common thread linking both the autonomous SCF affiliates and other SCF field offices is the Community-Based Integrated Rural Development (CBIRD) and participatory methodology combined with training and community-based projects. What distinguishes the current FUDECO program from most other SCF country programs is the use of a training center (the CAOTACC). A second distinction is the major emphasis that FUDECO is placing on providing credit.