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THE ADMINISTRATIVE CAPACITY  
OF ECONOMICALLY PRODUCTIVE WOMEN'S GROUPS  
IN THE DOMINICAN REPUBLIC:  
THE ILLUSION OF INDEPENDENCE

Marcy Kelley  
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## EXECUTIVE SUMMARY

In the Dominican Republic, the development of women's groups as a productive workforce, particularly in rural areas, has both improved and deteriorated the position of women. Women become exploited in the management of their small enterprises yet they earn a more egalitarian place in their marriage and in the ability to make their own decisions. Women's collective work groups are unusual, and they provide a largely untapped resource in the integration of women and the rural sector into the national employment force. But, to benefit women themselves, they must be carefully planned.

Individual women use management skills every day in the running of the household and managing family matters. These skills can be drawn on as women join together to form collective small-scale enterprises. Women, however, need to see the parallels between what they do and take for granted everyday in the household and what they are doing in their small enterprises. Instead, these women are highly dependent on outside assistance, both financial and technical. The training of women in technical areas as well as management and entrepreneurial skills is imperative if small enterprises are to expand, increase production and make room for the increased labor demand.

Specific recommendations include:

- o The formation of regional associations of women-run small-enterprises that would share common experiences and plan for future resource needs.

- o A national clearinghouse of technical assistance available to women's small-scale enterprises so that women are not dependent on the first organization that comes to them with business ideas.
- o A re-evaluation of the technical assistance that small enterprises are receiving, specifically asking if it is appropriate to the needs and level of the enterprise.
- o Involvement and control by women in all stages of project from design through management: this largely depends on appropriate training that encourages women to take an active part in feasibility studies, planning and evaluating their ideas and business.

## Introduction

This report begins with a review of voluntary associations, in particular, the growth of women's groups, in the Dominican Republic, and then examines their small businesses through individual case studies. An analysis of the administrative capacity is broken into looking at the women themselves, the formation of small businesses, leadership, management structure, and control. It is followed by what the next phases of small business planning for women need to incorporate. The report concludes with recommendations for women's businesses that will assist them towards attaining self sufficient enterprises.

## The Setting

Economically productive women's groups are formal associations of women who work together to acquire credit and/or technical assistance for a project (or projects) that will generate income for them. To give a context to the present situation of economically productive women's groups in the Dominican Republic, it is necessary briefly to review certain aspects of Dominican history and social structure.

The Dominican Republic has been influenced by Indian and African culture, Judeo-Christian religious values and both Spanish and French governments. It gained its independence from Haiti in 1844 and from independence until the death of Rafael Trujillo in 1961, it was under the control of a series of absolute dictators. Each dictator brought his own infrastructure which never survived from one regime to the next.

In 1931, Trujillo began the harshest dictatorship in Dominican history. By using terrorist tactics he absolutely controlled the human and financial resources of the country. At the time of his death 60% of the country's assets and labor force were under his direct control. <sup>1</sup> No popular organizations were tolerated during the thirty-one year rule. Nevertheless, a small cooperative movement supported by the Catholic church began in 1944. To keep under surveillance the most well-known promoters of this grassroots movement, Trujillo formed "Consejos Protectores de la Agricultura", whose function was to inform the government about all that happened in communities. <sup>2</sup> Trujillo ruthlessly disciplined anyone who did not act as he wanted. Dominicans lived through this regime repressed and unorganized. <sup>3</sup> Psychological scars are still visible today.

With Trujillo's death the country was left virtually bankrupt, dependent on sugar for its foreign exchange, and with: a majority of the population illiterate; an inefficient bureaucracy; a poor system of education; and few qualified professionals to confront the problems. In 1962 there were five economists, one degreed agronomist, one demographer and no sociologists, anthropologists, social workers or social science

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<sup>1</sup> Robert W. Mashek and Stephen G. Vetter, The Interamerican Foundation in the Dominican Republic, Interamerican Foundation, 1982.

<sup>2</sup> CEPAE, "Historia del Movimiento Campesino Dominicano" (primera y segunda parte), Cuaderno Popular 6&7, Santo Domingo, 1982.

<sup>3</sup> Ibid.

graduates in the country. There were no statistics on production, population, disease, imports, or exports. <sup>4</sup> For five years after the death of Trujillo the country passed through a series of governments and political crises. Perhaps the most noteworthy of all was the popular based government of Juan Bosch that was overthrown by a conservative U.S. backed government in a military invasion by 26,000 U.S. marines in 1965. Not until 1966 was constitutional authority established with the "election" of a close colleague of Trujillo, and not until 1978 was a tense but peaceful succession of government carried out. There has been increasing popular participation in both local and national political, economic and social affairs <sup>5</sup> well as an easing amongst the population of political tensions.

#### Institutional and Group Development

Thus, eventhough the Dominican Republic gained its independence in 1844, it is a very young country and the many years of dictatorship have left their mark. Since 1962 a variety of new institutions have been formed by the government, by indigenous private voluntary organizations, by the churches, by community foundations, by independent national coalitions and political parties and by international organizations. Some groups formed out of their own volition.

Farmers, workers, youth and women all joined a variety of

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<sup>4</sup> Frank Moya Pons, "La Investigacion Social y El Desarrollo Dominicano", discurso pronunciado en la Cena Anual de la Camara Americana de Comercio, 21 de abril, 1978, Santo Domingo.

<sup>5</sup> Op. Cit. Mashek and Vetter.

voluntary organizations representing their interests and needs and that have served to channel technical assistance from these new institutions. In 1978, there were 1,899 rural groups in the country, of which 15% are reported as women's groups. (My data show this as higher).<sup>6</sup>

#### Development of Women's Groups

Women's groups organization was principally stimulated by the church and by two government organizations, the Secretariat of Agriculture (SEA) and the Office of Community Development (ODC). Regardless of how they were formed, these groups served as social meeting places for women. The traditional Catholic value system has always given a secondary role to Dominican women. Traditional female roles were taught in the school, in the church and until recently existed in national legislation. The group activities reinforced this image. The original statutes of ODC and SEA included the following:

To motivate and group together housewives so that knowledge can be transmitted to them that will:

- . Improve housing
- . Improve health by adopting better nutrition and hygienic practices
- . Help them administer family economy
- . Work with them to foster better domestic and community relations

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<sup>6</sup> El Nuevo Diario, "Inventario de Organizaciones Rurales", 7 de febrero, 1983.

- . Educate them in the provision of better care and child development
- . Stimulate them to work in cottage industries<sup>7</sup>
- . Develop different forms of recreation

Sewing machines were thought to be the panacea for all poverty and every women's group strove to get one or two through some donation or through a small loan that could be paid back; not through the work produced by sewing, but by the small dues collected at weekly meetings and community fundraising activities (raffles, day trips to places of interest etc). The machines were not used to generate income since most groups did not know how to sew and did not have access to a sewing instructor. Women's groups stayed in this mode of activity until 1975 when the International Decade for Women and the subsequent Women in Development doctrine began promoting income-generating activities for women.

#### Women's Role Within the Family Structure

Within the Dominican family women play an extremely important, although largely unrecognized role. The family is the most important unit of production, particularly in the rural areas. It is largely dependent on subsistence agriculture. The woman is the family member who buys the family consumables, gets credit when cash is scarce and pays the debts. It is generally her setting of priorities and sense of responsibility that

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<sup>7</sup> Amparo Vittini, "Trabajo de Extension con la Mujer Rural", SEA, mimeo, septiembre, 1974.

maintains the family. Dominican men have a reputation for spending their money on rum, gambling and women. It is not at all uncommon to find men with many additional children outside their recognized marriage. Men are proud of their virility in spawning children but not in contributing to a dependable income. This leaves the Dominican woman with fewer financial resources and makes the work she does even more impressive. According to 1977 data from SEA, the average family size, on a national basis, is 6.8 persons with 73.9% of the rural families earning less than \$200 a month.<sup>8</sup> (see table 1) Family size tends to be larger in rural areas than in urban ones.

Some research has been done on the marriage patterns of Dominican women. Susan Brown identifies two distinct lifestyles for Dominican women - formal marriage and visiting unions. Visiting unions are marriage-like relationships that last a maximum of perhaps five years. The woman, more than likely has children from previous unions and maintains a certain economic independence<sup>9</sup> independence of the women. Between these two opposites are a variety of other patterns worth mentioning. In rural communities, perhaps the most typical relationship between a man and a woman is a commonlaw marriage (no formal marriage ceremony but by every other criteria a marriage). The

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<sup>8</sup> The Dominican peso is officially on par with the American dollar however a legal parallel market exists. As of April 1, 1983 the U.S. dollar was worth RD\$1.50.

<sup>9</sup> Susan E. Brown, "La Mujer Pobre en Santo Domingo", EME-EME, Vol. 1, Numero 5, marzo-abril, 1973.

growing number of divorced or separated women who head households (this varies from visiting unions in that the women has only been "married" once) accounts for the involvement of women in the economy on an ever increasing scale.

Regardless of the legal relationship of the male to his wife and children, the rural family dependence on each other for survival is strong. Children gather cooking fuel and water, older children farm and may be involved in petty selling. The woman is largely responsible for cooking, washing, child-rearing and the keeping of small animals (chickens and goats) and vegetable gardens near the house. The male tends to the agriculture on lands that are usually over two kilometers away from the house. Children are often sent to the fields at noon to bring him, and others working there, the noontime meal.

While women don't generally work in agriculture they do help out at harvest time. Men rarely help out with domestic chores. The daily work of men, as well as of women, is imperative in order to sustain a family. Thus, the woman without a husband is involved in even more diverse production activities than the woman in a male-headed household. But, she also has more freedom to act as she sees fit and has more direct control over the resources entering the family unit.

#### Women's Employment and Informal Sector Activities

Available employment statistics on women's economic activities in the Dominican Republic are current until 1970. Out of a total population of 4,271,900, in 1970 there were 318,910

economically active women (out of an entire female population of 2,094,200) 165,885 of these women were found in rural areas. (see chart 2,3). The economically active population (PEA) is defined as "the number of persons that participate in the production of goods and services for the consumption of the entire population."<sup>10</sup> Also forming part of this population, besides those actually employed, are those persons "who are not working but have worked before and who want to work again and persons looking for work for the first time."<sup>11</sup> While these statistics provide a general framework for the tendency of rural and urban women to join the formal workforce, they more than likely do not take into account women's active participation in the informal sector.

The informal sector is characterized by insecure economic activities that do not provide full-time employment and that generate low incomes.<sup>12</sup> Because of the low level of skills and formal qualifications needed to participate in the informal sector, women are more likely to be found there than men. The casualness of the informal sector, its lack of formal regulations and its small scale makes it particularly compatible to women's multiple roles. Statistics on employment in this sector are scarce because of its nature. Often times women themselves may

<sup>10</sup>

Nelson Ramirez, Antonio Tatis y Diana German, Poblacion y Mano de Obra en la Republica Dominicana, PROFAMILIA, enero, 1983.

<sup>11</sup>

Ibid.

<sup>12</sup>

Noeleen Heyzer, "The Informal Sector and Women's Oppression", IDS Bulletin, Vol. 12, No.3, July, 1981.

say they are not employed when in fact they make and sell a variety of foods from their house, generating a small income and demanding little capital requirements.

Preliminary data from the 1980 census shows the population at 5,889,300 of which 2,830,200 are women. Women are divided between urban and rural areas as follows:

1970	Rural: 2,576.0	Urban: 1,695.9
1980	Rural: 2,839.0	Urban: 2,738.9

A 1969-1971 National Demographic Study showed that in rural areas 15% of the women worked for pay, 9% claimed they worked at home without pay, 6% said they worked outside the home and were not paid and 70% claimed they did not work at all! Clearly employment statistics do not adequately reflect self-employment and informal sector activities. Women themselves do not see their work as employment, but merely as their role and duty.

#### Women's Groups and the Informal Sector

Women's groups in the Dominican Republic are entering the workforce, both formal and informal, in increasing numbers. While there are no reliable national statistics, my data shows there are roughly 680.

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<sup>13</sup> Op. Cit. Secretaria de Agricultura.

<sup>14</sup> Seminario Hermanas Mirabel, Editoras de la Universidad Autonoma, Santo Domingo, 1976. community in which they are found.

women's groups in the country, 100 of whom are actively involved in income generating activities representing about 2,500 women. In 1976 there were only a handful of women-run small enterprises. More than 20 organizations- churches, indigenous non-profit, international, and research- work directly with urban and rural women's groups. (see Appendix B) Eleven of these organizations are new since 1977, seven of them are less than three years old.

