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THE DOMINICAN ASSOCIATION OF TRICICLEROS
'SAN JOSE OBRERO':
A CASE STUDY OF LOCAL EMPOWERMENT

by Rebecca Reichmann
edited by Marjorie Lilly
ACCION International/AITEC
Cambridge, Massachusetts
February, 1984

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ACKNOWLEDGEMENTS

This report is largely the **tricicleros'** own account of their Association's problems, achievements and plans. If I have only translated their message accurately, the report will have been a success.

Members of the Association of Tricicleros San José Obrero were generous enough to share their ideas and opinions with me, opening their homes and interrupting their workdays so that I could learn more about tricicleros' lives and work. I am grateful to all of the Association members for this generosity, especially to the **Directiva** and to Luis Carbonell and Alfredo Pérez, whose enthusiasm and openness made the work possible. Arcadio Castillo and Gregorio Beltrán were especially helpful with their assistance in data collection. I hope and trust that all tricicleros in Santo Domingo will be strengthened in some way by this account of their remarkable accomplishments.

There were many helpful advisors in Santo Domingo, in addition to the tricicleros themselves: all of the **Fundación Dominicana de Desarrollo** staff members were supportive, particularly Julio Tejada, head of the Solidarity Group component of the FDD micro-enterprise program; Santiago Sosa Castillo of CEPAE helped me to develop critical insights; Martin Murphy of the Universidad Autónoma de Santo Domingo shared important data gathered by his anthropology students--to whom I am also grateful; and finally, Kati Wolford of SSID was an inspiration as well as a good friend.

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"We hope this interview will serve to speak both to the administrators here and to all of you who have come to interview us in the past--so that you'll know that we have big plans.

"Even if some of us don't have the intellectual skills that those who direct the FDD program have, we can still work, with some *asesoría* ('technical advice'), using our own manpower, and we can help solve everyone's problems. You should put our *conocimiento* ('expertise') to the test.... Through our organization, based on cooperation, we know that we can improve things."

- A triciclero leader

PREFACE

It is my pleasure to write the preface to Rebecca Reichmann's ethnographic study of the Association of Tricicleros in Santo Domingo; it helps fill a significant void in the literature on microenterprise assistance. Evaluations of this type of project typically focus on strictly economic measurements--increase in income, the creation of new jobs, or perhaps changes in business practices--but practitioners have observed that often the most important results of projects are not economic, but social.

This is particularly the case when projects administer loans through a group guarantee mechanism to business owners who have insufficient collateral or other guarantees. Such groups often come to serve as a forum for exchanging business information, for mutual encouragement and aid, and for arranging informal loans. In a few programs, the grassroots organizational structure of the credit guarantee group has come to assume a more important role through the merging of several of these groups into a neighborhood "nucleus" and merging many neighborhood "nuclei" into a larger association. Within this structure, the development of a sense of class identity and of being part of a movement, along with greater political leverage become distinct possibilities.

In Ms. Reichmann's report, the creation of the Dominican Association of Tricicleros 'San José Obrero' through this process is described in detail. The tricicleros, the ubiquitous hawkers who peddle their wares through the streets of Santo Domingo on their heavy cargo trikes, received loans from the Dominican Development Foundation (FDD) to purchase the triciclos they had been renting daily for up to twenty years. To qualify for a loan, they had bonded together in a solidarity group of from five to eight other peers and mutually cosigned the loan. Soon after the program started, the leadership for the first group had begun to form the basis for what later became the Association.

The report has considerable relevance for both development theoreticians and practitioners. Most importantly, it shows how the traditional values of tricicleros--virtually all of them migrants from rural villages--have been shaped into the structure of the Triciclero Association. Thus, the high value placed on mutual help is translated into an emergency fund that provides small interest-free loans in case of sickness, and a \$200 grant to cover funeral expenses for the family of an Association member. The formation of a savings and loan association is underway, and there are plans for creating a workshop where tricicleros can purchase low-cost replacements for their trikes and carry out repairs. The traditional notion of "solidarity"

is also reflected in the ideology of the Association, which stresses their identification as the "triciclero class," the importance of helping their companions in need, and a more active involvement in the community.

These outcomes are doubly significant when it is recognized that the creation of the Association occurred largely on the initiative of the participants, not of the Dominican Development Foundation. The leadership of the Association and the shaping of the program came primarily from the tricicleros themselves. In this program, clients had virtually the entire responsibility for promoting the project among their peers, for forming groups and encouraging loan repayment.

This process developed the skills and commitment necessary for creating a strong, autonomous Association which should be able to continue on its own whatever the future of the FDD efforts. At the same time, the approach resulted in the creation of an innovative methodology of program assistance combining organizational development with the seemingly incompatible goals of simplicity, low cost, and high replicability.

The model used by the Dominican Development Foundation encourages participation, client ownership of the project and, consequently, 'empowerment'. The fascinating thing is that the FDD did this, not by increasing the staff role in the process through intensive training efforts or extensive contacts with clients or client groups, but by doing quite the contrary. By getting involved far less than is typically the case in similar community-oriented income-generating projects, they left a larger role for the clients.

The reader should keep this seeming paradox in mind as he or she reflects on the design and implementation of similar microenterprise assistance efforts.

- Jeffrey Ashe
Senior Associate Director
ACCION International/AITEC

FOREWORD

THE PISCES PROJECT

This study examines the history and achievements of the Dominican Association of Tricicleros, a grassroots social support organization that emerged spontaneously from the "solidarity group" component of a microenterprise development program administered by the Dominican Development Foundation in the Dominican Republic with ACCION/AITEC technical assistance.

This microenterprise program is one project being studied as part of the PISCES Project (Program for Investment in the Small Capital Enterprise Sector). PISCES has been funded by the Agency for International Development/Washington since 1978 to explore the feasibility of direct assistance to tiny informal sector enterprises.¹ In its justification for the funding of PISCES, the Agency noted that from 30% to 60% of the urban labor force in developing countries is comprised of informal sector activities and that in many countries that percentage is increasing rapidly. It also noted that informal sector entrepreneurs are among the poorest urban dwellers and speculated whether direct assistance to the owners of these businesses, focusing on their almost universal lack of access to credit at reasonable rates, lack of management skills, a hostile policy environment and exploitative relations with middlemen and suppliers, might increase their income, employment and access to services.

The prime contractor for the PISCES Project is ACCION International/AITEC. ACCION is in charge of the technical direction of the project, the Latin American field work, and the synthesis of the study results. The African and Asian components have been sub-contracted to the Development Group for Alternative Policies and to Partnership for Productivity, respectively. All three agencies are Private and Voluntary Organizations with considerable experience in small enterprise development.

In Phase I of the PISCES Project twenty projects in sixteen countries were studied and reported on, and the key elements of the most successful programs were synthesized.² PISCES Phase II is now underway, and demonstration projects in four countries are currently being implemented and evaluated.³

A major objective of PISCES Phase II is a detailed evaluation of the

¹PISCES Phase I, contract number SD-otr-C-0013.

²"Small Enterprise Approaches to Employment," the final report of PISCES Phase I, is available from the Office of Development Information & Utilization, Bureau for Science and Technology, U.S. Agency for International Development, Washington, DC 20523. PISCES Phase I final report summary, "Assisting the Smallest Scale Economic Activities of the Urban Poor: Summary and Recommendations for Donors and Practitioners," by Jeffrey Ashe, is available from ACCION International/AITEC.

³PISCES Phase II, contract number AID-otr-C-1823.

demonstration projects that have been developed by the PISCES team in conjunction with local institutions, and which are funded in part by local AID missions. These four projects are located in the Dominican Republic, Costa Rica, Kenya and Egypt. The PISCES team is committed to reporting on program methodologies and results for their transfer to other countries. This study, funded by the Inter-American Foundation and PACT (Private Agencies Collaborating Together) was designed to assess social "spin-off" effects of the Solidarity Group component of the Dominican Development Foundation's microenterprise program.

THE DOMINICAN DEVELOPMENT FOUNDATION

The Dominican Development Foundation (FDD),⁴ a private voluntary organization which has extensive experience in rural development projects in the Dominican Republic since 1965, became interested in an urban microenterprise program in 1980. In May of 1981 the project was funded and the FDD mounted a microenterprise program named PRODEME (Programa para el Desarrollo de Micro-Empresas), with ACCION technical assistance. ACCION therefore has had a dual relationship with the FDD: first, in the role of advisor, Stephen Gross, who initiated the feasibility study for the program and implemented it and, second, in that of ACCION Senior Associate Director Jeffrey Ashe as principal PISCES researcher.

This program had two parts—a "microenterprise" component that reaches small artisan manufacturers with 2 to 3 employees, and a "solidarity group" component designed for hawkers and vendors and the smallest cottage manufacturers, principally seamstresses and market vendors.⁵ The FDD "microenterprise" component was based on systems developed by ACCION in Brazil, Colombia, and Mexico. This report will focus on the "solidarity group" component, which was based on methodologies developed by local organizations in San Salvador, Madras and Manila detected in the PISCES Phase I research,⁶ and further developed by ACCION in the Dominican Republic, Costa Rica, Peru, and Colombia.

The solidarity group component

The FDD solidarity group component is based on ideas from two projects identified in PISCES Phase I: the PRIDECO/FEDECCREDITO program in El Salvador and the Working Woman's Forum in Madras, India. Both programs reached

⁴"FDD" is the abbreviation for the Spanish name of the organization: "Fundación Dominicana de Desarrollo."

⁵PISCES Phase II, Program for Investment in the Small Capital Enterprise Sector of the Solidarity Group Program of the Fundacion Dominicana del Desarrollo, with Technical Assistance from ACCION International/AITEC, Cambridge, MA.

⁶The FDD project in the Dominican Republic is funded by the Agency for International Development, the Inter-American Foundation, Appropriate Technology International and, recently, by Dominican sources.