#### METHODOLOGY

How are women's small-scale enterprises managed? How are these enterprises organized? Who makes decisions? How are materials purchased? How is production marketed? What kind of training are they receiving? Are women innovators in the adaptation of their indigenous management skills to a formal enterprise? What do women think of their work?

I spent eleven weeks in the Dominican Republic between January 15 and April 1, 1983. At least four weeks were spent identifying and meeting with organizations that work with women's groups and selecting the enterprises to be visited. The following criteria were used for including small businesses groups in this study

- . Enterprises are made up only of women
- . Economic activity brings in income (vs. goods)
- . Any financing received by the enterprise is given to the group as a whole.

To identify the groups chosen for the case studies, I visited more than twenty organizations in Santo Domingo,

Santiago, Barahona and San Jose de Las Matas. In addition, in every community I visited, with every rural person that I talked to, I asked if they knew of any economically productive women's groups. To my knowledge I have included groups, that fit the criteria of this study, that have received either technical assistance and/or credit from every organization that fit the criteria of the study. Perhaps the greatest flaw in the methodology exists in just that. No women's groups were found who were not recognized by some organization and were receiving some form of technical assistance. One of the conclusions of this research is that women's enterprises are very dependent on the organizations that offer them technical assistance, but then I was only able to identify enterprises through groups that give technical assistance. If there are independent women's groups running small-scale businesses, I was not able to locate them. If they do exist they would undoubtedly alter my findings.

Income producing group ventures were selected because they, more than cash-offsetting production (those items that can be used instead of spending money) tend to develop an administrative structure. In the process of identifying groups, I met with some who worked individually raising chickens, rabbits and maintaining small kitchen gardens. In these instances, management of resources was provided by outside organizations and work was performed individually with no cash income.

Originally a length of time in operation was going to be used as criteria. I decided not to use this because the study would have been limited to looking at more groups from fewer

organizations. A sample of groups from distinct geographic regions and receiving technical assistance from distinct organizations was also used as selection criteria. Eleven groups were identified for this study. They represent groups that receive technical assistance from seven organizations; four private voluntary associations, two government institutions and one quasi-government organization. Information was obtained from four sources; written documents, interviews with entrepreneurs, participant observation and conversations with advisers to the groups. One to two days was spent at each worksite (except Comite La Fe which presents a different aspect of group enterprises).

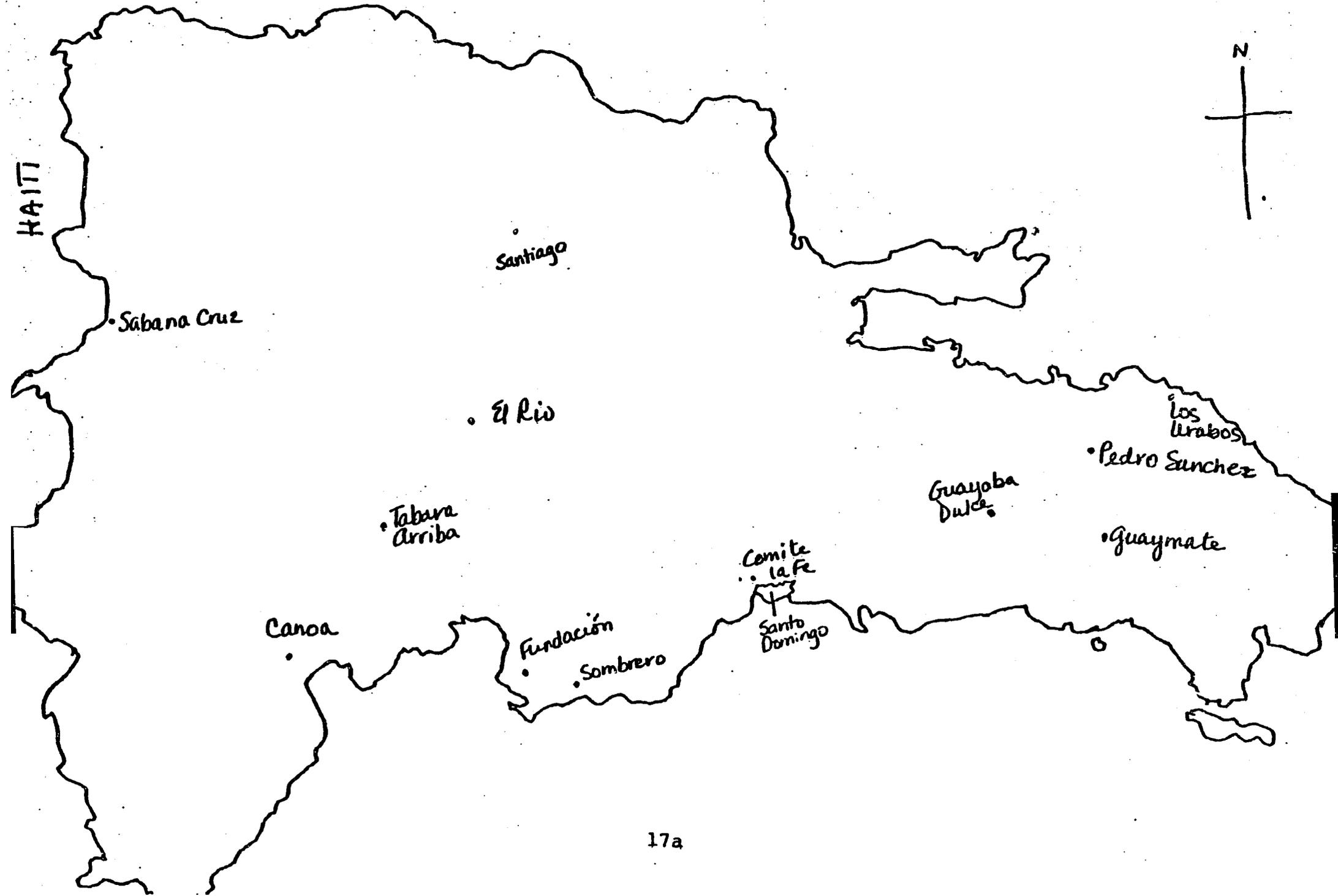
A questionnaire (Appendix A) was used as a guide in collecting data. It was most effective as a tool to stimulate dialogue and additional questions. Most of the questions were open-ended and covered group history, group/enterprise structure, resources, planning, training and socio-demographic data. Interviews were with individual women as well as small groups of women. In all but two groups (Guaymate and Comite La Fe) I was present while work was going on.

The use of the words organization and group in this research have clear differences. I refer to groups as those grassroots, voluntary associations of women that have been formed by women to resolve community problems and to begin income generating projects. I use the word organization to refer to those institutions that provide technical assistance and or credit to

the grassroots, voluntary associations.

I would like to apologize to all the enterprises for my inconsistency in recording the business/group names. With such names as Esperanze y Luz (Hope and Light) and Progreso (Progress) I have done an injustice to the groups for not calling them by their names (except Comite La Fe - Committee of Faith) but by the communities in which they are located.

# Republica Dominicana



## CANOA

Canoa is a small agricultural community located in the arid foothills on the only highway between Santo Domingo and Barahona, in the southwest. Deforestation, salination of soil, mismanagement of water resources and heavy migration have caused a general downgrading of the area. All of these factors have negatively affected opportunities for productive employment in the region resulting in an average yearly income of only RD\$400 per person.<sup>16</sup> Canoa is approximately thirty kilometers before Barahona on the highway from Santo Domingo. All households have access to running water and electricity, although most families do not have them in their homes.

Historically the southwest has not received an equal share of most development efforts. A trip to visit the area means staying overnight and most bureaucrats prefer not to make the trip over a road badly in need of repair. Local regional development organizations are strong and active in the support of community development.

La Asociacion Emitero Vargas, the women's group in Canoa, was formed in 1980 with the help of SEA and ODC. The president is an active community member and was catalytic in forming the group and still dominates its leadership. Twenty-three members meet weekly. Until November 1982 they discussed kinds of productive projects that would be feasible in their community.

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<sup>16</sup>

AID, Employment Strategy Paper-Dominican Republic, 1981.

They had been offered a loan to raise chickens but the group decided that a chicken farm was too risky because of the marketing problems and disease outbreaks common to chickens of the area.

Some years before the president had learned to use the banana and plantain leaves from her small farm to make purses and placemats. In November 1982 she began teaching this to the other members of the women's club. In December they were invited to participate in an artisans' fair in Santo Domingo. The Instituto para el Desarrollo del Suroeste, INDESUR, donated RD\$300 to the group to pay the general costs of the fair (entrance fee, lodging and food). To produce what was sold each woman bought her own supplies, which included needles, cardboard and thread, or approximately RD\$2.00. Consequently only nine women were able to produce for this first fair.

Sales were very good and served to animate the group to keep working. There was another fair in February and while the women were not able to afford full participation in the fair they left some of their work with another artisan to sell. A few more than the nine original women worked for this fair.

At this point the group of artisans works directly as a part of the women's association. All the meetings, which were previously used to discuss what kind of project to get involved in, are now dominated by the various aspects of the artisan project. As of yet, the members not involved in the project do not seem to care. They plan to begin participating as soon as

possible. (January through April is traditionally the "dead" season in terms of cash income).

The treasurer is not currently involved in the artisan project but is actively learning how to keep records of the earnings of the group, of individual members, and the costs of the goods produced. Those working on the artisan project meet one afternoon a week to practice and share new ideas. All are pleased with their new venture, particularly because they can work at it in the odd free minutes they have at home.

A Peace Corps Volunteer (PCV) recently moved to the community. Working with the group, she has taken responsibility for marketing the products and helping the treasurer set up a bookkeeping system. Traveling to various parts of the country, she has received orders from a gift shop in the capital and has their work on exhibition in a north coast tourist town.

The money earned by the group has two purposes. One is to build a meeting/working place and the second is to loan money to women for their supplies so that more can participate. Both are still in the planning stage. The latter depends on establishing a firm market with repeat orders. The president is adamant about that. She has a very clear understanding of the risks in marketing. Unfortunately those that have a little to invest, earn more, while those that do not stay behind. The president feels that if a woman really wants to work she can find RD\$2.00 to invest. Visiting the houses of the members, I found that in some cases this may be true; in others, RD\$2.00 needs to go

towards more immediate needs.

The president has been in her post since the group formed. Theoretically the group holds elections annually, but in reality it is just reelecting the president for another term. Whenever there is a problem it is brought to the president's attention. Depending on the problem, she immediately resolves it, or saves it for the weekly meetings.

None of the women knew what their work was worth. They keep in their heads the amount they have spent on materials and have a price sheet to refer to in order to know what they make for each piece produced. This price sheet was developed by the PCV. The prices are based on competitive prices of similar goods. The PCV has also been instrumental in arranging for free transportation (from INDESUR) when merchandise needs to be delivered.

Of the seven women interviewed, four were either widowed or single. Of the other three, only one said that her husband did not like the work she was doing, but, when she gets paid, he tries to claim the money. The others all agreed that their work involved various family members; the men brought the leaves back from the farm, children helped to make braids and to clean the leaves. Most dedicate between four and six hours a day to this work, although right before an order is due the work intensifies.

This group is at the very initial stages of setting up a small business venture. They are included in this study because of the autonomy that they are trying to keep. Depending heavily

on the PCV, they feel that their market will be secure enough to keep capitalized by the time the volunteer leaves the community. Because of the low need for capital, a 25% reinvestment of earnings seems to be sufficient for setting up the small loan fund needed so that all the association members that want to can participate in the artisan project.

## COMITE LA FE

During the summer of 1981, seven women in Villa Maria began meeting to begin the first phase of their solidarity group, Comite La Fe. All seven women lived close together, some practically sharing the walls of their houses.

The solidarity group is an association of five to eight individual entrepreneurs who band together to receive a group loan for which they are collectively responsible. Loans of between RD\$30 and RD\$300 are used to expand or improve their small business ventures. The program is part of the small business program of the Fundacion Dominicana de Desarrollo (FDD).

Villa Maria is an urban neighborhood on the outskirts of Santo Domingo on the most traveled highway in the country, nine kilometers outside the city. Houses are built side by side, oftentimes with no passageway between them. There are no streets through the barrio. Instead to get to their houses, one must wind their way through the neighborhood's lives, passing by someone's living room, through hanging laundry, across a small patio, next to a bedroom. Privacy, while scarce in Dominican culture, is unheard of here.

Before these women received a loan, they met weekly and received orientation on the responsibility of the group to fulfill its loan obligations as well as information on how to capitalize their small businesses. Each woman worked with the coordinator on how to capitalize, developing a budget on what the loan money was to be used for, listing item by item. All

but one of the women had extensive previous experience in her own business. The women without experience opened the variety store where she sells small quantities of shampoo, soap, and beauty products from her house. One year after their first meeting, when they received their loan, the group consisted of four of the original members plus one other. For various reasons some of the original members had left; one moved to another neighborhood, one was "kicked out" for not understanding the responsibility of each member to the others and others dropped out for personal reasons.

A loan was given to the group and the women divided it amongst themselves to work in the following enterprises:

- . Selling coffee from a fixed location on the street from 4:30 AM to 9:00 AM (two women)
- . Selling fried food from a fixed location on the street from 4:30 PM to 9:00 PM.
- . Small variety store in house
- . Selling charcoal from house.

The interest rate on the loan is 2% a month and the group has nine months to pay (this fluctuates by the amount of the original loan). Each woman has figured out with the coordinator what she owes on a weekly basis and pays this to the coordinator on their weekly or bi-weekly visits.

These women, working independently, have no formal administrative structure. None of the women sells on credit so all figures are carried around in their heads. Income is low while costs are high. The woman who sells coffee spends RD\$16 a

day and usually makes about RD\$21. Another women who sells fried food spends RD\$100 a day and brings in RD\$105.

The solidarity group has a president who was originally responsible for collecting loan repayments on a daily basis to repay the FDD on a weekly basis. This system was not working well. Now the coordinator from the FDD collects the money from each woman on a weekly or bi-weekly basis. Each woman has a mimeographed sheet of paper where each repayment is recorded. The papers have been folded and refolded many times. The original loan agreement is kept by the FDD.

Comite La Fe serves as a support structure to the individual entrepreneurs that are part of it. It provides formal recognition to these women and, for them, adds legitimacy and professionalism to their work.

The loans have allowed these women to invest money in their enterprise but it has not meant in the long run that the business is more profitable. Perhaps they earn fifty cents a day more. Four of the women have just finished paying back their loan while the fifth has asked for a few more weeks because her husband had been laid off for a few months and she had a baby during that time. In this case the loan was used to sustain the family during a critical period. She is aware of her responsibility to pay the loan back and will have to find money outside the profits of her small variety store in order to do so.

Education among these women varies from illiterate to tenth grade. All were either born in the city or migrated at a very

young age. They are all married and live with at least one other adult who contributes income to the household.

## EL RIO

At the crossroads between two mountain towns, the community of El Rio is an active agricultural center. Located 20 kilometers from Constanza, thirty kilometers from Jarabacoa, and thirty kilometers from the main national highway north to south, the community is relatively isolated. All three roads leading to it are dirt and pebbles and wind through the mountains at 1100 meters. The community has running water but no electricity. Coffee is the major crop, although wealthier farmers also have cattle. Many rich individuals from other cities have bought land to cultivate flowers. The weather is generally cool and rain is as constant as nature allows.

The women's group in El Rio is twelve years old. Founded in 1971 with the help of ODC, the group undertook a first project to raise RD\$200 to buy five sewing machines. In 1977 the group was introduced to Mujeres en Desarrollo, Inc (MUDE) and received a loan of RD\$1000 to start a hand-embroidered clothing factory. In 1979 they took out a second loan for RD\$1,096 to open a store. Both loans have been repaid.

This group was one of the first women's voluntary associations in the Dominican Republic to receive a loan to start a small business. In their five year business history these thirty women have adapted a fairly elaborate administrative structure. During the last three years ten women have been elected annually to serve on three committees; education, marketing and work, and to the post of administrator. This is separate from the traditional directive of the women's group

which consists of a president, vice president, secretary, treasurer and three vocals.

The administrator oversees the committees and manages all the money. If a problem arises she notifies the responsible committee to resolve it. If a major decision is involved (ie. changing the type of material used) then the whole group discusses the problem. She also keeps basic books consisting of cash balances. They do not have a bank account nor do they have a complete record of receipts and expenditures. They generally do not have records of when orders were received, how fast they were filled, who worked and how much they earned. Earnings are paid on an honor system. If a woman said that she sewed three dresses, then she is paid for that amount.

The marketing committee does all the purchasing of necessary materials. The work committee assigns work and inspects the finished product while the education committee arranges for continuing education courses. A few of the committee members are also part of the directive in the women's group but not in principal posts. The women's group has had a formal set of by-laws since its founding. When asked what the rules are, they say the consensus was that there is a fifty cent fine for not attending two meetings in a row without a formal excuse. The same rules apply to the clothing factory.

The actual work is divided into sewing, embroidering and ironing with most women doing all of them. All work is paid by the piece with prices developed and agreed on by the group. One

dress which takes approximately twenty hours to embroider is worth RD\$10.00 in labor. With the money the group earns after paying salaries they have repaid two loans, have a small savings account and have begun construction on a building for their workshop.

The original workshop was an empty room in the school but since they have grown they have rented a house for RD\$12.00 per month. The sewing machines are kept at the workshop which is small and dark so much of the work is done at home during free hours, particularly in the afternoon and evening.

The group has received a variety of courses from MUDE and SEA ranging from family planning to administration and sewing. MUDE gave a series of courses to some of the members that developed the organizational structure. SEA paid a sewing teacher to teach sewing to the women three times a week during six months. MUDE has a promoter living in the community but she does not work directly with this group. According to the vice-president, "We have more experience with women's groups than she does."

In 1979 the group took out a second loan for \$1,096 to open a store in Santo Domingo from which to sell their clothes. MUDE donated a small building behind their office to the women. The store was not promoted and the women by 1980 could no longer afford to keep it. MUDE assumed responsibility for the store which today serves as a market for a variety of products from other MUDE projects. When the women turned the store over to

MUDE, MUDE agreed to market the clothing. A purchase order system was set up to pay off the loan. MUDE sent a purchase order to the women with the raw materials and a check for one half the amount of the labor. When MUDE received the order they sent the remaining money owed. All the profits went to pay off the loan. When the loan was repaid the women assumed responsibility for buying the raw materials but still depend on MUDE for their orders and marketing. Since Christmas the women have done very little work.

Most of the active women are over thirty years old. They all have other income and do not feel they can depend on sewing and embroidery except as extra cash. They do now sew for their families. Husbands have long since stopped worrying about what the women were doing and the women are generally thought of as a small business in the community.

## FUNDACION

Fundacion is an agricultural community of 4,000 persons. About 45 minutes southwest of Bani, it is on a relatively untraveled road. Most families have land planted with plantains, legumes and tomatoes. Women have traditionally helped in agriculture during harvest time. Other than that their lives revolve around household domestic chores.

In 1972 the women formed a group with the help of the social promoter from ODC. For many years they met and learned about health, nutrition, and home decoration. They organized bus trips and parties for the community. In 1979 the FDD asked the women if they would like to learn how to make rag dolls and have a workshop in the community. Today the women's group has 38 members, all of whom work in the doll factory. After finishing a two year course on how to make the dolls and administer the workshop, the group borrowed RD\$2,831.23 from Planarte, the artisans programs at the FDD. This loan was to buy sewing machines and tools. A year later the group took out a second loan for RD\$3,611.94 to purchase raw materials. Both loans are at 8% interest plus 2% closing costs. The monthly payments are \$291.

The women's group elects a new directive every year whereas the factory has a permanent management structure which consists of an administrator, treasurer, secretary and warehouse controller. The warehouse control job, while having a designated person, is actually carried out by the administrator.

The administrator is the eldest (63 years old) woman in the group. She was chosen for the position by the Colombian technician who worked with the group for three years. The choice was approved by the group. She does not make dolls, instead she inspects finished dolls for quality control, gives out work, fills out the sheets for work completed by each woman and, in general, deals with the day to day administrative duties. She is paid 10% of the labor charged per order. The treasurer manages all the financial matters which include buying all necessary materials, paying the loan and balancing the checking account. She is paid 5% of the labor charged per order.

The position of warehouse control was formed to keep track of supplies as they were used and to advise the treasurer when more materials were needed. In fact the administrator sees this as part of her job. The woman in charge of the warehouse said she would like to do her job but "ya la senora es mayor y ellas son asi". (The administrator is elder and old women are like that). The administrator is a very busy woman. She hardly had time to talk with me. A few times an hour she reminds them all of some little way to do a production function, she is alert and constantly distracted by some going on that catches her eye. She functions very well in the factory and is respected (at least partly due to her age).

The workshop is tucked away in a small dirt road. It is a new brick building recently built with a donation from AID and through community fund-raising at local businesses. Sewing machines line one wall; the administrator's table is against the

other. Concrete working shelves line the back wall and wooden chairs are placed around the door where hand sewing is done. There is a small kitchen with a gas stove and the store room where women also sit while stuffing the dolls. The atmosphere is one of a small industry with a lot of socializing going on. One member brings the sweets she makes at home to sell. When there is plenty of work, some women will take dolls home to work on. On any given afternoon there are about twenty women working. The secretary fills in whenever needed. The treasurer is expecting a child and the secretary will take over for her for at least a month.

The women's group has written by-laws which the factory follows. While most of the laws refer to meeting agendas and proper behavior for members, one by-law refers to vacations. Any member will be allowed leave up to one month for sickness or death in the family, maternity leave or travel. While the women are not paid during this time, they are released from paying weekly dues of 25 cents to the women's group.

Three sources of technical assistance have been provided to the factory by the FDD at no cost. The first was the three year training course. Second, a promoter visits the community two afternoons a week. She attended the doll training course and acts as a link between Planarte and the factory. The women were not able to say what she actually did, and the general feeling was that she was probably not necessary anymore. Third, Peace Corps Volunteers have been assigned to work with the group during

the last three years. The volunteers have helped the treasurer set up books and in general try to strengthen the administrative system.

All orders are placed by Planarte. The costs have also been figured out by Planarte and are based on how many minutes it takes to do each task. The payment is divided into four parts, labor, raw materials, indirect costs and utilities. A few times a year they have the opportunity to sell at artisan's fairs. Here they make all the profit on what is sold, instead of Planarte. Two women usually sell at the fairs. They are paid 5% each of what is sold plus expenses. Monthly earning per member vary from RD\$35-RD\$75 per order (approximately every six weeks).

The treasurer has the highest level of education in the group fifth grade. Most of the members are between 30 and 50 years old with the majority through their childbearing stages. A few unmarried senoritas are in the group.

## GUAYABA DULCE

Amongst the vast state-owned sugar cane fields on the only major north south road in the east of the country is the small community of Guayaba Dulce. Dependent on subsistence agriculture, its location on the highway does not make it any easier to afford electricity and running water.

In 1978, with the impetus of a promoter from SEA, twenty-eight women formed a women's group. The promoters taught them how to make wine from the grapefruits which are abundant in the community. The women loved both the work and the product and today they have a small but thriving distillery.

Soon after they were organized, SEA gave them a \$1,000 loan to raise chickens. Five chicken houses were built to hold 80 layers and 500 fryers. Groups of two worked in the morning and afternoon cleaning and feeding the chickens, but within a month they had all died from a contagious disease. SEA freed the women from their loan obligation. With what money was left from the loan, the women bought 20 wooden barrels, corks and sugar and started their first community production of wine.

One day during the three month fermenting process, the president, who has the distillery at her house, noticed a sticky fluid on the floor. Since no one was an expert yet, she called a few of the groups members that lived close by in to have a look. Right before their eyes the barrels began exploding.. They had been filled too full.

Most groups would have given up at that point but guava

season was just beginning so the women began to make traditional candy and sell it in the two towns they are between (Hato Mayor is 14 kilometers north and San Pedro de Macoris is 18 kilometers south). They made enough money to buy plastic barrels for their wine production.

Work is irregular. Whenever a brew is ready the women get together and bottle. On an average it is about four days a month. When there is fruit in season then the treasurer, vice president and one other member go to town to buy the necessary supplies and the group works as much as necessary to get a brew into the barrels. Children are left under the care of older siblings and neighbors. The secretary sells the wine from her house. A sign on the highway announces their goods. Often days go by without selling anything but at other times they have sold up to RD\$38 in one day. Fifty percent of their earnings are reinvested and fifty percent are divided up between the twenty-three members. No one was able to say exactly how much they had earned but all were very pleased with what they had been able to do with their earnings (buy furniture, new school uniforms, clothing etc.)

Bottles sell between RD\$1.50 and RD\$2.00, depending on the size. A normal day's sales vary between RD\$8.00 and RD\$20. They sold the wine in a regional fair recently and made more than RD\$400.00 in a weekend.

The distillery is a project of the women's group and is run under the same structure. There is a president, vice-president,

treasurer, secretary. They are supposed to be elected annually, but they have not been changed since the original elections. Some concern was voiced about the president's needing to be changed. They said she had too many responsibilities but no one felt comfortable bringing up the topic at a meeting. A promoter from SEA had been regularly visiting the group but has not yet come this year. They hoped that perhaps she could suggest it.