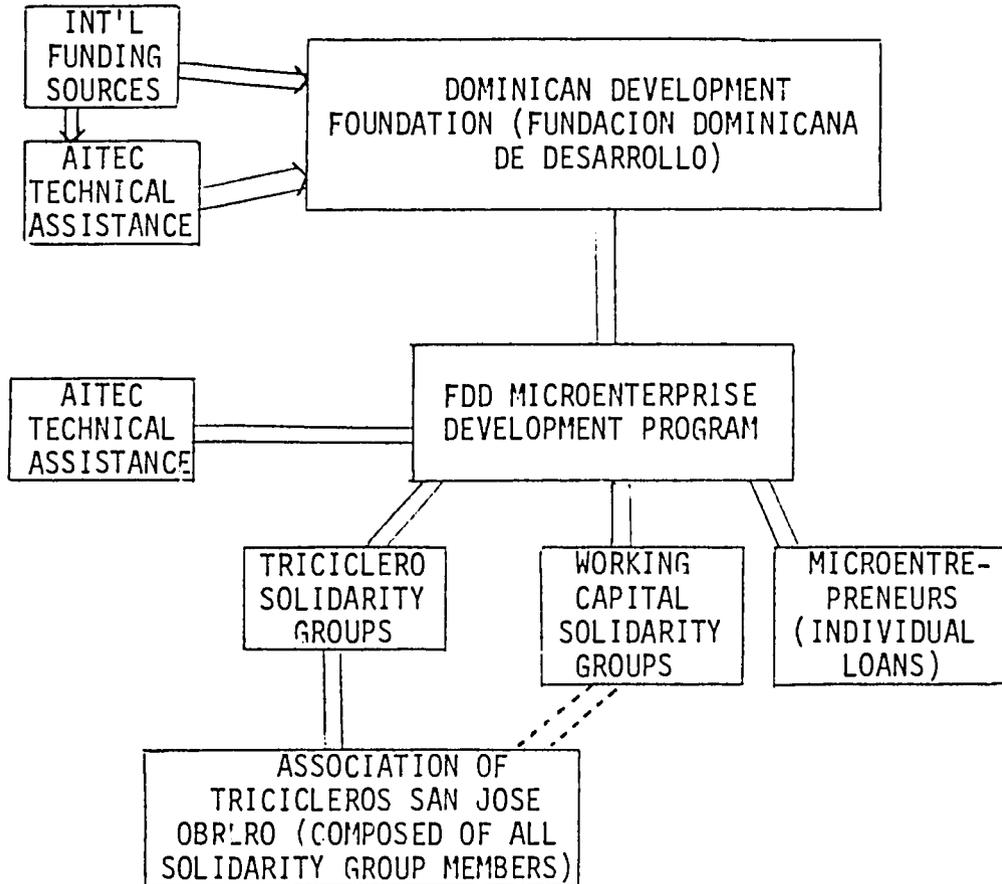
over 2,000 businesses in less than two years, and were characterized by low cost, high payback and highly motivated clients. A small paraprofessional staff administered the program. Although they spanned two continents, both projects relied on similar mechanisms to guarantee loans. Credit groups formed by business owners collectively guaranteed loans which were used for the individual business needs of group members. In addition, in the Madras Working Woman's Forum, a Board of Directors made up of group presidents reinforced the group process and acted as an advocacy group for the needs of the women micro-business owners.

The PRIDECO/FEDECCREDITO program and the Working Woman's Forum were particularly interesting because they demonstrated that project costs could be lowered through assigning the bulk of responsibility to clients for promotion, selection, group formation and payback. This, in turn, fostered an important secondary effect of reinforcing the skills and networks of friendship and commitment which led to: (1) the exchange of information between business owners, and (2) the creation of a grassroots advocacy and service organization.

The FDD solidarity group component incorporates elements of these successful programs and has as its objectives: "empowerment" through group responsibilities that reinforce entrepreneurship and grassroots advocacy; increasing income; and assisting large numbers of businesses at low cost.⁷

The chart on the next page illustrates the relationship between the FDD, ACCION International/AITEC, and the three beneficiary groups. The "Association of Tricicleros San José Obrero" is an organization formed by triciclero clients of the FDD microenterprise program.

⁷Ashe, Jeffrey; July 1982. PISCES Phase II, "Extending Credit to Urban Hawkers and Cottage Enterprises: Reaching Large Numbers at Low Cost Through Credit Guarantee Groups;" results of the third PISCES Phase II evaluation, September 1982, available from ACCION/AITEC.



I. EXECUTIVE SUMMARY

I.A. Philosophy of development

For undereducated and marginally employed groups, an important ingredient in the process of development involves the building of social infrastructure. Project designs should incorporate this development goal by stressing client participation in all aspects of program maintenance. Specifically, client participation can be strengthened through:

- minimizing the traditional roles of program staff;
- client responsibility for promotion of program;
- consensual selection of participants who will share responsibilities for project management and program activities;
- opportunities for participants to assume increasing levels of responsibility within the leadership of the program;
- local definition of community issues, local "ownership" of program.

Programs emphasizing client participation "empower" participants in seeking solutions to their common problems. Within communities, development programs can help generate a synergistic effect in which increasing levels of local participation and commitment are devoted to community development by residents themselves.

I.B. One example of "empowerment"

The Association of **Tricicleros**⁸ San José, organized by triciclero resi-

⁸**Tricicleros** are street hawkers who pedal three-wheeled heavy cargo "tricycles" (**triciclos**), in which they carry their merchandise. [All words in bold type are defined in the Glossary.]

dents in the barrios of Santo Domingo, is one example of a grassroots organization that has grown nearly spontaneously from a local institution's economic development strategy—the microenterprise program of the **Fundación Dominicana de Desarrollo** (FDD) for triciclero "solidarity groups." The tricicleros themselves formed the Association in response to the needs expressed within their groups—groups that had originally come together solely for the purpose of qualifying for a loan. Through the intensive process of working together and with the input of the institution's technical advisors, tricicleros have joined forces to address some of the problems they have confronted both as poor individuals and as a marginalized group.

Beginning in May 1981, the FDD's microenterprise development office implemented a "solidarity group" program for administering credit to tricicleros who sell fruits and vegetables or collect bottles, cardboard, and scrap metal throughout Santo Domingo. The need to assist these small businessmen was recognized because of their large numbers in the city and because the need for one's own capital equipment—a **triciclo**—was amenable to a project of this type.⁹ In May of 1983, almost 5,000 tricicleros had registered with city authorities for their vending licenses, and this number is increasing as urban migration continues.

Usually a recent migrant to the city, the average triciclero rents his triciclo from an agency, at RD\$1.25 to RD\$1.50¹⁰ per day. Rented triciclos are generally in poor repair and commonly tricicleros are in debt to the agency, at 5% to 20% interest per day. Most tricicleros aspire to owning their own triciclo and working independently, not only to save the rental payment, but to liberate themselves from dependency on the agencies. Tricicleros who qualify for the FDD program receive a one-year loan of RD\$275 to purchase a new triciclo, and \$25 of working capital. As of February, 1983, 798 triciclos had been delivered to participants by the FDD. Fifty-one more solidarity groups have been approved for their loans and are awaiting their triciclos.

The FDD loan is administered through a "solidarity group" mechanism. The FDD's "solidarity group" is an autonomously formed group of 5 to 8 tricicleros who know each other well enough to collectively guarantee the loan made to the group. Daily or weekly loan payments from members are received by the group president, who makes weekly payments at barrio-level meetings with the FDD coordinators. All group members are expected to attend these meetings, which with the organizational skills of competent local leadership have evolved into the Association of Tricicleros San José—an important source of self-help support for program participants, as well as a grassroots forum for barrio-level participation in articulating and addressing local concerns.

⁹Gross, Stephen. Estudio de Factibilidad: Programa de Microempresas. Fundación Dominicana de Desarrollo (FDD) y Acción Internacional (AITEC), 1980.

¹⁰The exchange rate is officially RD\$1.00 = US\$1.00 but the informal exchange rate fluctuated around RD\$1.50 = US\$1.00 at the time of the research.

Goals of the FDD's solidarity group program are:

- increasing income;
- "empowerment" through group responsibilities, reinforcing entrepreneurship and grassroots advocacy;
- assisting large numbers of businesses at low cost.

This report describes how some of the goals of the solidarity group program of the **Fundación Dominicana de Desarrollo** (FDD) have been achieved, focusing on the emergence of the Association of Tricicleros within this program as a case study of local empowerment. The report also includes a brief review of informal level activities in the Dominican Republic: urban migration, marginal employment, credit, and business practices of the Dominican triciclero. Its central focus is an examination of the role of the Association of Tricicleros San José as a grassroots social support organization that addresses needs and concerns of marginalized people in Santo Domingo. As a national institution, the FDD has facilitated the Association's operations by adopting a methodology stressing participants' roles in program promotion, client selection and loan collection, while minimizing the roles of FDD staff.

The Association demonstrates the following characteristics of local "empowerment" occurring through:

1. local control of the organization's functions, which has led to
2. leadership development, and
3. promotion of critical thinking—providing a forum for participation and discussion of issues affecting the community.

1. Local control of organization functions

With traditional social structures shifting drastically due to massive urban migration (the rate of urban growth in the Dominican Republic is 5.3%), the building of social stability through participation in community networks is crucial. Particularly, values associated with changes from rural to urban cash-based economies must be critically examined within communities. Maintenance of stable social systems and local values within the new urban environment is key for effective inclusion of the majority in national life, and as a grassroots organization, the Association of Tricicleros is best able to define the values and needs of people at the barrio level. This study examines the traditional values implicit in the organization of the Association of Tricicleros.

In many respects, the Association merely formalizes practices which were already in place within the culture of the triciclero, such as informal lending of money and other items, mutual assistance in emergencies, and joint work arrangements (working "en cadena") in which two tricicleros promote each other's products and split the profits. The Association channels resources among tricicleros and their families through the establishment of an Emergency Loan Fund, a Burial Insurance Fund, and a Savings Cooperative, and has set up links with other organizations available to assist

people at that level. As of April 1983, the Association had administered RD\$600 in loans and RD\$300 in contributions for bereaved families. As of May 1983, RD\$106 had been contributed to the savings cooperative.

The Association also serves as a forum for the development of speaking and organizing skills, for awakening aspirations of community members, especially young people's, and for the diffusion of values (education, savings, group responsibility, new business practices, conscientiousness). This is the kind of local support organization that promotes and sustains the inclusion of all people in national participation in development.

2. Leadership development

Barrio residents who are competent spokespersons and organizers serve as effective links between their communities and local organizations, and between these organizations and the larger institutions. Community members' level of commitment cannot be replicated by a professional outsider. Crucial both as links between social structures (institutions and organizations) and as role models for young community members, local leaders generate and support new "development" achievements long after institutions have moved away.

Within the barrios that the FDD serves, local leaders emerged almost spontaneously, as a result of (1) an attractive opportunity to qualify for credit through the solidarity group program and (2) the FDD's policy of encouraging leadership through enlarging clients' roles in the program. These leaders, who autonomously formed the "Association of Tricicleros San José Obrero" have assumed major responsibilities for program maintenance, including:

- public promotion of program;
- registering new members and groups;
- managing group funds, collecting loan payments, disbursing emergency loans;
- "policing" membership's payment records;
- making collective decisions to articulate Association policy vis-a-vis the FDD;
- letter writing and linkages with other local organizations and institutions;
- follow-up on members with both economic and social forms of support (emergency loan funds, visiting committees, etc.).

Now that the Association has developed beyond its original small scale, leaders cite the need for further instruction and supervision from FDD staff, particularly in administrative areas.¹¹ Leaders have sought collaboration with the FDD staff to broaden and improve the credit program, but their

¹¹There is some question whether leaders will eventually enter formal sector activities now that they have broadened their skill base—or whether they will continue to identify with and organize the "triciclero class."

input has not been strongly encouraged by the FDD staff.

3. Promotion of critical thinking, providing a forum for participation and discussion of issues affecting the community

A third function of the Association of Tricicleros—in addition to leadership development and providing a stable grassroots support organization—is the promotion of critical thinking among participants and their families. Although promotion of critical thinking was not built into the program design, leaders have encouraged critical thinking among Association members because of their higher level of educational and organizational experience. The structure and style of the meetings also foment considerable discussion of ideological and organizational issues.

The solidarity group's collective economic commitment also brings up important issues affecting the "triciclero class." These issues are discussed widely among Association members, both formally in the Association meetings and informally in the homes and streets where tricicleros live and work. For example, participants discuss the differences between a labor union and the Association of Tricicleros. They critically compare types of technical assistance provided by different cooperative development agencies. Having articulated their differences with the FDD's implementation strategies, Association leaders offer their services as advisors to the FDD for further development of program policy, and give concrete suggestions for eliminating problems. Leaders are aware of the political implications of their organization, and have discussed the possibilities for the Association's political involvement, although at present they choose to remain apolitical. In short, through the Association of Tricicleros, the FDD has indirectly supported a forum for debate and discussion of issues—local and sometimes international—that have an impact on barrio residents, helping them effect their own development.

I.C. Replicability

Replicable elements of the FDD program are examined:

- group responsibility for repayment;
- groups formed autonomously and composed of acquaintances working in similar business activities;
- participation of beneficiaries in program promotion and maintenance;
- non-paternalistic technical assistance.

Some non-replicable elements are identified as:

- social conditions: massive urban migration, high unemployment rates and low social mobility;
- cultural factors: the existing concept of "**solidaridad**" ('solidarity'), a history of mutual aid organizations in rural areas, and the "macho" character style that supports a peer-pressure mechanism.

I.D. FDD/Association relationships

Technical assistance in the Association's creation maintained a balance between the offer of an empowering opportunity and a minimal amount of institutional intervention. The FDD's relationship with the Association is traced in this report from the program's beginning; the following elements are examined:

- common hierarchical organizational structures;
- different sets of values and expectations;
- poor communication about the FDD's goals and methods vs. the Association's goals and methods;
- dependency in both directions—the Association expecting more training and education, the FDD relying heavily on Association leaders for program maintenance;
- tensions due to different values and expectations, poor communication, and dependency.

I.E. Recommendations

Finally, suggestions for supporting and improving relations between the grassroots organization and the local institution are presented:

- Link educational and training services to credit program through referral services.
- Use local popular education trainers to teach program coordinators basic social services administration skills:
 1. referral services
 2. knowledge of popular education models
 3. group facilitation.
- Locate program offices in the neighborhoods where beneficiaries live and work.
- Employ grassroots representatives to serve as consultants to the institution to promote leadership, legitimize participant functions within the institution, improve the visibility and seriousness of the institution's commitment to addressing grassroots concerns.
- Establish regular feedback meetings between the institution and local leaders to reinforce program effectiveness through close contact and to reassess institutional goals and achievements periodically.
- Through skills development in program participation (letter writing, use of banks, review of marketing concepts, etc.) gradually integrate participants into formal sector activities.

- Depending upon cultural variability, avoid over-centralization of authority and responsibility within both the institution and the local organization.
- Assess beneficiaries' priorities: are they primarily concerned with business expansion or with social goals?

II. METHODOLOGICAL ISSUES AND OBJECTIVES OF THIS STUDY

II.A. Previous evaluations of the program

A comprehensive evaluation of the FDD's solidarity group program was initiated by the PISCES staff as part of the PISCES Phase II activities. The evaluation system was built into the program in September 1981. In October 1981 an initial report, reviewing the first eight months of the program, was submitted to the U.S. Agency for International Development by Susan Sawyer, who had conducted a participant-observation study and interviewed program participants in their workplaces, in their homes, and at Association meetings.

In April of 1982, a second evaluation focusing on the project methodology was conducted by Jeffrey Ashe, PISCES project director. In September 1982 a third, more exhaustive investigation was conducted by Mr. Ashe, with the assistance of Dominican University students. Interviews were completed with 120 program participants and solidarity group presidents from randomly selected solidarity groups, including both quantitative and open-ended questions. Another comprehensive evaluation, focusing on methodology and program input, was completed in September 1983.

II.B. Methodology of the present study

Although the FDD program's achievements and setbacks had been carefully assessed in previous evaluations, the Association of Tricicleros—as a significant "spin-off" effect of the FDD program—merited an in-depth ethnographic investigation. This study was carried out between March and May 1983, using participant-observation methods. The evaluator attended Association meetings, met with members individually in their homes, in the market and during their business day, and attended meetings of the *Directiva* ('Board of Directors'), educational courses and *fiestas* ('parties'). A total of 65 Association members were interviewed, and 63 non-members were interviewed in the

markets or on the street; seventeen home visits were also carried out. Key FDD staff were interviewed, and eight other local community organizations were visited. Data collection consisted of a combination of open-ended and closed interview questions, and ethnographic observations of business practices and Association meetings. Content-analyses of themes and social behavior in 24 Association meetings were carried out, and an internal vs. external locus-of-control measure was administered to 56 members and 22 nonmembers.¹²

A methodological issue influencing data collection was the collective nature of the "subject"—the Association of Tricicleros. Members and leaders generally used the term "we" when replying to the researcher's questions. For instance, two members of the first solidarity group, "Los Cumplidos" ('the responsible ones'), were asked to describe the Association's formation. Both men, as others had before them, began by saying, "We, as Group #1, had wanted to organize...etc." To explore the meaning of this response, I then mentioned that they always described events and decisions within the Association using a collective "we," and I wondered if any individual in particular, had come up with the idea of starting up the Emergency Fund, for example. José Dolores responded:

"Yes, when we speak of group #1, we refer to the whole group, because in the group we all have the same ideal for the good of everyone... that's why we speak about the whole group."

This sense of collective commitment to the organization is reinforced in nearly all discussions about the Association of Tricicleros.

As a related methodological issue, the typical Western concept of "privacy" is apparently not an important value in the poor barrios of Santo Domingo today. Given the close living quarters, the intimate and familial relationships of neighbors, and similar if not identical economic activities of community residents, the notion of "privacy" and "private property" do not functionally exist. A more appropriate concept of privacy might involve a more or less automatic "editing" procedure on the part of both parties in a conversation. Members are extremely protective of information about one another. In the beginning of my study, leaders avoided speaking with me individually. They only agreed to meet with me in groups, if the others

¹²See Appendixes A and I for interview instruments and schedules.

were "in agreement." As they (privately) came to a consensus about what their approach to me would be (and I'm sure this was worked out through inferences, never directly discussed), I began to meet and work with them individually, come to know their families, joke, call them by their nicknames, etc. But there is no doubt in my mind that there are certain aspects of the history and politics of the Association that I was not exposed to. I see that as a strength in the Association leadership—its discretion in maintaining its posture toward the local and international community. Further, I applaud the leaders' keen perception of who and who not to trust.

Association members and leaders have grown accustomed to periodic visits by evaluators and representatives of international development agencies. They are aware of the PISCES studies and remember clearly the visits of previous AITEC personnel. They were not, however, advised of the specific nature of this study, nor of its eight-week duration, until the researcher arrived and explained this herself. Most participants were extremely gracious and interested in sharing information with the researcher.

Many participants asked "Why another study?", and some indicated that with all the previous research and interviewing, why hadn't their specific problems with the FDD program been corrected. One beneficiary asked whether the researcher had been "sent" from North America to find out how the FDD was using its money.

Although never explicitly stated, the researcher did detect a sentiment that the significant amount of evaluation money channeled into the FDD project might have been better invested in the program itself—in contracting literacy or popular education courses, for example. In general, however, Association members and leaders were proud of their accomplishments and enthusiastically included the researcher in meetings, *fiestas*, and their daily business activities.

The researcher returned to the Dominican Republic in November 1983 with four copies of the draft of this report. The contents of the report, its recommendations and all Association members' quotes were reviewed with key Association leaders at that time. Both the researcher and that group of leaders feel satisfied that this report accurately reflects the history of the Association and the opinions of its membership.

II.C. Objectives of the present study

The importance of local grassroots organizations managed by community residents is cited by Dominican educators:¹³

"We are convinced that the collective process of learning can only take place within natural groups that the popular sectors themselves have created. In effect, it's within these groups and base organizations where a strong relation of trust and equality is established between members, based on their common interests and experiences in living and work. This is where the traditional alienation of the non-literate person is broken down and new dimensions of reality are opened up—with possibilities for sparking initiatives never exercised before."

With this study, we wanted to understand the Association of Tricicleros as one of these "natural groups" formed by the members themselves in the barrios of Santo Domingo. It was also designed to assess the tricicleros' participation in the FDD program, particularly:

- how solidarity groups and the Association of Tricicleros were originally formed;
- how leaders have emerged;
- which specific concerns are addressed by the Association;
- how the Association functions as a grassroots support organization;
- what values underlie Association ideology;
- whether linkages have been established with other local organizations;
- whether there have been educational benefits as a result of participation in the Association.

These questions seemed important to our understanding of the FDD's and other similar programs, because the Association of Tricicleros is an autonomous organization through which grassroots leadership has encouraged a broad community response to the many problems facing people living at the marginal level. The FDD implemented the solidarity group component as an attempt to address some of these problems, but the Association of Tricicleros has brought the "solidarity" concept to life to an even greater degree by carrying the members' first-hand expertise into the streets and barrios of Santo Domingo.

¹³"Realidad Dominicana: El Analfabetismo en la Republica Dominicana," CEDEE (Centro Dominicano de Estudios de la Educación) and CEPAE (Centro de Planificación y Acción Ecumenica, Inc.), Revista CEPAE, Año II, No.8. Santo Domingo, Republica Dominicana, 1981.

III. PROFILE OF PARTICIPANTS

III.A. Problems facing the sector¹⁴

Some of the problems facing the informal sector, especially the tricicleros, in Santo Domingo, are:

- their marginal status in the economy as a whole—tricicleros usually make between 5 and 10 pesos a day (legal minimum wage for formal sector workers is \$5.25/day), and in 77% of the cases this is the sole source of family income;¹⁵
- their lack of access to credit at reasonable rates, causing perpetual debt to moneylenders;
- lack of organization—most tricicleros either "go it alone" or work with one other triciclero and do not organize for economic purposes (such as bulk purchasing), for political purposes (for a voice as workers), or for mutual economic support;
- most have had to adjust to an urban economy that is more cash-oriented than the rural economy where they came from.
- their lack of education and experience with formal sector institutions—social services, banking, vocational training;
- the instability of housing and water supplies;
- injurious sickness and family crises that afflict this sector almost constantly, creating further instability. Antonio Escobar broke a blood vessel in his leg from pedalling his heavy cargo trike and fell behind on his loan payments. Fernanda, his wife, said, "He wasn't ready to go back to work, but we needed milk for our sons."

III.B. Migration

Most (96%) of the solidarity group members are migrants from rural areas. They come to the city because there is no work in the countryside and conditions have become more and more unbearable there. Large-scale sugar and other cash-crop holdings have replaced subsistence agriculture, and cash earnings are not high enough to sustain a family's needs. Escobar

¹⁴See Appendix B, "The Economic Situation in the Dominican Republic."

¹⁵This information is taken from the investigation undertaken in September 1982 by Jeffrey Ashe.

describes the situation this way:

"The cane growing region used to be an agricultural area, but now they only produce cane, just cane. Everything must be brought there. Everything. There is only cane there, just cane, which is for the plantation owners' profit. Naturally—you eat a small piece of sugar cane but it's not going to take away your hunger. It's a problem, because you can't live eating sugar cane. You can eat a piece of cane now, but you don't breakfast on sugar cane. There are areas in this country where they grow everything [to eat], and in others—nothing. The sugar cane growing areas, they don't have anything."