This group functions with a very minimal administrative system. The treasurer keeps track of the money that comes in and saves the receipts for what they spend. They have never made a loan payment. It seems that while the women refer to the money as a loan it was probably a donation.

The women feel they have really acquired a skill since they could set up a small distillery with very little capital wherever they live and sell wine. In fact, some do have small distilleries in their houses.

Over two years ago they received a second loan from SEA to buy land and build a center.. Their land deal with the president's husband fell through and they have not found any other land. Neither SEA nor the women have discussed the outstanding loan obligation with each other. The group feels that they cannot do anything without their own land. Meanwhile they still work out of the president's house.

## GUAYMATE

Amidst the vast sugar cane fields of Gulf and Western, thirty kilometers north of La Romana, one of the luxurious tourist towns, is the municipality of Guaymate. A small part of the town is a "batey" (housing for sugar cane cutters) while the rest of the town appears to be a typical Dominican agrarian community. The difference here is that no one lives directly from agriculture. Instead, most of the male population is employed by "the company" as watchman, carpenters, painters and machinery repairmen.

Four years ago "the company" hired a social promoter to live in the town and work with the women there as well as in other nearby bateys. A women's group was formed and solicited sewing machines from the Gulf and Western Foundation. The women were given 14 industrial Singer machines while they had only expected simple pedal machines. They began a sewing course with a \$1,000 donation from the Foundation and worked on waitress and sports uniforms for the company's employees. They opened a bank account for this income in 1980.

In April 1982, the women heard about a group called Mujeres Aplicadas a la Industria(MAI). MAI trains women in basic industrial skills to work with a variety of handicrafts. MAI was looking for a group interested in working with embroidery and sisal. An invitation to all the women in the community brought sixty women together to begin the first stages of MAI training. Over time, the women with more skill were given additional

training and today 14 women work with MAI, of which four or five do not belong to the women's group of Guaymate.

In a large and breezy thatched roof center that the company built for the women's group, there are now two separate factories. Eight women work with sisal and six embroider. Those that embroider have not finished their training with MAI. The sisal workers, since January 1983, have signed a two year contract with MAI.

MAI was instrumental in establishing a \$14,000 loan from the Gulf and Western Foundation to set up a revolving loan fund for the sisal project. The women have signed a contract with MAI stating:

- . The loan will be administered by MAI and will be disbursed in accordance with "the job, the production level and the advancement towards the goal".
- . The workshop guarantees that all its production goes to MAI unless MAI permits otherwise.
- . MAI will advance the workshop money to buy raw materials and pay other costs.
- . The loan is at 6% interest with two years to repay.
- . Profits will be divided as follows
  - 50% to workshop
  - 25% to pay back the loan
  - 25% to MAI for administrative expenses.

Over the course of the training, the women were paid nominally for the work they did. Since signing their contract

with MAI they have been paid .33 an hour (RD\$2.64 per day). After three months this will be raised to .67 an hour (RD\$5.36 per day). In February the women worked every day, for eight hours and earned \$56.28 for the month. March has been slower. The women were not working during my visit.

The sisal workshop has its own directive consisting of a president, a secretary and a treasurer. There are annual elections. The president is the oldest woman in the group and claims that is why she was elected. It later came out in conversation that she had worked for six months in a dress factory in New York City and because of that experience understands industrial organization, particularly the production line.

The work is done in teams of two, each team being responsible for a certain part of the production. When work allows, the workday is from 8:00AM to 12:00PM and from 2:00 PM to 6:00 PM. If there is a lot of work and a short deadline they have worked until midnight. At first, some of the husbands would pass by the workshop to check in, just to make sure that their wives were really working. Since they have started earning a salary, the men see the work as legitimate and are pleased their wives are working. Two of the workers are unmarried. A third worker is pregnant and as of yet the group does not know what they will do when she leaves to give birth.

The president is responsible for keeping all the orders in folders by month, together with the receipts of materials sent by

MAI. As of yet, the women do not buy their own raw materials. She also keeps track of the hours worked by each woman and the money owed to them for their work. In addition, she records the money spent from the \$1,000 donation from the G & W Foundation as well as what they earn from MAI. I did not see a system that supports all the president said she did.

All extra income earned is going into savings "because someday MAI won't be here and we will need our own capital". The treasurer authorizes all expenditures although she is really a rubberstamp for the president.

The group has been passing through a pre-industrial training stage as established by MAI. To date they have learned to make purses, work with rope and make placemats. They are waiting for a course on dying and shoe-making. In January the group began the industrial training stage. This stage introduces not only more advanced industrial techniques but also marketing, administration and the management of the loan fund. The third phase is considered industrial independence where the group has two options;

- . Associated industry that functions as a self-sufficient production unit or
- . Central services whereby the group incorporates itself into the MAI structure.

Most of the women previously knew how to sew and before working with MAI sewed in their houses. They prefer their work now, it pays better and they pass the time with friends. Now

that they are spending so much time away from home they are paying others to cook and wash clothes. Other members of the women's group also work as needed in unskilled tasks such as bleaching and cutting sisal.

## PEDRO SANCHEZ

On the edge of vast sugar cane fields in the east of the country, approaching the lush mountains that join the coastline, is the agricultural community of Pedro Sanchez. The Agrarian Reform Institute (IAD) has turned over land in this area to the males of the local communities where they have planted basic subsistence crops. The majority of the agricultural reform land is used for dairy cows and while the rest of the country is in a crisis over the scarcity of milk the families of Pedro Sanchez have enough to consume and sell.

In 1978, the Dominican Republic was beset by the African swine fever. To prevent its widespread devastation to the national pig population, a country-wide eradication program wiped out what once had been the animal of the poor peasant. By mid 1982 certain parts of the country were allowed to begin raising pigs again but under strict new laws. Because of the new restrictions on pig raising, it is an expensive but profitable venture. IAD wanted to involve some of their agrarian reform projects. Originally the pig programs were intended for men but the head of the social development department, a woman, thought that the program should be offered to the wives of the landholders.

In early 1982, IAD asked the women of Pedro Sanchez and the surrounding communities if they would be interested in raising pigs. There was an enthusiastic response and sixty women began to meet to discuss the possibility. None of them has ever worked with pigs on a large scale. In August, 1982 the Banco Agricola

(national agricultural lending bank) loaned the women RD\$46,640. The loan is at 6% interest with ten years to pay. Payments do not need to begin until the second or third year. Traditionally Banco Agricola does not loan to groups of women but with the support of the IAD staff working with the women, the loan was approved.

The first two months were spent building the facilities. A construction company was contracted by IAD for the women and the men in the communities donated their labor. Sties, a warehouse and a septic tank were constructed. Many thousand feet of fencing were put into the ground. In October the first pigs were bought. As of March they had 32 females and two males.

The women are divided into specialized committees; production, work, social, credit, marketing and inputs. Three women are on each committee. All the committees are overseen by an administrative council including a representative from the Banco Agricola and IAD. Each committee has delineated parameters of work which are taken up at the general meetings every two weeks.

The women are also divided into work groups consisting of four women who work one day about every two weeks. The farm is at a distance from the community. On their assigned work day women arrive at 7:00AM and stay until the late afternoon. They clean and cook the noontime meal. Assisting them is a male technician who does all the heavy work (feeding, lifting, washing animals etc.) IAD also pays a watchman to stay on the farm every

night.

Sixteen of the sows are currently pregnant so it is anticipated that the workload will begin to get heavier with each woman having to work one day weekly.

The local IAD promoter is a male who, working with other IAD staff, has been responsible for the development of the administrative structure. They have set up training along with various courses on aspects of pig care and management and administration. The IAD controller is keeping the books balanced for the women because they are sorely lacking the experience needed to be able to handle such a large project. They have been pushed aside and are not being given the opportunity to learn either, but they will learn enough to get by. The project is in continual daily contact with IAD staff. When women are not able to work on their assigned day they send their husbands.

Eventhough the women have not earned any income from the project yet they are assured to have no problem. Pork is one of the Dominican's favorite foods. At this point the women speculate that 60% of their earnings will go in the bank to pay back the loan and 40% will go to the supplies. Depending on the success, the women have discussed the possibility of dividing some earnings amongst themselves.

## SABANA CRUZ

Sabana Cruz is a small isolated community nine kilometers from the Haitian border and six hours from Santo Domingo, half of which is over very rough roads. The community has few resources, it is very arid and the small stream that supplies water is dry four months a year.

The women have been formed into a housewife's club since 1973. In April 1982, five of the women attended a course at Fundacion de Desarrollo de la Comunidad (FUDECO) on raising chickens. In October, with a loan of \$984 plus a donation of construction materials from FUDECO, the women began a chicken farm. The men in the community worked on building a farm that would have a capacity of 500 chickens. Four hundred chickens were raised and sold at Christmas, leaving the women with a gross profit of \$1,600. They are presently raising only 300 chickens because they will be ready to sell at the end of March, traditionally a time of little money in the area and Holy Week (majority of Catholic population does not eat meat at this time.)

All of the members of the women's group work in the farm and in fact use the same group structure. In reality, the chicken farm is an activity of the women's group. There is a president, secretary, treasurer and three vocals. The directive does not change. The treasurer finished third grade and is functionally literate. Since the president finished fifth grade she helps in most financial matters.

The women are divided into work groups of five. Each group

is headed by one of the women who attended the course. The group is responsible for all the work at the farm during a week. Theoretically a woman works one week every five weeks but the farm is centrally located in the village and each woman passes by to "keep an eye on it" on a daily basis.

The women supply the money to buy food and vitamins for the chickens. The nearest place to buy them is an hour away. If they cannot be found there then they can be bought in a town half an hour further on. The women have never bought them. Instead, they give the money to FUDECO, whose office is about half an hour away, and the supplies are brought to the community at no transportation cost to the group. Part of the course on chicken raising covered administration. Upon receiving the loan, the group opened a savings account. Receipts for all purchases are saved. As food and materials are needed, cash is given to FUDECO and they are brought to the village. Receipts are proof of purchase. If a problem arises, FUDECO is told and depended on to help the group resolve it.

The chickens are sold in the community and in Banica, the border town where there is a market on Thursday and Sunday. During the last sale, all the chickens were sold in two days. The women in the group pay 5 cents less per pound for the chickens than other buyers. Until the loan is paid back they do not plan on any earnings. They have not thought beyond that time. If all goes well with the selling of these chickens they will make a first payment on their loan. There are no explicit loan terms except that their money is loaned at 6%.

The women are also working with another organization in a pilot project raising rabbits. All feel that they have extra time they could be using better and would like to get involved in another project as well.

## SOMBRERO

Sombrero is a small community located four kilometers south of Bani on the highway to Palmar de Ocoa. While primarily dependent on agriculture, the close proximity to a large rural town allows for a diversity in the sources of family income. Through purely visual indicators it is an economically comfortable rural community. All houses have running water, electricity, zinc roofs and cement floors. Many of the houses are brick and have t.v. antennas. The community is large enough to be laid out in streets which are named with signs.

A women's group was formed in 1973 and received traditional female extension programs from SEA and ODC. There are presently thirty active members in the group. In 1979 the FDD, which had been working with agricultural groups (largely male) in the community offered a two year training program in rag doll making to the women's group. Fifteen of the women were interested and participated in the course.

A Colombian woman was hired to work with the women on all aspects of doll making. She was paid by Planarte, an artisan program within the FDD. At the end of two years, the doll group solicited their first loan from PLANARTE and began production. The Colombian consultant stayed another year to help the group establish it's administrative system and work patterns.

The first loan, given in November 1981, was to buy industrial sewing machines. It is at an 8% interest rate plus 2% closing costs for a total of RD\$2,795.42. The second loan, given

in June, 1982, was for raw materials. Under the same terms as the first, it was for a total value of RD\$5,004.18. The group has a monthly payment for both loans of RD\$353.23. At this rate both loans will be paid in approximately two years, given the three month grace period for payback on each loan.

While all the members of the doll factory are also members of the women's group, they have a separate administration although overlap is frequent and complete delineation is impossible. The directive of the doll factory consists of a president, vice-president, treasurer, secretary and inspector. The president, treasurer and inspector are the key management figures. They have had their position for three years and do not change annually like the directive of the women's group. While these women have also been on the directive of the women's group, at this time they are not.