Generally, the Dominican migration pattern involves a campesino arriving in Santo Domingo and finding others from the same rural area with whom to live. These old friends, sometimes relatives, help the newcomer find work—often as a triciclero—and to find a place to live in the barrio. One young triciclero described the acceptance a newcomer to the city will find:

"They come from the other side of the island and begin to work as tricicleros. At this level, all tricicleros talk to each other as if they were brothers. One guy says: "That man wants some bread," and everyone gets some.

Another triciclero describes his arrival in Santo Domingo:

"I was born and raised in the countryside. When my mother died, I came here to the city. But with the little bit I was earning, I couldn't even cover my costs. I'd been looking for a better income in the first place. I met some old friends and some new friends who showed me and my brother how to work in the city. They would say, 'If someday you need to, I'll help you rent a triciclo.' And that's how I ended up going to a rental agency with my friend. I rented my first triciclo at \$1.50 a day. And that's how I began this work."

The new migrant is trained for the "office" of a triciclero by friends, brothers or cousins who accompany him to the market in the morning, help him rent a triciclo and show him where to purchase vegetables, fruits, or staples from market vendors with a 20-30 peso loan to be repaid that evening.

Dwellings in the barrios of Santo Domingo normally consist of wooden or concrete houses attached to each other or closely spaced, with dirt or concrete slab floors and zinc roofs. Bathing areas and water supply are shared by several families. Most homes have two rooms: one for cooking, eating, and visiting, and another for sleeping. Beneficiaries have an average of six children. Enner Maldonado illustrates the housing situation

where he lives near Villa Duarte: "We live right next to each other, packed together."

III.C. Employment

The most convenient sources of income available to a recent migrant are in **chiripero** ('odd jobs'), as a day laborer in the construction business, or else as a triciclero. As of May 5, 1983, 4,615 tricicleros were registered with the municipal offices overseeing informal vending activities. With an urban population of 2.9 million that grows at a rate of 5.3% every year, the city can absorb more new workers as tricicleros than in most other fields.¹⁶ Construction workers' wages average \$5.25 a day, and although Social Security is a benefit in their case, most migrants prefer to work for themselves as a triciclero. There are a number of reasons for this decision. First, work for laborers is scarce, and hours are long (8:00 a.m. to 5:00 p.m. with one hour for lunch) in the intense heat; also, the work is heavy and tiring, and many private contractors apparently work on a shoestring budget which means that laborers don't receive their wages consistently, even when the government is contracting the work. Some workers reported that they return daily to the construction site long after they have finished a job in order to try to collect from the contractor.

In contrast, the triciclero sets his own hours and works independently. He has plenty of opportunity to socialize and exchange information with fellow tricicleros and market vendors during the day, and prides himself on the development of good client relationships in the barrio where he works. An enterprising triciclero can earn between 8 and 15 pesos a day, and the possibilities for expansion are open, depending on the attention he devotes to sales.

We might identify the triciclero as one of a unique population of urban migrants who chooses an informal sector job over factory, service, or other types of labor. This person values autonomy, a certain mobility and opportunity for ingenuity in his or her income-generating activity.

¹⁶There is also work as a **buhonero**, **friturero**, or lottery vendor, depending on personal inclination and skill in salesmanship.

III.D. The triciclero's business practices

Several variables are important to understand in examining the business practices of tricicleros: 1) a "career ladder"; 2) fixed or varying linkages; 3) working "**en cadena**"; 4) breadth of markets; 5) credit.

1. The "career ladder" of the triciclero

First, there is a ladder of status among tricicleros. At the lowest level is the "pre-triciclero", who pushes a heavy cart about the city on skateboard sized wheels. This pushcart vendor may provide services like selling charcoal, collecting scrapmetals or cardboard, bottles, or working as a cargo carrier.

At the next level, the triciclero who pedals rather than pushes his cart carries out the same tasks but enjoys slightly more status, because of his greater mobility. Those tricicleros who collect bottles and cardboard, or those who carry off discarded metal scraps or mattresses, sell charcoal or transport goods between intermediaries and for purchasers at the market, do not develop stable client relationships, and their economic position is therefore slightly more precarious than that of those who do. They earn, on an average, less than the **lechuguero** ('lettuce and vegetable seller') or the fruit/vegetable/**viveres** ('food staples') vendor, and do not work in the same neighborhoods every day. The "**ciclón**" ('cyclone') is one example of this kind of triciclero:

"The **ciclón** buys old spring beds, buys bottles, buys old materials like scrap iron; he buys everything, and also buys lettuce, yucca, plantains, bananas--whatever he can get cheapest at the market--whatever there is. He doesn't have fixed clients, he sells wherever he feels like it. He sells the old bed to a business that will repair it, or he'll sell scrap iron where they buy iron."

Q: "Why is he called a '**ciclón**'?"

"Because he runs around and buys whatever there is, he doesn't have either fixed clients or fixed products."

Another kind of triciclero at this level is the "**curra**" who buys slightly damaged produce at lower prices, and sells his products in the poorest barrios of the city. He generally has no fixed clients nor stable

linkages with vendors, and in fact may work infrequently as a triciclero.¹⁷

The majority of tricicleros fit into the next category, which is characterized by the development of client relationships with **marchantas** ('buyers [female]'). At this level, there may be a credit relationship in which the **marchanta** can run a "tab" of credit, interest-free, with her triciclero. These tricicleros sell **viveres**, fruits, cold drinks, ice cream or **frio frio** ('sno-cones')—products that will keep at least overnight. These tricicleros generally maintain steady routes, work six days a week, and depend upon a stable clientele.

At the top of the career ladder are the **lechugueros**, who have refined their salesmanship skills to the degree that they buy an informed amount of perishable produce each day, knowing which **marchantas** will buy which products and at what price. The **lechuguero** must exercise precise judgement because any of his perishable products left unsold at the end of the day must be thrown out. His products include lettuce and other leafy vegetables, tomatoes, salad foods of all kinds, and usually a sprinkling of fruits in season. The **lechuguero** spends at least a half hour in the parking lot at the market each day, washing and carefully arranging each item on his cart, so when he pulls out onto Avenida Duarte at 7:30 or 8:00 a.m., he has an attractive and appetizing display of healthy produce. The better **lechugueros** are fantastic salesmen and earn more than those at the other levels of tricicleros' activity.

2. Fixed or varying linkages

An important variable in analyzing business practices is whether the tricicleio works regularly with certain suppliers and clients (fixed linkages) or buys from different suppliers and/or varies his clientele (varying linkages). Relatively few tricicleros appear to buy their product from the same vendor every day. Fifty percent of those interviewed do

¹⁷Murphy, Martin. Universidad Autonoma de Santo Domingo (UASD), Departamento de Antropologia. Personal communication, March-June, 1983.

buy regularly from a vendor; the rest compare prices and buy accordingly:

"I am a **lechuguero**--in other words, I sell lettuce. But there are times when the products in the market vary, and they're always making a profit from us. So, we also have to make a profit. If we are selling a product that we see is going to be less beneficial, we'll look for a product that will bring a better profit."

The season is extremely important to the experienced triciclero. He will anticipate his clients' enthusiasm for produce that is just coming into season and will pay a slightly higher price, knowing that his product will be popular. Some tricicleros also switch products according to the intensity of the heat. Although it is hot all the time in Santo Domingo, the summer season is considered to be lucrative for orange juice, **mabi** ('a barley soft drink'), and **esquimalitos** ('packaged sno-cones') or **frío frío** vendors. During the winter these vendors will concentrate on **viveres** or collecting bottles. Few tricicleros therefore depend exclusively on certain market vendors--these are generally specialized **lechugueros** or the regular orange juice vendors.

Linkages with clients work inversely: fixed linkages are often the rule, at least the most desirable situation, and lead to greater stability. Depending on their product or service offered, the triciclero's route includes regular stops at small grocery stores, shops, restaurants, and individual homes. Over time, the accomplished salesman will develop stable relationships with his clients. Antonio notes:

"With some products that are necessities, the triciclero feels committed to the consumer. This is the case with bread. A store owner may ask the triciclero for a certain quantity of bread daily.... A triciclero who already has his client and is committed to delivering basic necessity items is assuring that he won't leave his customers empty-handed. It's a fixed demand. Milk is also something with a fixed demand, and eggs."

The triciclero's **marchanta**--the housewife or her employed domestic--is generally loyal and purchases something almost every day from her triciclero. Tomás notes: "She might just buy a little bit, but she buys something from me every day, without fail." The triciclero has a distinctive call or whistle, and although three tricicleros may work in the same neighborhood with the same products, a **marchanta** will usually wait until she hears the familiar call of "her" triciclero--at the same time every day. She calls her triciclero by name, or by a nickname, often from her window

or as she slaps his arm when he flirts with her. Some of the names a lively triciclero will call his *marchanta* include: "mamita," "mi amor," "hermanita," "doña," "hermosa," etc. She might request a particular item for the next day, and if he wants to maintain his customer, he will make sure that he brings the product at a price and quality she is willing to pay for. This triciclero knows his customer and cultivates the relationship.

A triciclero's ability to negotiate the fluctuating market situation—carrying quality produce to his waiting client that is both the desired product and reasonably priced—requires a lot of skill. I observed one *marchanta* asking Tomás *why* he hadn't remembered that she had asked him to bring grapefruit that day: she had planned her cooking schedule around the arrival of the grapefruit. She said, "Tomás, I always have such confidence in you! How can you disappoint me this way?" But Tomás explained that if he had paid the price they were asking in the market for the grapefruits, she would have been very unhappy, perhaps not wanting to take the grapefruits.

Antonio illustrates the profound linkages a competent triciclero develops with the *marchanta*:

Q: "...if you don't have the product your client wants, do you put another vendor in charge of taking the product to your client?"

A: "Yes, we do this to avoid losing the client."

Q: "How do you mean that?"

A: "I mean that if I've been selling to this client for four weeks and she always buys from me, and I stop selling to her for a few days, the client is disgusted with me because I left her waiting twice, so she goes on to buy from someone else.

"So, to benefit from this client, to always have her in my favor, one of my friends will go and take her the product if I can't go. I say to my friend, 'Sell this to the *señora* who lives in this house.' Or I'll even look for the avocado or whatever that I know she'll want, and then send it with my friend to a particular house, and he'll know which type of avocado they like in that household. We use this method to maintain constant contact with the client, to maintain the client."

3. Working "en cadena"

Q: "You have used the phrase 'en cadena.'"

A: "'**En cadena**': sometimes there are two tricicleros who work together in a **sociedad** ('partnership')...that is to say, one might go out to the barrio of San Carlos and the other to the Feria to sell. In the afternoon, at 5:00, when they stop working, they get together and see how much each of them sold. And what profit there is belongs to both of them. This is what we call a **sociedad**, or a **cadena** (lit., 'chain').

"Another example: someone is out selling plantains and avocados, and I am selling lettuce and **esquimalitos**. For example, we invest \$60 together and we make around \$20. So each of us makes \$10 since we've been working together, watching each others' triciclos, and in the afternoon when we arrive home we will divide our earnings evenly. We work together daily, the two of us."

Tricicleros estimate that 20% of tricicleros work **en cadena**. Usually tricicleros working together divide up a neighborhood and meet periodically during the day, or they buy different produce and follow the same route together. As the **cadena** practice demonstrates, tricicleros are accustomed to working collaboratively.

Surprisingly, although new tricicleros are entering the market every day, they don't seem to view their peers as competitors. They feel that there will always be a market for their products. One triciclero told me, "A hundred tricicleros could come to sell here in this parking lot, selling the same things, and everyone would go home satisfied at the end of the day...If one day isn't too good, the next will be better."

4. Breadth of market

The triciclero's earnings vary according to whether he markets in his own barrio where he sells products very cheaply to relatives, friends, and acquaintances, or spreads out to the suburban housing areas where there are fewer tricicleros and the demand for quality produce is higher. Non-member tricicleros interviewed in the "Mercado Nuevo" central market travel approximately 8.1 km. per day. Of these, tricicleros reporting higher earnings (more than 8 pesos) travel an average of 9.1 km.; those reporting an income of less than 8 pesos a day travel an average of 7.5 km. Members of the Association do not travel significantly farther, although many state that sales and prices are "better" in the more removed areas of the city.

5. Credit

The triciclero's most stable economic linkage is with the rental agency, to which he pays \$1.25 to \$1.50 daily for the use of an often dilapidated triciclo. He cannot fall behind in his payments to the rental agency:

"Before, when I was renting my triciclo from an agency, if I fell behind just three days...I remember that my mother died in the countryside, and I fell behind three days. When I came back, they had repossessed my triciclo—and I had been renting from them for three years, regularly. Before they would give me another triciclo, I had to pay \$4.50—for the three lost days. We've lived for a long, long time with this sort of thing."

Despite this man's experience, the linkage with a rental agency is not necessarily an exploitive one. Most garage and rental agency owners are supportive of the FDD's program and applaud tricicleros' opportunity to 'better' themselves. Rental agency owners' expressed no fear of potential competition from the FDD program. Of the 52 owners interviewed by FDD staff, only one viewed the program negatively. Typical opinions of the program ranged from neutral—"It's an organization that works well"—to enthusiastic—"It is one of the greatest goals that tricicleros could pursue."

Few credit alternatives are available to Dominican workers at this economic level. A dominant source of credit is the moneylender working in the market place. His interest rates range between 5% and 20% daily and he chooses to sustain a dependency relationship with the triciclero by requiring that the client pay off only the interest on his daily loan, so that the outstanding principal expands from day to day.¹⁸ The "local" moneylenders in the city's barrios lend at more reasonable rates—about 2 pesos for \$20 to be paid within a week. This kind of moneylending activity is both illegal and extremely common. Thirty-eight percent of the members of the Association interviewed in September 1982 stated that they borrow money every day from a moneylender in order to buy their produce. The tricicleros' chronic indebtedness to lenders is a source of constant tension.

Another common form of credit is borrowing from a friend or family member. Often this lending is either interest-free or interest is paid

¹⁸Murphy, Martin (See footnote #17).

in goods, services, reciprocal favors, etc. There is a general perception that formal sources of credit are unavailable to the triciclero.

Rental agencies repossess triciclos after just three days of *morosidad* ('tardiness'), and it is assumed that any formal source of credit, if attainable at all, would be equally stringent. The FDD program is most attractive to tricicleros as a source of credit for a fixed asset—the triciclo, which is his means of production. Liquid assets, or working capital, are not readily obtained through the FDD program, and this credit need has remained problematical, since the FDD working capital loan—25 pesos disbursed with the triciclo—is rapidly absorbed either in costs for the business or in consumption.

II.E. "La lucha" ('the struggle')

A profile of participants wouldn't be complete without mention of the severe conditions with which Dominican migrants must struggle. After the recent migrant has gotten on his feet with a triciclo business, members of his immediate family, including his wife, children and parents, if living, follow him to the city, constructing their own homes *pared a pared* ('wall to wall') with his. Eventually, members of the extended family—aunts, uncles, cousins, etc.—will group together in the same barrios, living in a proximity that is closer than most North Americans can conceive of. The notion of "privacy" and private property do not functionally exist. This may be an important factor in the spontaneous nature of the Association's creation. Family closeness, as recognized by the Association's Emergency Fund rules, are illustrated by this member's comments:

"I am a member of the Association, and there are people in the countryside who also belong to the Association through my membership—my mother, my father, my brothers. When something happens to one of them, the Association will help them even in the country, since I am a member. Yes, we live here [in the city], but we help people in the country if there's an emergency."

Migrants come to Santo Domingo searching for a "better life"—a means of earning an income, access to transportation, water and other resources, and education for their children. High hopes are soon frustrated once the reality of urban barrio life is experienced. Surprisingly, one rarely encounters bitterness or high levels of tension, but neither is there unrealistic optimism. Whatever plans are laid for the future—whether

for an appointment, a visit, an impending journey, or an anticipated event—the popular and recurring expression, tacked onto the "See you," as people part ways, is "**Si Dios quiere**" ("If God is willing"). I was struck by this acknowledgement of the limited control we have over our lives, as expressed in this common phrase. Another feature of daily language implying the same type of realism is the range of standard responses to the greeting, "How are you?" or "How's it going?":

"**Vivo**" ('I'm alive')

"**Entre los dos**" ('Between the two' (literally); equivalent of 'Between a rock and a hard place')

"**Regular**" ('Okay')

"**Llevándose**" ('Carrying on'; literally, 'Carrying things')

"**Luchando**" ('Struggling')

IV. HISTORY OF THE ASSOCIATION AND FORMATION OF SOLIDARITY GROUPS

The Association of Tricicleros was created by local leaders, like this triciclero, who stated the rationale for the Association clearly:

"People need to be taught that man needs other men in order to live. Many of us don't recognize this. It's not considered important. And it's a process that many don't know about because they were born in the countryside and many times haven't been educated by the schools, which should tell a man how to act in society. So, an institution like the Foundation can educate this class of workers, people from the countryside and people from the city. We have won the opportunity to meet together. Weekly, the Foundation gathers some 800 people in the different solidarity group meetings—men and women."

Until 1981, no private voluntary organizations assisted urban residents with credit: only rural credit programs were funded. But, as many interviews with tricicleros revealed, there had been an awareness of a need for organization among the tricicleros themselves and a sense of great untapped potential. When the idea of a program for Santo Domingo's poorest business owners was introduced to the tricicleros, the program took shape immediately.

IV.A. The "experimental" period

Stephen Gross, AITEC's technical assistant to the FDD, describes the initial solidarity groups' formation in 1981 as an immediate community response to his offer to work with groups of tricicleros in the barrio Capotillo—where Santo Domingo's central market is located. Mr. Gross presented the pilot program in Capotillo as an "experiment" in which a few responsible tricicleros could qualify for credit to buy a triciclo. Today, Mr. Gross understates his own role, while program members emphasize his participation in the recruiting and formation of the initial solidarity groups.

During the initial "feasibility study" phase, he talked about the potential program to a number of tricicleros in the streets. Soon, Mr. Gross began to receive regular phone calls at the FDD from Juan Ortega, an enterprising triciclero. Ortega was persistent, and when Steve decided to begin meeting with an "experimental" solidarity group, Juan's newly formed group, "**Los Cumplidos**," gathered weekly in members' homes. Group #1 began to promote the FDD program even before credit was available to other groups,

and interested tricicleros began to flood the meetings.

What were these enthusiastic tricicleros looking for? Most members simply said they were looking for a better life, and this seemed like a way to improve their economic conditions. The fact that the tricicleros themselves took responsibility for the meetings seemed to encourage a deep sense of identification among prospective members. Eventually, Juan Ortega rented a garage as a meeting site and that garage became the "home" of the solidarity group program. In just a few months, 45 new solidarity groups had been formed and were waiting for the go-ahead to apply for a loan.

During the first weekly solidarity group meetings in Capotillo, more new tricicleros kept attending, and members of Group #1 assumed leadership roles, speaking about their responsibilities as a group, their payback commitment to the FDD, the benefits of organizing themselves into groups, and the possibilities for collective mutual aid and business activities. These meetings became a context for the tricicleros to hammer out their common social goals together. As they found themselves confronting individual members' problems such as family illness or accident, they realized that they could pool their resources and take action. During the first months the new leaders obtained a microphone and loudspeaker, and each one in turn climbed up onto the back of an old flatbed truck in Juan Ortega's garage to make his speech to the gathering. Initial enthusiasm was high, and aspirations for the fledgling groups were enough to fuel active promotion of the program by the beneficiaries themselves.

IV.B. Beginnings of an association of tricicleros

The first solidarity groups met together for several months, promoting the FDD program among themselves and in the barrios. Gradually the tricicleros realized that their weekly meetings represented a great potential "voice" in their community—a new voice that could address the serious problems faced by every barrio family. From the initial core of a few solidarity groups, the idea of forming an Association of Tricicleros was conceived.

Two key leaders of the Association describe its birth in their own words:

Juan Ortega

"We started out as just a small group of men at those Thursday meetings. We saw our urgent needs growing, and we soon realized where we were—that we could unite to take care of the members' needs. At every meeting there were members who mentioned that someone in their family was sick, that a triciclero had had an accident, that someone's mother had died....So we saw that what we needed was an organization, an Association that would help everyone, where everyone cooperates for the common good. That's how the Association was born. We saw that we had to create a fund where each of us who needed something could find a peso."

Joaquín Ruiz

"First, as Group #1, we thought that when a person got sick, we would help him buy medicine. And we had always gone to visit anyone who was sick—several of us would go when we were needed. So we formed the Association and decided to take a weekly collection, with each one paying his quota of 50 centavos apiece. That's how the Association of Tricicleros was created."

These excerpts from the new President's speech at the inauguration of the Association of Tricicleros on March 19, 1982, further illustrate the hopes that were generated during the first months of the program's organization:

"In this short time, there has been a big change in the **clase triciclera** ('triciclero class'). There have been real achievements, but we are still going to fight for goals that offer solutions to our immediate problems, the most pressing problems that present themselves—with our health and our families' health.

"What's more, the Association was created so the triciclero could one day have his own workshop, his own repair shop, where anyone could get repairs without being exploited as we have been for so long. We are here to struggle, with your defense."

IV.C. Overall organization of the Association and solidarity groups

The Association is organized as an umbrella organization; all solidarity group members are also automatically members of the Association. The Association membership is composed of residents in each of the four barrios where the FDD works with tricicleros—Capotillo, La Cienaga, Villa Duarte, and Las Minas. Within each barrio, approximately 15 to 20 solidarity groups meet together at a barrio-level **núcleo** ('nucleus') meeting each week. The **núcleo** meetings are called "Association" meetings, although in fact the entire Association of Tricicleros membership rarely gathers,

since members are dispersed throughout the many neighborhoods ringing the city. Additionally, each solidarity group meets on its own in members' individual homes as they see fit, to discuss payment problems or other concerns affecting the group. The group's loan payment is made to the FDD coordinator at the weekly barrio-level *núcleo* meeting; sometimes individual members pay their own quota if they haven't met with their solidarity group president that week, or if for some reason they doubt their group president's trustworthiness. At the weekly barrio-level meeting Association members also pay their Association membership dues (50 centavos) and make a one-peso contribution to the Association's Emergency Loan Fund.