The doll factory rents a house for their workshop. Both groups use the house for their meetings. With a donation from AID and approximately RD\$3,000 that they have saved, the doll factory is going to buy the house and build an addition. Clearly both groups will benefit. When asked why the other fifteen members of the women's group do not participate in the doll factory most said they did not want to or that they did not have the time. Both groups meet weekly. The women's group has a formal written constitution, the doll factory does not.

There are six different jobs in the factory and women are paid by the kind of job they do for the size of the doll they are

working on. One of the members of the directive is responsible for assigning work. Sewing clothes and painting faces are the most skilled and consequently the best paying jobs. This work is concentrated with two women although four can do the work. These women, working about 25 hours a week, earn between RD\$50-60 monthly. The factory is open every afternoon from 2:00-6:00. It is a small brick building with two rooms. On an average day ten women are working. Each individual is responsible for filling out daily work sheets for what they did that day. They are paid only when an order has been paid for. They cannot depend on their earnings arriving on a particular day each month. Often they go two or three months before they are paid at all. While all the women interviewed work about 25 hours a week, earnings varied from the high of RD\$60 per month to the low of RD\$18.

The treasurer is the acknowledged leader of the group. Her unique financial independence in a rural community gives her freedom that most other rural women do not even dream about. Her husband does not like her working with the doll factory because she has given up her lucrative sewing business. She prefers the doll factory because she spends her afternoon with friends. She controls all the financial resources, she is negotiating the purchase of the workshop and when there are problems she is usually the ringleader in bringing them to the appropriate person's attention. She refuses to be paid extra for the administrative function she performs for the business.

Planarte has complete responsibility for marketing the dolls. They send orders to the group with half the value of the

cost of labor. With this the group buys the necessary materials and begins working on the order. The FDD has set up a system of payments by unit. Included in the unit price is labor, materials, indirect costs, and utilities. Indirect costs and utilities generally goes directly into savings. The FDD sells the dolls at almost 100% mark up in their artisan's store and in the export market.

Four or five times a year the women have the opportunity to sell at artisans fairs. At the fairs they are allowed to keep the difference between the cost of production and the mark up.

The women feel exploited. Recently the FDD lowered the raw materials payment because the price of some of them had fallen. They did not tell the group and when the group received a payment for almost \$100 less than they had anticipated they were not pleased. The treasurer went to the office in the capital to complain. The director of the program visited the factory during my stay and both the president and the treasurer were very vocal about how they felt mistreated. If the problem is to be resolved, it remains to be seen. It has served to make the women more determined than ever to pay back their loans and become independent of the FDD. This is easier said than done. The FDD controls the marketing. Some of the women could be trained with time and appropriate foresight to learn what is necessary. In addition, the FDD has a full time extension person living in the town working part time with the doll factory. Recently a PCV has been assigned to the factory to work

with the women in organizing their administrative systems although he recognizes the importance of establishing an independent marketing system.

The women have every paper they have ever received filed in folders. In addition, they have three account books, one for each loan and one for their bank account. The treasurer knows how to use the account books but the system fails when trying to locate a paper. I asked to see the loan agreements because they did not know what interest rate they were paying. I eventually saw both loan agreements, but only after each individual folder was searched.

Most of the women in the doll factory are between 37 and 50 years old and have youngest children between the ages of seven and 17. Two of the women are heads of households and they have other income besides the doll work. In general, the husbands support their wives work. All felt that the training they have received has been very beneficial. Overall, they have learned to make dolls. Individually they have learned to sew, to make patterns and to work with numbers and accounts. Three women, that are part of the directive, have returned to school at night. They are in the fifth grade.

## TABARA ARRIBA

Tabara Arriba is an agricultural community thirty kilometers northwest of Azua on the highway to San Juan de la Maguana. Three kilometers from the main road, the community is serviced by electricity but not running water. Only thirty percent of the houses have latrines. The area is extremely dry five months of the year. Water is obtained from small streams two to five kilometers from the community. An irrigation channel runs through the agricultural lands that are planted with cash crops of tobacco, corn and peanuts.

In 1979 a promoter from ODC began visiting the community and forty women joined together to form a women's group. MUDE began visiting the group during 1980 and in September 1981 the group received RD\$5,000 to buy ten cows. In April, 1982 the group received a second loan to buy ten more cows. Not all the women were interested in a cow project so while the whole group agreed to be responsible for the loan, only twenty women have cows. Each woman was given RD\$500 to buy a cow. With the first loan, cows were bought individually whereas with the second loan the women bought the cows collectively from a private rancher. At the beginning of the project, each woman participating contributed RD\$15 to a cooperative loan fund which was to be used to help each other out if there were any emergencies with the animal.

The loans, at 8% interest plus 2% closing costs, are for three years with one annual payment. The loan did not include any money for the costs of maintaining the cows (food, medicine,

veterinarian expenses, transportation etc.). The first loan payment was made in September 1982. Money had been generated from milk sales in the community as well as from the sale of some of the calves. The women are not able to make their loan payment due in April 1983 because four cows and five calves have died. The drought felt throughout the country has lowered milk production to the point where there has not even been enough milk to keep the calves alive. While no one is sure yet, it appears that the cows are dying of starvation.

The women involved in the cow project have a separate structure from the women's group. All of them belong to one of four committees; work, marketing, finances and quality control. The membership changes annually. In addition, there is a president, vice president, treasurer and secretary. As of yet there has been no excess income beyond what was generated to make the first loan payment.

The women had never raised cows before when MUDE arranged technical training for five of the women. The course lasted a week. Because they lacked previous experience with cows, many of the women in the group rejected the idea of the cow project. They did hope their colleagues would go ahead with the project and were willing to back them. It remains to be seen how the group will feel and what MUDE will do if the group cannot make their loan payment.

When the cows started dying three of the women went to the MUDE office in Santo Domingo. MUDE took the women to SEA and a

vet visited the community within a few days. The women discussed their concern about not making the loan payment and made the following suggestions to MUDE:

- . Sell the remaining cows for meat and use that money for the loan payment. Take out a new loan for more cows.
- . Renegotiate the payback period.

Caring for a cow is a family project, especially when the cow is kept on agricultural land some distance away. The hardest work during the draught is to get enough water to the cows. All the children help carry it.

Four of the members of this project have high school degrees and are young. The women say that even if the cows turn out to be a failure for them they have enjoyed working together to solve their problems and would like to try another project.

## LOS URABOS

Los Urabos is a small community near the Atlantic coastline, fifteen kilometers east of Miches. In an area where land is divided between a large multinational company and the agrarian reform institute, agriculture consists of rice and cattle. Subsistence agriculture depends on fishing, cocoa, and manioc. Recently gold deposits were found within five kilometers of Los Urabos and the economy of this rural community has quickly changed from agriculture to gold. (The largest gold mine in the western hemisphere is in the Dominican Republic).

In 1978 some neighboring women began talking about starting a savings and loan cooperative. They wanted to be able to change their present situation but felt they needed money to do so. They invited the promoter from a cooperative in Miches to give them orientation and began a small savings and loan cooperative that same year. Today, these forty women are the only all women's cooperative in the federation with FEDECOOP. As part of FEDECOOP they are a recognized cooperative with legal status and by-laws.

In 1979 the women received a loan of RD\$2,500 at 5% interest and four years to pay. This loan was used to start a consumers cooperative. With the loan and their small savings the women opened a small general store in the community. While the store is open to the entire community, the members are allowed up to two weeks of credit whereas everyone else must pay in cash. In 1980 the women bought a house for the store from the money they had earned.

The store is managed by an administrator. While she has formed part of the directive of the women's group, she does not currently have a position within it. She has had her job since the opening of the store. She used to sell in the store too but has been ill and now pays someone else seventy-five pesos to work in her place. She is responsible for keeping the store stocked and for the bookkeeping. She earns a small salary.

The coop is regularly visited by the promoter from FEDECOOP and by PCV's who go over the books with the administrator on a monthly basis. The coop pays RD\$97.07 a month on their loan. They have never missed a payment. In 1980 the coop netted RD\$1,813.96 and in 1981 it netted RD\$1,051. FEDECOOP sends an accountant to do an anual inventory. None of the women earns money from the consumer coop. All the money is reinvested to keep the store stocked. Each member has two account books. One lists her saving in the savings and loan coop while the other lists her shares in the consumer's coop (shares are based on the member's initial investment).

The store takes up only two of the members time. While the interviewed members were very proud of the store, they have been discussing other ways to actually earn income. They are presently beginning to negotiate with FEDECOOP for a RD\$15,000 loan to start a pig farm.

## ANALYSIS

### Introduction

Economically productive women's groups are in an early stage of development in the Dominican Republic. They are just beginning to walk and have yet to realize their potential, not only for income generation but also to influence social change. These groups are a tremendous resource to the country and policies need to be defined that empower these enterprises with control.

This analysis is biased by the belief that all women-run enterprises, with the appropriate technical assistance, can be independent, self-sustaining business ventures. Rural women are capable of controlling their own resources and of working together to utilize these resources profitably. Using this as the standard for the success of women's enterprises, I will examine the present administrative capacity of the enterprises by breaking the information contained in the case studies into: 1) who are the women working in these enterprises; 2) how they got started; 3) how they organize their business; and, 4) where the control of the enterprise rests.

### The Women

All the women in these enterprises have hopes and aspirations that their work will provide them and their families with a better way of life. Equally important is that the women are receptive to change because they see the potential benefits for their family and community. They are willing to be innovative. What they lack is the orientation that will help them

explore viable options and alternatives. The median level of formal education for Dominican women is fourth grade.(CHART 3) In addition, rural women have had few options in the direction of their lives. Marriage, childcare and subsistence activities constitute the largest share of women's lives. The actuality that they are working collectively is proof that when viable options are presented to women, they are ready to be involved. Thus, the lack of options that a rural woman has had to better her economic situation taken together with her low educational level, add an extra challenge to the success of their enterprises.

Individual women are very competent entrepreneurs. Almost every woman earns money from some other small activity. While spending time in the communities I watched these same women sell eggs, charcoal and a variety of other small items from their homes. I watched them stand over hot flames making a few pesos worth of candy to sell. I watched them organize small gambling pools and raffles. I had the opportunity to see a Women's World Banking project where loans were made to individual women for small businesses that they had started. Many of these businesses now have more than ten employees. In addition, women run the household on very little cash and are responsible for obtaining and paying credit. On an individual basis, every woman has a keen sense of what is involved in administering and managing a household. When this is multiplied by 15 to 50 women, there is disorganization. They have not worked collectively before, nevertheless, women are voluntarily transforming themselves into

more formal associations in order to run small businesses. This is a learning experience not only for the groups and their businesses but for the funding organizations as well.

Comite La Fe is different than the other businesses in that women work individually and in different enterprises. Their individual ability to control their resources is greatly enhanced because their decision making process is on an individual basis. Women are able to use their indigenous management skills, those skills they needed to successfully run a household. As women work together in small businesses, these skills are not drawn on. Yet, Comite La Fe is evidence that on the individual level, women are make independent business decisions and control their own resources. Their group structure, besides being a criteria for loan qualification, provides each women with security and recognition.

As women begin dedicating time to independent economic activities outside the family structure, they begin traveling to purchase materials, to market and to sell at fairs in distant cities. While husbands complained in the beginning, most now accept, perhaps out of economic necessity, that their women are not always at home anymore. Perhaps of greatest importance is the decision-making role that women begin sharing on an equal basis with their spouses. Their work suddenly has economic value which gives them more power in the family and community structure. Consequently, in both public and private domains women are taking more socially recognized roles. Of particular

interest is that women have been able to resolve the conflicts with their spouses. It must be noted though, that those who are not able to resolve conflicts about caring for their husbands, childcare or housework have probably left the group or never joined in the first place.

Women's self image is also improving. Whereas previous to working in their businesses women said they never thought they were capable of handling work like they do now, many with new skills, they work and produce with a sense of pride. There are still plenty of areas for improvement particularly when physical labor is involved. Men are still relied on for any heavy work. Pride shines forth from the women when they talk about their business. In this sense, the social/psychological function is of at least equal importance, if not more important, than the economic one.

#### Formation of Small Businesses

The extent that women's groups are organized in the Dominican Republic makes them a valuable resource. We can observe women's groups making the transition from social organizations to socio-economic enterprises. Seventy two percent of the enterprises originated through community women's groups. In all but one, the majority of the women belonged to a women's group and learned about project opportunities through that group structure.

Robert Anderson refers to the use of voluntary associations as an adaptive mechanism to social change. As Anderson says,

with his concept of replicate social structure, "associations become organized bodies that reinforce and supplant the historical institutions of the community with the result that the traditional social structure persists but is overlain by a duplicate associational structure"<sup>17</sup>. Expanding the idea to include administrative structures, I will use this insight to explain how this has happened with women's groups.