IV.D. Bylaws of the Association

The hopes of the tricicleros were translated into formally stated organizational goals with the writing of the Bylaws of the organization. Key leaders of the Association wrote these statutes with the help of Julio Tejada, in charge of the FDD's solidarity group component, and FDD technical advisor Steve Gross. The ideas in the Bylaws had developed within Association meetings in which all members contributed their opinions. These ideas, representing members' considerable and realistic awareness of their social and economic needs, were taken by the local leaders to FDD staff who helped them hammer the groups' aspirations into concrete goals.

The Bylaws of the Association of Tricicleros¹⁹ state as their goals:

- 1) Promote solidarity among the members of each group in particular and among all of the groups in general, regardless of their barrio, activity, sex, religion, or political affiliation.
- 2) Support the efforts of the members to improve their socio-economic position.
- 3) Establish and administer an Emergency Fund for loans and/or donations in cases of illness, accidents or death of members or their families.
- 4) Promote educational activities for the benefit of members and their families.
- 5) Promote activities for improving the incomes of the members through collective bulk purchasing and mutual support in the marketing of

¹⁹See Appendix C for entire document.

their products.

The Association's goals offer potential solutions to some of the grave problems faced by this sector; these goals help them to build a solid social structure that can respond to family crises, financial disaster or an uneasy political climate.

IV.E. Action-oriented goals of the Bylaws

The Association has begun to address these action-oriented goals, but given the limited resources available to the tricicleros, their achievement is difficult. Overall, the Association's most significant success in meeting them has been its stimulus through local leaders to plan a form of community "insurance" for the future, in which tricicleros view themselves as protecting each other against the unpredictable tides of economic crisis.

Through the Association they have implemented the Emergency Fund and the Burial Insurance Fund. One peso is collected weekly from each member for the Emergency Loan Fund, and additional collections for the Burial Insurance Fund are made when the fund is dwindling. As of May 5, 1983, the Burial Insurance Fund had a \$25.00 balance. As of March 1983, a total of \$600 pesos had been loaned to 125 people through the Emergency Fund, and \$300 pesos had been given to bereaved families to help cover funeral expenses.

They have also initiated a savings cooperative, with plans for a triciclo manufacture and repair shop to be financed by the cooperative savings funds. Long-range goals include literacy courses, courses for the members' wives and daughters in dressmaking, and the possibility of microenterprise activity in tailoring, in addition to bulk purchasing at the central market for their triciclo businesses.

With possibilities for an extended line of credit from the FDD, participants are also contemplating formal sector skills training courses, or expanding their businesses into small neighborhood markets, as Luis Garcia has done in Villa Duarte. Three members of Group #1 who have already received their second loan of \$500 have established **ventorillos** (small shops open to the street) in their homes. Unfortunately, the long waiting period for the second FDD loan has inhibited most members' effective planning along these lines.

IV.F. The goal of promoting solidarity

Whether the Bylaws' first goal, promoting "solidarity," can be measured or even observed, is questionable. Members mention a number of ways in which "solidarity" is reflected, but for most members, the most concrete measure is payback: "Here we are in Group P-51, five people. I say that for us, we are brothers. If my brother doesn't pay, we are missing \$7.20 to pay the weekly quota, the rest of us four, being conscientious, we will pay—the whole group." This is a clear indication that the group is in solidarity, according to its members.

But there are other indications, like the ideal of *ayuda mutua*—or mutual help—described by members as characteristic of the *clase triciclera*:

"If one triciclero crashes, two or three others will appear, because the triciclero never goes for ten minutes without another one passing by. Even if they don't know each other, tricicleros watch out for other tricicleros that may be stopped or broken down in the street, since the tricicleros are united. If one triciclero is going down the street and sees another triciclero with a flat tire, the one who comes along will help repair it."

Another triciclero observes that many people in the barrios have always looked after each other this way, so "solidarity" is not a new concept for them and the Association is simply building formally upon a traditional value:

"Yes, there was always this kind of help. If I go to the market, and I have 10 extra pesos, and this other guy is short—well, I lend it to him. And when he sells his products, he won't count up his earnings without returning my 10 pesos first. If I'm short of money, he'll do the same for me. Because we're in solidarity when we have these problems. For a long time this has been our way. If a friend passes my house this week with plantains when I am sick, and he sees my children there, he leaves me plantains so my children can eat. Or he leaves a peso, if he sees that I need it."

One young triciclero in La Cienaga philosophically defined solidarity in this way:

"...when two people are united in their minds, they walk the same road, toward the same destination. There is union. What they walk toward is good for both of them. They are in union."

For some Dominican tricicleros, the notion of solidarity extends far beyond the concept of mutual economic commitment or even social responsibility. Terms and phrases like "brotherhood" or "walking the same road" were repeated many times over by different members, pointing to a more

comprehensive sense of identification with one's fellow triciclero.

The Association's success in promoting the growth of both the idea of solidarity and solidarity itself in the barrios of Santo Domingo positively reinforces an established social value. The way in which solidarity groups are formed illustrates some of the issues involved in maintaining this cohesion.

IV.G. Forming groups and problems in maintaining solidarity

Because their informal networks were already well developed in the barrios, groups of friends and relatives living and often working in close proximity immediately formed solidarity groups in response to the FDD's requirement that they join together to qualify for a loan. A typical account of the formation of a solidarity group portrays one member hearing about the program from another triciclero and returning to his barrio to tell his closest friends about the possibility of forming a group. The majority of groups are composed of friends who have known each other for a long time, often having come from the same rural areas.

"There are always a lot of people who come from the same province, the same countryside. In my own group we have four from the same town and two are from another area."

Many group members are brothers, several groups even having two sets of brothers. There is a tendency for brothers to work *en cadena* (described in Section III.D. "Business practices"), an arrangement by which two vendors divide their daily earnings evenly between them.

Members of the newly-formed solidarity group attend Association meetings for two months before applying formally for the FDD loan, and then they must wait another 4 to 6 months for the loan to be processed by the FDD. During this time weaker candidates fall by the wayside or are "selected out" by other group members if they are not persevering in their attendance at Association meetings. Antonio, a group president, asked two members of his solidarity group to resign before they received their triciclos because they didn't attend meetings regularly. He agrees with Juan Ortega, who notes that if a member can't be responsible enough to come to a weekly meeting and pay his 50 centavo membership fee, he cannot be counted on to make his weekly payments.

This type of loan candidate, widespread in the marketplace, is cynical

or indifferent to the Association's achievements. Many tricicleros distrust either the institution or the grassroots organization, or are unable to see any concrete commitment to change:

"The loan money and triciclo never really appear";

"It's just a few leaders who are managing the tricicleros for their own gains";

"People say that the leaders take the money";

"It's too forced";

"There's too much talk."

These tricicleros are considered "weak" as candidates for the solidarity group program because they prefer to work on their own rather than getting involved in a group commitment.

The critical attitudes reflected here by non-member tricicleros are present within the solidarity groups as well. Aside from dissatisfaction with leadership, some members don't feel that tricicleros can be mutually responsible for each other's debts. They feel that too many tricicleros have proven themselves financially untrustworthy, and these critical Association members are uncomfortable jeopardizing their own credit record with someone else's debts. To them, the solidarity group is a liability, but they accept it as a requirement for a highly desirable loan.

For all solidarity group members, living at the survival level makes interdependence essential in many ways, but even group cohesiveness cannot motivate group members to make their payments when resources are very scarce and the debt is to an institution that is perceived as wealthy. The major setback faced by solidarity groups is repayment, which averaged 68% in early 1983. Close or familial relationships among group members doesn't necessarily lead to a responsible loan payback record, since several factors are involved.

One reason for poor repayment is the severe economic reality faced by tricicleros. Technical advisor Steve Gross notes that sometimes a poor payback record has nothing to do with "solidarity;" rather, it may be a matter of "sheer economic necessity...a question of choosing between feeding the family or making the loan payment."

A second serious problem faced by solidarity groups is the fact that some group presidents misuse the loan payments entrusted to them. This

has happened in fourteen groups since the program's beginning. Demetrio Velez describes a solidarity group president who was replaced when he proved himself irresponsible:

"The president we selected had some problems. We would pay him and often he wouldn't turn in the money [to the FDD]. He left the group, and left a debt that we still haven't been able to recover from. And then I--the Vice President--took over the Presidency. Since that day my group has been successful."

The long waiting period for loan disbursement is a third problem faced by solidarity groups, although some staff feel that the waiting period is an ideal time for further self-selection (or de-selection) and group consolidation. From group members' point of view, maintaining cohesiveness and enthusiasm throughout the long waiting period is a challenge, because others' critical views of the Association and the FDD appear to be true (i.e., that members never receive the triciclo, just a few are benefiting, etc.). The weekly Association meeting is a major help in combating cynicism and indifference during the waiting period, since members and leaders not only demonstrate their real achievements at the meetings, but they also promote the values of unity, responsibility, and commitment, contributing to the building of group cohesiveness during this difficult phase.

V. LEADERSHIP

V.A. Solidarity group presidents

Presidents of solidarity groups—responsible for collecting weekly loan payments—are chosen by group consensus. Many of them are already active members of a neighborhood club, or *sociedad*. They usually were the first to find out about the FDD program and to initiate the formation of the solidarity group. The selection of the group president isn't described by members as a major decision, since the president's role in a "good" solidarity group is portrayed as a symbolic responsibility; the group as a whole often seems to be collaboratively managed. The solidarity group president plays no special role in maintaining the cohesiveness of the solidarity group, so that group members share responsibility for group unity. Julio, in charge of the solidarity group component of the FDD program, states that the role of the president is restricted to:

- 1) collecting weekly payments, and
- 2) serving as a medium of communication between FDD staff members and the solidarity group.

As a matter of fact, though, most Association members feel that group presidents are burdened with too much responsibility, both for chasing after irresponsible members and for taking charge of the payments of the whole group. Many of the presidents themselves feel overwhelmed by the responsibility for collecting payments, and don't see any other function in their role.

Perhaps part of the discomfort these Presidents report is traceable to their position as intermediaries between their own groups and the FDD institution; they must mediate two groups with different goals and different communication styles, and this places the solidarity group president in a compromised position. He is responsible both to the institution and to his group, while values governing these two constituencies are different—the solidarity groups' values revolving around "bottom up" economic survival and solidarity, while the FDD's values tend toward the "trickle down" theory of economic growth and the perpetuation of the institution. The

solidarity group president who must negotiate these different sets of values by "helping" his group to conform to the institution's requirements undergoes a good deal of stress if he is not supported in this responsibility by other group members. Often, this mutual support within the group—to achieve group goals vis-à-vis the institution—is the key factor to a "united" or "good" solidarity group, one in which the president is proud of his role rather than overwhelmed.