Group development has grown quickly in the Dominican Republic since the 1960's. Women's groups, as they were originally organized, rapidly became a traditional organization in their communities. They did not challenge women's traditional roles and in fact served to enhance them. As the groups venture beyond the original scope of housewives clubs and into small businesses, they depend on the structure set up by the club to adapt to their new roles. In this study, 30% of the enterprises are run within the same structure as the women's group. Those groups that create parallel administrations have so many overlaps that clear demarcation is impossible. In those enterprises that formed through women's groups, membership in the women's group is a requirement in order to work in the group enterprise. Both of the doll factories have separate administrative structures; yet even to begin an apprenticeship women must first join the women's group.

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<sup>17</sup> Robert T. Anderson, "The Replicate Social Structure", Southwestern Journal of Anthropology, 73:209-222, 1971.

Not all of the members of a women's group are involved in the enterprise eventhough they support their friends in their business venture. Oftentimes loans are made to the women's group. Since these loans are made with no collateral, it is the membership that backs the loan. Women who do not want to work in the business are not at all reluctant to assume this group responsibility for the loan repayment. The replicate social structure is effective in a transitional period, particularly when groups are experimenting with new strategies. The security of the old group structure appears to absorb some of the risk for the new business. This functions to keep the community association cohesive. It is yet to be seen what happens if a part of the group cannot make a loan payment. Will those not working ultimately be held responsible? Will control eventually go to those with the economic power? Will the group eventually split into two separate groups? Will the group continue to function as a mixture between a social organization and an economic enterprise?

Many of the traditional structures are persistent. One such structure is annual elections of work committees, a holdover from the annual elections of the directiva. This may not be the best means of choosing management, but it is reassuring. Having to train staff each year to fulfill new functions creates disruption in many on-going processes and requires extensive training time. Yet for the women, democracy and fairness are maintained by retaining older methods of choosing leadership.

In all but two cases women's groups were sought out to begin

economic enterprises. Funding organizations, under some pressure to disperse loans, call groups together and discuss project options. Groups are interested in any project, as long as it gives them the opportunity to be working. So long as the group stays together during the project discussion period, a loan is relatively assured to the group. In many cases women are involved in specific enterprises because they do not know there are other possibilities, other structures, other projects, that may better fit their needs. The decision to raise cows or work in sisal is strongly supported by the funding organization. Women do not realize they have alternatives. They feel lucky just to have the opportunity to do something. Feasibility studies are at best, scarce. Planning for adequate inputs is almost non-existent.

Evaluation is an unfamiliar term to these groups. The attitude exists that they are fortunate enough to have the opportunity to be working, they do not consider the alternative of improving on what they have. Neither groups nor enterprises have looked at themselves and their programs from a critical perspective to see what they could be improving and what is serving them well. Only one group saw the dependency situation that it was in and expressed a desire to surmount it but did not know what to do.

### Leadership

There is a similar leadership pattern among these enterprises that is reflected by the small group of women that think, speak

and act while the majority remain passive. The rural Dominican can be characterized as believing him/herself inferior and stupid as well as incapable of leadership. <sup>18</sup> While most leaders are charismatic and want participation from all, they do not know how to solicit it. Historically, Dominicans are used to being given complete behavior parameters. Women, to an even greater extent, live by certain narrowly defined and accepted standards of behavior that greatly limit their public actions. Family community status, higher educational levels, ability to understand and transfer basic implications of the advantages of working in small-scale enterprises influence the selection of leaders. While leaders' styles incorporate a gamut of characteristics; authoritarian, directive, and egalitarian, in general they lack the overall knowledge and skill needed to encourage participation from the whole group.

Annual election may put new people in positions, but the previously elected "leaders" still influence decisions in both the group and the business. In half of the groups this "leadership" is recognized and becomes permanent in both the group and the business. In other groups annual elections merely re-elect the previous directive. In still others new people fill the slots but decisions are still influenced by the previous directive. Leaders talk about the need to change but many women are unwilling to accept the additional responsibility related to

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<sup>18</sup> Gregario Lanz, "Ensayo Sobre Organizaciones Campesinas", Estudios Sociales, No. 5-6, 1976, pp.55-67.

a position on the directive. Whether run by a single autocratic leader or by a few, the democratic process is very important to these groups. Even if a decision is already made, in essence, the group at large votes and is proud of their rubberstamp function. Whether the directive actually changes or not, democracy is maintained. <sup>19</sup>

Where the enterprises formed from women's groups, separate meetings are rarely held. Instead, enterprise business is discussed as the general business of the women's group. Women not involved in the enterprise do not seem to mind using the meeting for this. The social function that the meeting plays exists regardless of the topics under discussion. Meetings are reminiscent of class meetings held throughout elementary schools in the United States where students are taught the democratic process through running their own class. The secretary always takes minutes and reads the previous weeks' notes. Dues are collected. The jobs become more sophisticated as the group changes to a small business but the structure stays the same. It does not always run smoothly. Community status, sensitive feelings and especially a low educational level greatly burden the administrative functions. Yet, all feel they participate in the decision making structure.

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<sup>19</sup> Charles S. Sydnor, American Revolutionaries in the Making, Macmillan Company, 1965. Sydnor found similar practices and behaviour in the attainment of political offices in revolutionary America.

## Management Structure

In all but one enterprise, any women who meets the prerequisites set forth by the group can work. Everyone is guaranteed a job. This may not be optimal in terms of efficiency but everyone is allowed to participate. The enterprises can be broken out into four categories based on their administrative structure; replicate, independent, factory and decentralized (see Chart A)

The replicate structure is managed by the directive of the existing women's group. No separate administrative structure exists. The economic activity is an activity of the women's group. In the independent structure, a president is responsible for organizing meetings whose main purpose is to give these independent entrepreneurs a support group and access to small loans. The factory structure, as its name implies, has either a single administrator or groups of administrators that directs the workers. Women have been trained in specific functions and have little participation in management decisions. In two of the enterprises in this category, administrators are paid out of profits to manage. In the third, the directive is very communal and do not want to be paid extra for their management function. The decentralized structure is by far the most complicated. Few of the women could explain the overall structure and functions although they could talk about their individual roles in the structure. Work committees are organized by function (ie. marketing, administration, finance) and by time (ie. committee X works every Tuesday or committee C works every third week).

## ORGANIZATIONAL CHARACTERISTICS

### REPLICATE

Guayaba Dulce  
Canoa  
Sabana Cruz  
Los Urabos

- o Closed group of decision-makers
- o Draws on previous organizational experience
- o Structure may change annually
- o Less outside influence

### INDEPENDENT

Comite La Fe

- o Little dependence
- o Independent decision-making
- o Permanent structure
- o Minimal outside influence

### FACTORY

Fundacion  
Sombrero  
Guaymate

- o Centralized decision-making
- o Production line functions by skill
- o Permanent management structure
- o Highly dependent

### DECENTRALIZED

El Rio  
Pedro Sanchez  
Tabara Arriba

- o Shared learning amongst greater number
- o Continual re-training process
- o Structure changes annually
- o Decision-making shared amongst greater number
- o Managed by committee function
- o Dependent on outside

Control for work functions rests with the administrator or with the responsible committee. The committee structure allows for greater sharing of responsibility and control among the women.

Regardless of the level of sophistication of the administrative system, no one group seemed any better managed than another. Six of the groups are dependent on another organization to meet some of their managerial functions (See Chart B).

#### Control

Five of the enterprises are completely responsible for their marketing, administration, and procurement of raw materials. But of these five, three rely heavily on other organizations to help them develop alternatives if one of the processes does not run smoothly. The loss of cows in Tabara Arriba shows this.

Marketing is completely controlled by the funding organization in four enterprises and partially controlled in two. Handicraft projects are particularly vulnerable to outside control of marketing, especially if export markets are anticipated in the future. This does not mean though that capable women in the enterprises should be left completely blind to the process of what happens to the goods after they are produced. These women need to assert themselves in expecting to be trained in all aspects of business management. They may not be able to be independent right away, but they should be involved

in the planning and marketing so that at a future date they can assume those functions.

The resources of two groups are managed by the funding organization. The funders are responsible for maintaining the books and disbursing all payments. In one of the cases the administrator is keeping parallel books and expects within two years to assume complete responsibility. In the other situation transferring these skills to some of the women has not been discussed.

Three of the groups do not know how to buy their own supplies. In the case of one very isolated enterprise, materials are sent in to the community at no transportation cost. This creates a dependency that does not lead the enterprise towards self-sufficiency. In the third case the enterprise is very sophisticated and calls for inputs that the women, if left to themselves, would probably not buy consistently. Proper feasibility studies might have flagged the projects as being inappropriate, given the limited resources, at the beginning.

Flexibility of the lender institution in letting the enterprises develop their own administrative structures and in refinancing loans, if necessary, is of utmost importance. Women need to see that they have the freedom to experiment with new forms, and while they are ultimately responsible for the outcome, they have room to try out new ideas. Tabara Arriba, where four cows and five calves recently died, developed three alternatives for continuing their project when they realized they were going

to be in default on a loan payment. All alternatives would require refinancing of one of their existing loans. If the funding organization refuses to refinance the loan, the women will suffer greatly, not only in economic terms but in terms of their personal growth and creativity. They thought of their alternatives and developed a series of strategies based on what they thought they could do. Eventhough the alternatives might not be the most viable, the process of developing them is encouraging.

Simple involvement in an economic activity is not sufficient in and of itself. In order to influence their futures, women need to be participating in more than just production. They must be invovled in all aspects of their business from planning and developing objectives to revision of work and evaluation. If businesses are to be successful when funding agencies leave them, women need to be learning, from the beginning, every aspect of business management. Management is as important as production and must be treated so if small businesses are to succeed. While women are lacking in formal education, if they were passed complete responsibility, they would learn. The two groups in complete control of their resources (Guayaba Dulce, Canoa) are proof that, given minimal guidance, women can develop their own structures. These are the two groups that also have not entered into formal loan agreements with other organizations which seems to keep them more independent. While they may lack the fancy inputs that other businesses have, they have maintained more independence.

## Measures of Success

How successful are these groups? Standard measures of success include loan payback rate, raise in income level, improvement in lifestyle, questions about whether the program has reached the targeted group, and the group's own enthusiasm. On the basis of these indicators, women's enterprises in the Dominican Republic have been highly successful. Ten groups have had a total of sixteen loans with a repayment rate of 88%. Two groups have not started to pay back their loans yet. One group has not paid back either of its loans (Guayaba Dulce). It does not have any written loan agreements and it seems quite possible that while the group referred to the money as loans it was actually a donation.

There is a rise in income and in some cases available goods. While the regularity of income is highly unreliable, there is more income being generated. In Guaymate, women are now paying others to work in their houses so they can work an eight-hour day. Indicators of improvement in lifestyle are highly subjective. I asked women how their lives had changed and individual answers varied. One woman pointed to a new set of rocking chairs in her front room, another said her children have school uniforms this year while another remarked that her husband cannot order her around anymore.

## The Next Steps

Women's traditional roles and their domestic work provide them with skills that can be transferred to a small enterprise.

Planning, budgeting, and making crisis decisions are not new roles for them. Training does not work with this background as a resource and build on it to create management structures that are based on womens' strengths.

The success of the learning depends on adequate training. While it is not the intent of this research to discuss the role of the technical assistance organizations, it must be mentioned that there oftentimes is a conflict between the goals of the organization and the group. Training is generally part of the package deal that women get when they accept credit from a given organization. The training is not always the most appropriate for the group. Some women are sent to other towns to be trained and the training in the community usually lauds the benefits of a certain organizational structure or technology. Women need to be shown various options so that they can create and choose that which is most appropriate for their needs. A major focus of training should be on developing a consciousness and educating women to make their own decisions. There is a role model effect as women learn and incorporate new skills into their lifestyles and ultimately there is the hope that they become catalysts by encouraging new behavior and participation among other women. A mother's influence over her daughters would also be affected. With the current level of training, women are able to repeat the words they learn but they do not learn how to change the system<sup>20</sup>

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<sup>20</sup> Magaly Pineda, "Metodologia de Trabajo con Mujeres Rurales: Algunas Lineas para la reflexion", Revista CEPAE, 13/14, diciembre, 1982.

"En la union hay fuerza" (in groups there is strength) is a refrain commonly quoted by the women. While they have learned to say this, they do not know how to design and carry out strategies using the force that their group gives them to attain goals. Nor do they have definite goals in mind that enable them to set a course and work towards it.

While these economic activities provide a short term response to women's need for income and activities outside her domestic function, they also appear to provide a new dependent relationship for the women. Enterprises are dependent on others for marketing, accounting, purchasing, project design, and planning. A lack of imagination about the process of change traps women into thinking that the choice can only be to reform existing structures instead of creating totally new ones.(Bryant)

All the small businesses are conservative in regards to the changes in women's roles. The majority of women's programs in the Dominican Republic focus almost entirely on reinforcing traditional roles. While small businesses provide women with a non-traditional source of income they still support traditional structures. They provide the rural women with a legitimate reason for organizing but as yet have not developed a consciousness to use the power they wield. Women are largely kept in subordinate roles, and their newly acquired organizational skills are not transferred to more political

goals. 21

At least three-quarters of the enterprises are in traditionally female occupations. Five of the groups are involved in handicrafts. Handicrafts are, on an international level, a highly dependent and poor paying business. Middlemen must be used to market the products. Markets are largely dependent on the dollars from the tourist trade and wealthy individuals; neither being dependable clients. Three of the enterprises raise animals. While the scale varies from individual women raising cows to a collective pig farm with 32 sows, women have traditionally cared for small animals.

None of the enterprises are organized to confront abuses but only to deal with problems that affect the whole community. 22 Women continue to accept the socio-economic system with its machismo and all. The organization and maintenance of community relationships are of critical importance. A lack of visibility in the community, in the region and nationally undermines the collective force of women's enterprises.

Ultimately it is the lack of alternatives that creates the most problems for these small enterprises. Management training is only offered by a few organizations, and production skills can only be taught under certain conditions. More visibility of

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21 E.A. Cebatarev, "Rural Women in Non-Familial Activities: Credit and Political Action in Latin America", Women in Development Conference, Wellesly College, Wellesly, MA., June 2-6, 1976.

22 Op. cit. Lanz

women's enterprises would likely contribute to a growth in alternatives available to them. The ability to translate knowledge learned from their on the job experiences into needs makes the enterprise one step less dependent. The women must be given the space and support to experiment while on the job.

## RECOMMENDATIONS

Working women's groups should be encouraged to form either national or regional associations with the purpose of fomenting an understanding of their individual and collective needs as small, largely unrecognized businesses. It is also an effective way to share resources.

A national clearinghouse of national and international programs offering technical assistance and credit to women's groups would help groups shop around to find programs that best fit their needs. The Direccion Promocion de la Mujer (see Appendix B) could serve this function.

A re-evaluation of the technical assistance that women's groups are receiving is vital. Is training meeting the long-term needs of these groups? Does it focus only on production or is organizational and personal growth an integral part of it? Are women participating in project design, planning, and the development of goals to their fullest extent?

Women's groups must be responsible for designing their own projects. They can be told where resources exist but they must learn independence from the first step. Outside structures and

roles cannot be imposed. <sup>23</sup> Businesses should not be encouraged to emulate other styles but to improve on their own. Even if the organizational structure appears illogical, enterprises should develop structures and systems that they are comfortable with.

A balance needs to be found between self-reliance and adequate levels of outside financial and technical assistance so that when assistance is withdrawn project failure is less likely. <sup>24</sup>

#### CONCLUSION

That women's enterprises are having positive effects is undeniable, but they are limited. Women are not being allowed, and are not demanding, full administrative control of their businesses. Training has failed to address women's roles in the enterprise outside of a production function. Women's isolation from available resources inhibit their collective action. Management, both financial and human, is as important as production and must be treated so if small businesses are to succeed. Women must be encouraged to explore and develop their own administrative structures.

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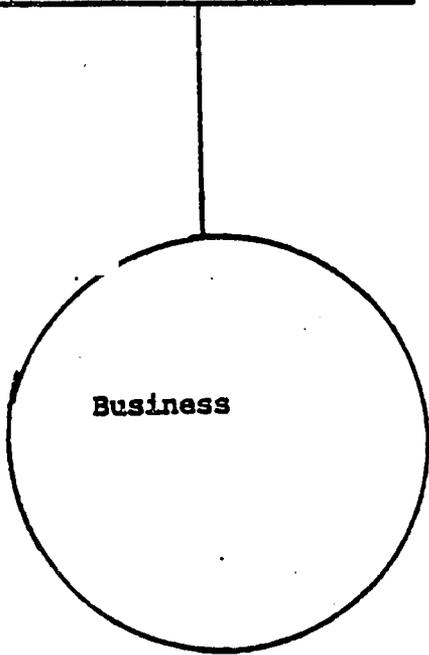
<sup>23</sup> George Honadle, David Gow and Jerry Silverman, "Technical Assistance for Rural Development: Beyond the Bypass Model", mimeo, Development Alternatives, Inc., Fall, 1982.

<sup>24</sup> Susan Caughman and Mariam N'diaue Thiam, "The Markala Cooperative: A New Approach to Traditional Economic Roles", SEEDS No.5.

BUSINESS STRUCTURES

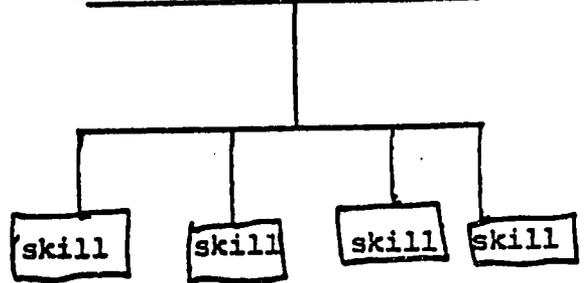
REPLICATE

DIRECTIVE OF WOMEN'S GROUP

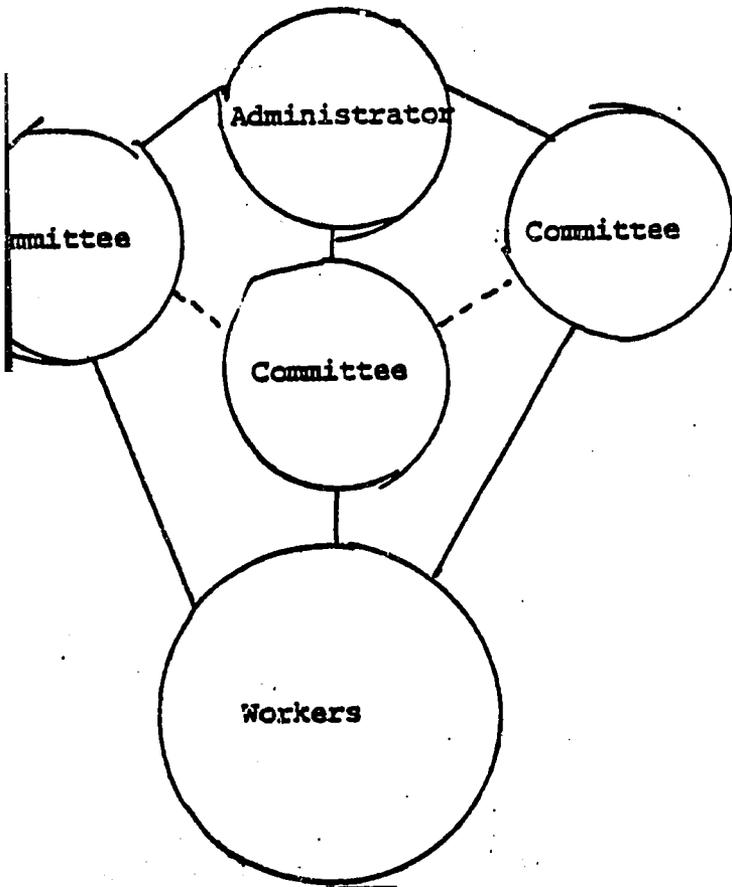


FACTORY

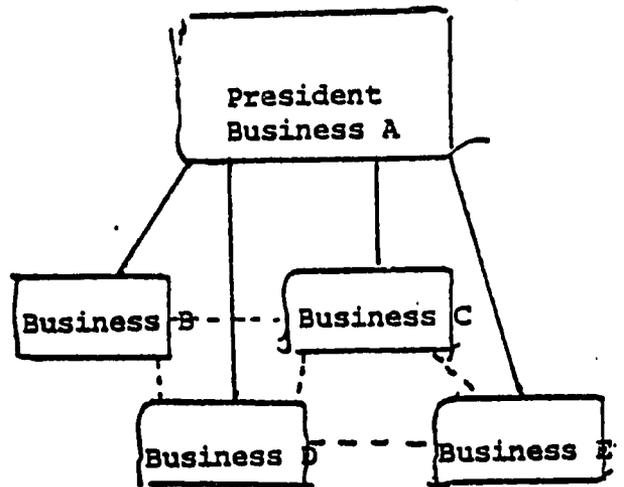
DIRECTIVE (SIZE VARIES)



DECENTRALIZED



INDEPENDENT



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ENTERPRISE STATISTICS

	Canoa	Comite La Fe	El Rio	Fundacion	Guayaba Dulce	Guaymate	Pedro Sanchez	Sabana Cruz	Sombrero	Tabara Arriba	Los Urabos
Year Group Founded	1980	1981	1971	1977	1978	1982	1982	1973	1973	1979	1978
Year Business Founded	1982	1982	1977	1979	1979	1982	1982	1982	1979	1981	1978
Kind of Business	purses, place-mats (handi-craft)	vending	sewing (handi-craft)	dolls (handi-craft)	distill-ery	sisal (handi-craft)	pig farm	chicken farm	dolls (handi-craft)	cow	coop store
Business Formed from Women's Group	yes	no	yes	yes	yes	no	no	yes	yes	yes	yes
Membership in Women's Group as Prerequisite to Work in Business	yes	n/a	yes	yes	yes	no	no	yes	yes	yes	yes
Separate Admin. Structures	no	n/a	yes	yes	no	yes	yes	no	yes	yes	yes
Annual Changing of Admin. of Business	no	n/a	yes	no	no	no	no	no	no	yes	no
Business started with loan	no	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Income paid to women	yes	yes	yes	yes	yes	yes	no	no	yes	no	no
Business controls Marketing	yes	n/a	no	no	yes	no	yes	yes	no	yes	yes

	Canoa	Comite La Fe	El Rio	Funda- cion	Guayaba Dulce	Guay- mate	Pedro Sanchez	Sabana Cruz	Sombrero	Tabara Arriba	Los Urabos
Business controls Resources	yes	yes	yes	yes	yes	no	no	yes	yes	yes	yes
Business buys own supplies	yes	yes	yes	yes	yes	no	no	no	yes	yes	yes
Pay admin. staff	no	no	no	yes	no	in future	no	no	no	no	yes
No. of women in business	12	5	30	40	23	9	58	22	15	20	40
Written rules	no	no	yes	yes	no	no	no	no	yes	no	yes
Average Age	48	36	40	37	43	35	44	35	36	33	41
Average hours Worked per week in bus- iness	25	26	20	25	8	40	6	8	25	8	n/a
Average educ. level	4	7	5	4	6	4	3	4	5	8	6

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Table 1

Monthly Income of Rural Families  
1976-1977

RD\$	
0-50	8.6
50-95	22.2
95-100	3.9
100-200	40.0
200-300	12.6
300-400	5.6
400-600	4.2
600-800	1.6
800-1000	0.5
1000-2000	0.1
2000-3000	0.2

SOURCE: Cuentas Nacionales 1975-1979  
Banco Central de la Republica Dominicana

Table 2

DISTRIBUTION OF THE ECONOMICALLY ACTIVE POPULATION  
IN THE RURAL AREAS BY SEX AND AGE

AGE	1960		1970	
	MEN	WOMEN	MEN	WOMEN
TOTAL	550,743	47,342	589,892	165,885
10-14 years	26,323	2,298	56,399	24,925
15-19 "	70,492	6,824	81,502	28,180
20-24 "	79,718	8,088	78,813	21,920
25-29 "	70,449	6,642	62,592	16,100
30-34 "	63,935	5,873	56,764	14,056
35-39 "	53,609	4,666	57,425	14,240
40-44 "	46,571	3,752	48,989	12,719
45-49 "	36,453	2,916	36,230	7,942
50-54 "	33,926	2,475	34,201	7,848
55-59 "	20,316	1,187	19,937	3,986
60-64 "	23,944	1,433	22,862	5,799
65-69 "	8,538	527	11,008	1,957
70-74 "	8,531	242	11,854	2,802
75- "	7,938	239	11,316	3,411

SOURCE: Poblacion y Mano de Obra en la Republica Dominicana

Table 3

EDUCATION LEVEL OF THE TOTAL FEMALE POPULATION-1970

	TOTAL	%
Illiterate	524,295	31.4
Pre-School Education	81,275	4.9
Primary Education	726,610	43.5
Intermediate Education	98,025	5.9
Secondary Education	70,665	4.2
Higher Education	13,225	0.8
Not Specified	156,580	9.3

SOURCE: Compendio Estadístico, 1970.