V.B. Leadership in the Association

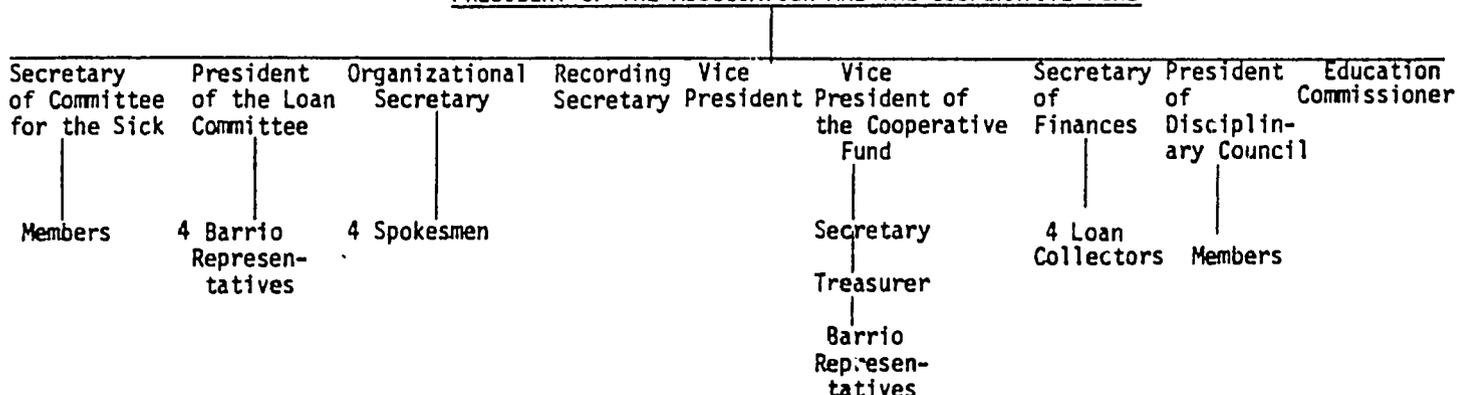
Señor Francisco Difo, senior administrator for FDD's microenterprise program, says:

"Fortunately, the Association has strengthened the triciclero. The people in this group [of leaders] are outstanding in one way or another, forming the vanguard of this movement. They are the kind of leaders the FDD values, and they have demonstrated their capacity."

Many of the initial leaders serving as members of the **Directiva**, or Board of Directors, of the Association emerged from a self-selected group of tricicleros who took upon themselves the responsibility of promoting the FDD program and organizing meetings in Juan Ortega's garage in Capotillo. When the Association formally constituted itself as an organization with the **Acta de Constitución** on March 19, 1982, these men who had worked for the development of the organization were elected to positions of authority by the general membership. Predominantly not from among the solidarity group presidents, members of the **Directiva** have assumed responsibility for much of the overall functioning of the program. They continue to promote the program, recruit and oversee formation of new groups, assist new groups in filling out their applications, and manage the collection of loan payments. FDD coordinators depend on leaders of the Association to assist in recovery of late payments and the repossession of the triciclos belonging to members who have defaulted.²⁰ The **Directiva** is organized with two major figures—the President and the Vice President—as central planners and executors, and commissioners have been established to carry out functions in cooperative development, education, loan fund administration, etc., as illustrated in the organizational chart here:

²⁰Nineteen tricicleros had been repossessed as of May 31, 1983.

PRESIDENT OF THE ASSOCIATION AND THE COOPERATIVE FUND



Secretaries are responsible for taking minutes and reporting them, and for correspondence. Key figures are the treasurers at the barrio level who are also members of the **Directiva** of the Association. The **Directiva** may be characterized as hierarchically managed; the president and vice-president seem to demonstrate an unusually strong influence on decision-making. But Joaquin, the Association's Vice President, offers a different perspective on what often appears to be a ruling elite managing the Association:

"We as leaders are no different from the other members; there is no difference at all. Our concern is for our class. On the level of the **Directiva** and also on the level of the membership, all agree, because we are **líderes populares** ('grassroots leaders'). As the **Directiva**, we meet to discuss and study an idea. And we try to develop an analysis of the best path to take. When we discuss the idea with the membership, everyone realizes how we work, how we are organized."

Representatives of the **Directiva** generally attend **núcleo** meetings, and in some cases manage those meetings, if no strong leader has emerged in a particular barrio. These representatives serve as role-models for local potential leaders who eventually will assume responsibility for managing at least part of the **núcleo** meeting. In the barrios, potential leaders are encouraged by members of the **Directiva** to collect payments for the Emergency Fund, the Savings Cooperative, and the Burial Insurance Fund. They recruit new members, introduce the representatives from the **Directiva** at the meetings, and maintain "discipline" or order among members during the meetings. These local leaders are also quickly recognized by the FDD coordinator, who relies on them to communicate important information to members and to assist in payment collection or repossession.

V.C. The route to a leadership role in the Association

The active leaders among the tricicleros seem to rise right away to the level of the **Directiva**, bypassing the role of solidarity group president. Individuals who demonstrate a particular capacity for speaking or who are experienced in an important area are quickly recognized among new participants; usually their contribution to Association activities is solicited immediately. At any given meeting, one or two new faces will appear at the head table at Capotillo, the de facto headquarters of the Association, looking as if they should belong. Normally, an announcement is then made of a new responsibility or leadership role being assigned, by way of introducing the new 'leader' to the group. For example, a new member from Villa Duarte, Enner Maldonado, came to the Association with experience in a rural teachers' cooperative. Although his group had just recently joined the Association and he was still waiting to receive his loan, he was elected to be a member of the Association's commission for the savings cooperative, and immediately began to make weekly announcements or short speeches at **núcleo** meetings all over the city.

Sometimes there are as many leaders clustered around the head table at Capotillo as there are members attending the meeting! In this way, the general membership can easily step into leadership roles, often short-term, to plan a particular activity, form a visiting committee or contact another organization. Such accessibility of responsible leadership positions fosters an image of the Association as a highly participatory organization, although this is more the case in Capotillo than in other barrios.

V.E. Association elections

In November of 1983, the Association's second general election took place. Three "platforms", with twelve candidates each, competed in an active campaign where issues of leadership were hotly debated. The President of the Association had declined to run for a second term, choosing instead to act as an **asesor** ('advisor') for the winning platform. He vigorously campaigned during the last week for the "platform **del pueblo**" ('of the people'), composed of the tricicleros least experienced as leaders. He said, "These others have to learn to lead **su clase** ('their class')." The president also mentioned that the Association has evolved from having

just one platform of candidates in its first election to now having three platforms. "This is democracy," he stated.

The Association's particular version of democracy exhibits the grass-roots identity style of leadership described in this report. Each of the three platforms composed of several candidates who were members of one or both of the other platforms, although they might be slated for different positions. The vice president on the "green" platform might be the commissioner for education on the "yellow" platform, for example. So although candidates' strong criticisms directed at the various platforms implied stiff competition, the competition was between the character or overall positions of the written platforms (see Appendix D for sample platform), not between individuals or even sets of individuals. Closest friends campaigned arduously, platform against platform. Later, leaders' interpersonal tensions were also exposed through the campaigning, but the same man who sharply criticized his colleague during a meeting might slap that colleague on the back or walk together with him after the meeting. Candidates interviewed all agreed that there would be no hard feelings after the election because at least half of each platform's candidates were also candidates on one of the other platforms. The election was structured to be an "everybody wins" event, while at the same time critical skills were developed.

V.E. Characteristics of leaders

Members who have actually pursued their personal aspirations are generally recognized or recruited as leaders in solidarity groups or in the Association. The program has stimulated and reinforced leadership potential and expanded aspirations, rather than having "created" leaders. The type of person who emerges as a leader is conscientious, grasps new concepts quickly, has a basic (about six years) education, occasionally reads the newspaper and often listens to the radio, is a good listener, is self-assured, and can make individual decisions.

"As tricicleros, in this line of work, there is a certain level of development. In this class there are intelligent people who have studied—perhaps not really advanced studies—but who have taken at least a few courses. These men have some familiarity with education, and with this little bit of familiarity are able to advance, maybe taking a fourth or fifth course. I would say that with the little

that these men have, we are capable of moving ahead faster."

Like most other tricicleros, leaders came to the city as campesinos in the last 10 to 15 years. Many of the leaders have extensive experience with other local or rural organizations and this experience has helped them manage the Association's recruiting and program maintenance activities. Leaders as well as members acknowledge their deficiencies in organizational skills, administration, and especially in bookkeeping. The researcher observed that some of the top leaders in the Association were unfamiliar with several of the names and/or responsibilities of leaders active in other barrios. Indicating that the organization is both loosely structured and informally administered, this points to a need for leadership training.

A further indication of a real deficiency in leadership skill was the Treasurer's inexperience with handling money. When asked to estimate how many dues-paying members were active in the Association, his estimate was about 30% of the actual figure. The treasurer also contradicted the Association President (who was interviewed separately) when explaining how Association funds are kept. The treasurer of the Association initially made the mistake of lending his own money to colleagues without keeping separate accounts for his own and the Association funds. At the same time, weekly Association meetings were convened in his garage, so this individual's activity as a private moneylender became closely linked with the Association's image in that barrio. After several months, leaders and other members of the Association pressured the Treasurer to give up his moneylending activity. The Vice President of the Association told the researcher that although they felt there had been no "foul play," the Treasurer's moneylending presented a "bad image" of the Association to the community.

Despite inexperience in some organizational and administrative skills, Association leaders and some of the solidarity group presidents have a significantly higher level of educational and organizational experience than the average program participants. One leader noted that they, as a group, should actually be members of the middle class, but because of unemployment and severe economic conditions, opportunities to move up the socio-economic ladder have been limited.

Leaders maintain a great deal of control, or "following up" with

group members. Because leaders feel that they must maintain the "boundaries" of the organization, they have designed a membership application for their own record-keeping, where in addition to recording the name and address of the member, they note the rural area this person has come from, who his relatives are and where they live, and who his children are and what they do. Viewing this information as necessary to the proper maintenance of the organization, the leaders acknowledge the interrelated nature of their community. Otoniel Fajardo mentions this tendency toward public or "peer" pressure:

"When a person is doing the wrong thing, everyone knows about it, because there are people who know you in every area."

This "supervision" has created stability for the FDD program, as well as having contributed to educational effects for the leaders themselves:

"We 'follow' any member who is working with the FDD. One example of this is the file we keep for the program. We have information on each member—where he was born, which rural area he comes from and the names of his mother and father. So we as leaders of the Association know that no triciclero can escape us once he becomes a member. We do everything needed to follow through with a member and, each day, the tricicleros who are members learn how to fulfill their obligations."

Leaders' grassroots identification with the **clase triciclera** is critical for maintaining the constant and close following of the solidarity group members. The sense of identification and community in Santo Domingo's barrios supports the interdependence that a solidarity group formalizes with the credit commitment, and leaders draw on that sense of community as a source of strength.

A potentially serious problem for leadership of the Association is social mobility; most members of the **Directiva** are planning to pursue careers that will take them out of the **clase triciclera** and into new economic arenas—tourism, taxidiving, or formal sector labor.

V.F. Sketches of leaders

Following are brief sketches of key leaders' experiences. Leaders bring to the Association a variety of skills, most importantly a history of participation in some kind of social or work-related organization.