TABLE 4

DISTRIBUTION OF ECONOMICALLY PRODUCTIVE POPULATION  
BY SEX AND AGE FOR RURAL AND URBAN AREAS

AGE	1960		1970	
	MEN	WOMEN	MEN	WOMEN
TOTAL	<u>763,780</u>	<u>92,690</u>	<u>920,182</u>	<u>318,910</u>
10-14 years	31,560	4,200	70,840	35,233
15-19 "	93,340	13,720	116,846	52,906
20-24 "	115,400	16,540	129,200	49,266
25-29 "	101,740	13,380	106,816	36,597
30-34 "	93,440	11,330	97,975	30,616
35-39 "	76,450	9,130	95,041	29,425
40-44 "	64,860	7,340	80,346	24,195
45-49 "	50,710	5,760	58,370	16,175
50-54 "	46,090	4,300	52,635	14,151
55-59 "	27,960	2,440	31,504	7,848
60-64 "	30,810	2,650	33,185	9,470
65-69 "	11,650	890	16,481	3,779
70-74 "	10,260	580	16,032	4,127
75-	9,510	430	14,911	5,122

SOURCE: Poblacion y Mano de Obra en la Republica Dominicana

## QUESTIONNAIRE

### HISTORY

1. How long has the group been organized?
2. How many members are there?
3. When did the group receive its first loan?
4. How much was it for?
5. What was the name of the institution that lent the money?
6. What was the loan used for?
7. Have you received additional loans since the first one?
8. If so, were they from the same organization?
9. How much were the additional loans for?
10. What were the additional loans used for?

### ORGANIZATIONAL/MANAGEMENT STRUCTURE

11. How is the group organized?
12. How is the business organized?
13. In the group, is the leadership permanent or changing?
14. Are the group leaders the same people that manage the business?
15. If the leadership changes, how often does it change?
16. Does the group meet regularly?
17. How often?
18. Does the group or business have formal written by-laws?
19. How many different jobs are there in the business?
20. What are they?
21. How many do you know how to do?
22. How is it that you have the job you do?
23. If a problem arises, who do you report it to?
24. What does that person do when the problem is brought to her/his attention?

## RESOURCES

25. Who controls the resources of the business?
26. How do you get paid?
27. Who authorizes the spending of money?
28. What does the business do with its earnings?
29. Who are the members who are not in agreement with the use of resources?
30. Who is in charge of maintaining the books?
31. How do you decide to buy more materials?
32. Who is in charge of buying supplies?
33. How do you sell your products?
34. Where do you work?
35. What are the facilities like?
36. How many people work in the business?

## PLANNING

37. How did the group decide to apply for a loan?
38. Why did the group decide to do this activity?
39. Who were the members who were not in agreement?
40. Does the group have to report regularly to the organization that lent the money?
41. If yes, what does the reporting consist of?
42. Does the business have a budget?
43. How was your work schedule developed?
44. Does the business have a process for evaluating its progress?

## TRAINING

45. Does the organization that lent you the money also give you technical assistance?
46. In what areas?
47. How long is each course?
48. How have the courses been useful?

49. Can you solicit specific training courses?
50. Do you receive technical assistance from other organizations as well?

#### DEMOGRAPHY

51. How old are you?
52. What grade did you finish in school?
53. How many years of experience do you have in this kind of work?
54. What is your position in the business? In the group?
55. What is your marital status?
56. How many children do you have?
57. How old is the youngest, oldest?
58. How many people contribute money to your household?
59. How many people sleep in your house?
60. How many hours do you work on the average every week?
61. How much money do you earn?
62. What do your family and your husband think of your work?
63. What would make your work easier for you?
64. What are the new skills you have acquired since you began working in the business?
65. Have you received training that will help you in other activities as well?
66. What did you do, before working in the business, with the time that you now dedicate to your work?
67. Would you say that your workload has grown, lessened or not changed at all since you began working in the business?

## Organizations Contacted

### ALFALIT

Alfalit is an indigenous private voluntary organization concerned with literacy. Working through existing women's groups with literacy training, Alfalit, in February, 1983 began two goat projects, financed by Heifer International, in the San Cristobal area. These projects are not for income generation. Rather the goats are expected to provide a source of protein for the community.

### AMERICAN INSTITUTE OF FREE LABOR DEVELOPMENT (AIFELD)

AIFELD is an American organization supported by the AFL-CIO. It works with rural groups by providing technical assistance and organizational orientation. In specific parts of the country they have organized and worked with women's groups and have facilitated their access to those organizations offering credit.

### ASOCIACION PROMOCION MUJER DEL SUR

Promocion Mujer Sur is a regional organization that was founded by CARITAS Dominicana but is now independent. Promocion Mujer Sur works only with education and consciousness raising programs believing that economically productive projects are not the answer to the independence of rural women.

### CAMPROMER

Campromer is an AID funded program coordinated by the Instituto Interamericana de Cooperacion para la Agricultura (IICA) and the Secretaria de Agricultura (SEA). This pilot project was designed to test a communication methodology for the training of rural women in nutrition, horticulture, and small fowl raising. Women are loaned small amounts of money by SEA, for the necessary supplies to build a small animal housing. Women work individually and SEA maintains all financial records.

### CARITAS

CARITAS, the Dominican counterpart of Catholic Relief Services, provides government surplus food, health and nutrition training and small gardening tools to groups of women throughout the country.

#### CENTRO DE ACCION ECUNEMICA (CEPAE)

CEPAE is a non-affiliated church group. Among its activities it facilitates and organizes regional federations of women's groups. It also provides short courses for rural women leaders that provide socio-political orientation and organizational skills.

#### CENTRO DE ENTRENAMIENTO Y ASESORIA PARA LA MUJER (CENAM)

CENAM is an AID funded project that began in June 1982 in an urban neighborhood of Santo Domingo. Its purpose is to train women in skills that will facilitate their entering the formal job market. Coordinating training through a variety of existing vocational programs as well as through courses specifically developed by CENAM, women are being trained in small household electric repairs, artesanía, hairdressing, sewing etc. Assistance is also given on locating work after the courses have been finished. One group has recently begun working with the FDD's Grupos Solidarios Program.

#### CENTRO DE PROMOCION FEMININA (CIPAF)

CIPAF is a small indigenous private voluntary organization that is involved in research on a variety of women's issues. They recently completed a comprehensive study on rape in the Dominican Republic and are currently finishing a manual on women's rights and the law.

#### DIRECCION GENERAL DE PROMOCION DE LA MUJER

Created in August, 1982, the Direccion General de Promocion de la Mujer is a government organization which was founded to promote project planning for women as well as coordinate all women's programs carried out by government, private, national and international organizations in the country. In March, 1983 they began providing credit and technical assistance to rural women's groups and by the end of 1983, they expect to have at least 100 promoters working in the field.

#### FEDECOOP

FEDECOOP is the national cooperative organized by teachers. They provide training in cooperative philosophy as well as credit to rural cooperatives. They are involved with only a handful of all women cooperatives.

## FUNDACION PARA EL DESARROLLO COMUNITARIO (FUDECO)

FUDECO, the indigenous organization of Save the Children, implements rural development programs in two border zones in the western part of the country. In 1982 they began extending credit to women's groups for chicken farms. In the program in Matayaya they have made loans to five women's groups.

## GRUPOS SOLIDARIOS

The Fundacion Dominicana de Desarrollo (FDD) began an AID funded loan program for small-scale entrepreneurs in urban areas in 1981. About ten women's groups have organized themselves in order to receive small loans (up to RD\$300 per person) to capitalize their small businesses. While women work individually, the loan is made to the group and the group is collectively responsible for loan repayment.

## GULF AND WESTERN

Gulf and Western has been forming women's groups in the bateys since 1979. This year they are beginning a revolving loan fund for various projects with the women's groups. They have a network of promoters working throughout the eastern part of the country.

## INSTITUTO AGRARIA DOMINICANA (IAD)

IAD is the national land reform institution. They work with women who are the spouses of males who have acquired land under the agrarian reform partitions. In 1982 they were instrumental in facilitating funding for two women's groups to raise pigs. They have 24 artesian centers, primarily made up of women, throughout the country and also provide social services to agrarian reform communities.

## INSTITUTO PARA EL DESARROLLO DEL SUROESTE (INDESUR)

INDESUR was founded in 1982 to coordinate institutions involved in the development of the southern part of the country. It has provided small donations and technical assistance to a few women's groups in the region and has one full-time promoter working exclusively with women's groups.

## UNITED NATIONS INTERNATIONAL RESEARCH AND TRAINING INSTITUTE FOR THE ADVANCEMENT OF WOMEN (INSTRAW)

The mandate of INSTRAW is to promote through research and training activities, full participation of women, together with

men, in the economic, social and political advancement of their societies. The Institute is a clearinghouse for information and research and training efforts for the advancement of women. The permanent headquarters was moved out of Tehran, Iran in 1979 and was scheduled to open in Santo Domingo in April, 1983. The interim office has been at the UN in New York.

#### INSTITUTO SUPERIOR DE AGRICULTURA (ISA)

ISA, with money from AID, hired in the Fall of 1982, a woman to write case studies on the role of rural Dominican women in the family economy. A consultant from the U.N. spent several weeks working with ISA during the winter of 1983 to establish the format to be used for these case studies. As of April 1983, none has been written.

#### MUJERES APLICADAS A LA INDUSTRIA (MAI)

MAI is a Dominican non-profit organization founded in 1978. MAI provides technical training in handicrafts to women's groups in various parts of the country, both urban and rural. It also supports these groups by facilitating funding through other organizations and by marketing the goods produced.

#### MUJERES EN DESARROLLO DOMINICANA (MUDE)

MUDE is an indigenous non-profit organization founded in 1977. Through its revolving loan program it provides credit and technical assistance to more than thirty women's groups in two areas of the country.

#### OFICINA DE DESARROLLO DE LA COMUNIDAD (ODC)

ODC has been instrumental in organizing women's groups throughout the country during the last fifteen years. They have provided rural women with training in health, nutrition and sewing. They have an extensive network of promoters who work with numerous groups and provide them with organizational orientation.

#### OFICINA DE PLANIFICACION Y PROYECTOS PARA LA MUJER (OPPEM)

Created by MAI in 1982, OPPEM uses MAI methodology to plan programs and projects for women's groups throughout the country. In addition, it raises funds, publishes, organizes courses and provides other services to MAI and its associated groups.

## PLANARTE

In 1977, the Fundacion Dominicana de Desarrollo (FDD) began a program to introduce and/or improve artesanía throughout the country. Four groups of women have received substantial credit and technical assistance from PLANARTE.

## PLAN SIERRA

Plan Sierra is a government program started in 1978 to promote the development of the Sierra region of the country. Plan Sierra works with numerous women's groups in the area providing funding and technical assistance for family gardens, chicken raising, cows, fish farming and cooperative stores. Women work individually and do not earn income from their work. The cooperative stores are not exclusively run by women as their families, particularly husbands, have joined the cooperatives.

## PROFAMILIA

In June 1982, Profamilia, a fifteen year old indigenous private voluntary organization, received funding from the United Nations Development Program to establish a revolving loan fund for women in the Cibao. The first loan was approved during the first trimester of 1983. The program has developed an extensive training methodology and is currently working with about six women's groups.

## WOMEN'S WORLD BANKING

Women's World Banking in the Dominican Republic is one year old. Starting in Santiago, they have dispersed more than 25 loans, not greater than \$10,000, to individual women. Most of the loans have gone to women who sew and embroider children's clothing for the domestic and export market. Limited technical assistance has been provided, primarily concerning accounting and business planning. As of April, 1983, no more loans were expected to be given out in the Santiago area. A full time expatriate adviser will be moving to the Dominican Republic in June, 1983, at which time the program may be expanded.

## SECRETARIA DE AGRICULTURA (SEA)

For more than 15 years, the SEA has supported rural women's groups. They have a network of promoters throughout the country that regularly visit women's groups and occasionally provide them with access to training courses (usually health and nutrition oriented) and small loans. SEA has been most successful in organizing rural women groups.

## SERVICIOS SOCIALES DE IGLESIAS DOMINICANAS (SSID)

SSID is the Dominican counterpart to Church World Services. Their work with women's groups involves basic health and nutrition education.

## UNITED NATIONS CHILDRENS FUND (UNICEF)

In the Dominican Republic UNICEF does not work directly with women's groups. They have provided technical assistance for a course on program planning for women's activities and are involved in a potable water and sanitation program that involves rural women.

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