Esteban Sánchez

Esteban Sánchez, the President of the Association of Tricicleros, is a charismatic and authoritative individual. In his hometown of San Pedro de Marcoris, Esteban was active in a number of youth groups—a church group, a **Sociedad Mutualista**²¹ ('Mutual Aid Society') and the Boy Scouts. Esteban worked for three years harvesting cane near a sugar plantation where working conditions were severe. He says, "I was organized by the sugar workers." Esteban completed a course in sales and worked for a time selling encyclopedias, but soon tired of the pressures and lack of independence. As a **lechuguero**, Esteban is one of the more dynamic salesmen on the street. He actively pursues his clients, calling them out of their houses with his famous "Hey! hey!", searching them out from the narrow passageways lined with individual families' doors, and once they approach his basket of produce, he jokes and cajoles them into buying the best of his produce. He is flirtatious, funny and knowledgeable, and clients seem to really enjoy his daily stop on their block. Although their salesmanship styles are very different, Esteban has been working lately **en cadena** with Joaquin Ruiz, the Vice President of the Association.

Joaquin Ruiz

Joaquin is the quieter, more stable member of the two top Association leaders, less imaginative but completely trustworthy. He seems to have maintained old-fashioned rural values and is widely recognized for his responsibility.

When working, Joaquin rarely leaves his seat on the triciclo; he calls out the name of his product with a typical triciclero call. Because he works like a **ciclón** and is constantly changing his product, he doesn't have a unique individual call or whistle. In fact, when working **en cadena**, he seems to depend on Esteban to develop his clientele. Esteban and Joaquin promote each others' products, even when they are selling the same things.

Joaquin has had six years of education, and was also active as a young man in the countryside in local youth groups, a "**gremio**" (a Catholic organization with a **Fondo de Muertes**—a collective Burial Insurance Fund),

²¹See Appendix E.

and a boxing club. After coming to Santo Domingo twelve years ago he began to work as a **vendedor ambulante** ('walking vendor') at the sports arena. There he was a member of the Union of Vendors for two years. He says, "That was when I saw unity, and people organized. I got a lot of experience there." Because this was seasonal work, he decided to work as a triciclero so he could work more autonomously, but during baseball season he returns to the arena.

Joaquin has begun to sell pineapple slices on a busy street corner. He seems happy to have a fixed site, although he works much longer hours. Recently Joaquin completed a training course for professional waiters. He plans to study English next, so that he can obtain work in one of the tourist hotels in Santo Domingo. But Joaquin's long-range aspirations reach beyond even this. His leadership experiences with the Association have given him confidence to pursue other organizing opportunities.

"My idea is to continue studying. Because right now I feel well prepared; that is, I feel conscious of the fact that I can coordinate any kind of program. But, in reality, I need more education."

Federico Vizcaya

The president of the Association's Commission for Emergency Loans, Federico has worked as a triciclero for nine years, and is somewhat cynical about aid programs, especially the FDD's. He has had some organizing experience in the Association of **Buhoneros**.²² At 28, he is fed up with the triciclero's work, and in some ways seems resigned, working only half a day and taking time off whenever he feels like it. At the same time, Vizcaya identifies strongly with the **clase triciclera** and is one of the staunchest advocates of organizing the tricicleros, calling for working class recognition of the triciclero as a fellow laborer.

Antonio Escobar

Another key leader in the Association is the Secretary, Antonio Escobar. He received only scraps of education in the countryside, but struggled as an adult in Santo Domingo until he was able to enroll in an accounting

²²**Buhoneros** are street vendors working from fixed locations, usually selling clothes or small household goods.

course that had the prerequisite of an eighth grade education. He also began a secretarial training course but because of economic conditions and family problems, he was forced to abandon the training. At that point Antonio went to work in a garment factory, where he was an active participant in the General Union of Dominican Workers for six years. He eventually lost faith in the union, finding that the leaders put their own interests first and "didn't fight for the worker." He concludes that "the triciclero has to fight for himself because no one else will fight for him." A three-year member of a Comité de Base ('grassroots committee') of a national political party, Antonio is now collecting bottles and selling children's toys, balloons, and occasionally fruits and vegetables. Antonio has great aspirations for organizing a bulk purchasing service through the Association.

Juan Ortega

The president of solidarity group #1 and Association Treasurer, Juan Ortega, has eight years of schooling. He came to Santo Domingo 21 years ago with his family, and worked in construction before becoming a triciclero. Juan has no previous experience in leadership or organizing roles. As Secretary of Finances (Treasurer) of the Association, his job involves collecting the weekly dues of Association members and administering Emergency Fund loans. He sits at the main table with other members of the Directiva during Association meetings and works on the books during the entire meeting while members and group presidents file up to pay their weekly membership fees and groups' loan payments. Juan Ortega obviously enjoys a great deal of authority but never speaks in front of an assembly.

Juan's garage was the original meeting place of the Association.

With his garage business, he guards other members' triciclos, including those repossessed by the FDD.

Otoniel Fajardo

Otoniel Fajardo has worked for twenty years as a triciclero, delivering fresh bread to local Dominican merchants between 3:00 a.m. and 7:00 a.m. He then works at a construction site from 8:30 to 5:00 p.m. Otoniel often attends Association meetings in the evenings, generally making a brief speech as head of the Education Commission. He attended

a week-long training course for Association leaders with nineteen others, and a significant change occurred in his presentations to the members after the course. He called for active participation among members, asking them to explain the purpose of the Dominican Development Foundation, for example. An extremely conscientious group president, Otoniel is committed to being a good example to the members.

Demetrio Velez

Demetrio Velez, a recent migrant from the countryside, is the "Secretary of Acts" for the Association: that is, he records and reports the Association's minutes at the weekly meeting of the "base" in Capotillo. The Association has paid for his tuition in a secretarial training course, and he is also active in the leadership of his local church in Los Minas. A quiet man, Velez never speaks to the whole membership in his barrio, but is approached individually before, during and after meetings, as he is in charge of collecting payments there.

Jaime Calderón

A new group is emerging in Villa Duarte that demonstrates leadership development: Jaime Calderón, a young man of 21 in this group, speaks with a commanding presence. In his **núcleo**, his presentation of the plan for the savings cooperative drew enthusiastic applause, and even the FDD coordinator spoke about how impressive Jaime was. The following week, Jaime delivered his speech to another **núcleo** and sat at the front table with the rest of the **Directiva**.

In summary, although leaders of the Association of Tricicleros would benefit from further training and have requested that training, they do have more educational and organizational experience than the general membership of the Association. They diffuse values of responsibility, conscientiousness, and unity among tricicleros, working themselves as examples of these values. As active participants in the maintenance of the Association and of the FDD program, they have developed individual leadership skills as well as having strengthened a cohesive social support organization.

VI. ANALYSIS OF ASSOCIATION ACTIVITIES

The work of the Association of Tricicleros will be analyzed in terms of: (A) its role in program promotion; (B) the educational features it possesses; (C) its primary focus—social and economic support for its members; and (D) its promotion of critical thinking through providing a forum for discussion of issues affecting the organization and the community. Section E describes plans for future activities.

VI.A. Promotion

Since the beginning, recruiting and promotion for the FDD program have been carried out very effectively by project participants. Of the forty non-member tricicleros I interviewed in the markets, 93% were familiar with the Association and the FDD program. Promotion by members increases their sense of ownership of the program and their interest in maintaining its reputation.

While I was observing business linkages in the market, one member recognized me as the person studying the Association and brought five non-members over to me, assuming that I would explain the program to them. When I mentioned that they should go to an Association meeting to hear it from the other members, the elder member in the market took his cue and explained the whole program to them in charismatic soapbox style. Another day I was following a non-member in his daily business route. A **lechuguero** who was an Association member recognized me, wheeled up, and we began to talk. There, the member delivered his promotion to my non-member friend.

The promotion—which is fairly consistent across the membership—is a hard-sell, brief, pat speech, describing: the terms of loan payback (\$7.20 a week); the fact that the triciclero will pay less than he is paying now for triciclo rental; the importance of prompt payments; ownership of your own triciclo at the end of the year; the solidarity group, consisting

of people you know and trust, and who are really tricicleros²³; the loan of \$25 in working capital; the importance of coming to meetings and joining the Association; and the fact that receiving a triciclo involves a wait, but that all good things in life are worth waiting for.

Association leaders discussed the program on Radio Popular in August 1982, have solicited publicity from the press and television, and have made contact with several other community organizations in their efforts to promote the program. Much of the speech-making in the weekly *núcleo* meeting consists of program promotion, since this is a first exposure to the program for many tricicleros, and a large proportion of Association members are still candidates for their loans.²⁴ Participation in the meetings is encouraged, and there are usually many questions about aspects of membership, the working of the loan funds, and the savings cooperative. Here, the Association's values are promoted along with the logistics of membership.

VI.B. Educational features of Association

As Dominican social workers have found,²⁵ the small group is an ideal setting for learning, particularly when the group is attacking practical, everyday problems with visible dimensions and realistic solutions. The solidarity group fulfills the function identified by CEPAE/CEDEE of promoting relationships of confidence and equality, breaking down the sense of alienation recent migrants might experience. Thus, probably the most significant element of the educational work of the Association has been its promotion and development of the groups themselves.

1. Managing money

If there have been payment problems in the group, this too has been educational. The group members must meet together to discuss what to do when a member either can't make his payment or has been irresponsible. As a group, members hammer out a solution—whether that means everyone

²³Some non-tricicleros have joined the program and rented out the triciclos they received.

²⁴See Appendix F for attendance figures.

²⁵CEDEE y CEPAE, opus cit. (see Footnote #13)

chips in to cover the debt, or the member is encouraged to seek new sources of income, or some form of pressure is exerted (for example, his group members visit his home or contact him at the market).

The group process has been educational in very concrete ways as well as being a source of support and a forum for conflict resolution within groups. Because the major problems the Association has addressed have been economic, the creation of the Emergency Loan Fund and the Burial Insurance Fund have created a context for leaders to make collective decisions about management of limited group resources.

Management of the organization's funds has been a major learning experience for leaders on all levels—solidarity group presidents, barrio level treasurers and Association leaders. Treasurers from the four barrios are responsible for handling money, and the Secretaries of the Burial Insurance Fund, the Emergency Fund, and the four representatives of the Commission for the Cooperative have all been introduced to new economic concepts and responsibilities, including money collection and bookkeeping. So, although they are not handling large sums of money, for many leaders this is a significant new responsibility.

As Treasurer of the Association, Juan Ortega initially may have exercised poor judgement, but feels that he has learned a great deal through the experience:

"I've always said that you never stop learning things, because every day there's something new to learn. I would say, of my work, that perhaps at that time I wasn't doing it right but didn't realize it; but now I do realize it. Maybe tomorrow there will be another way, a way to do it better. Always we keep on learning."

2. Formal sector skills

Along with their responsibilities for collecting and administering group funds, Association leaders have found that they must work with formal sector institutions. The Association initially kept its funds in the desk of the FDD coordinator for the program. In November 1982, the FDD decided to turn the money over to the Association leaders themselves (about \$400), and when the tricicleros took the money to the bank, they found that they had to either deposit the money in one or more persons' names, or to formally legalize the Association. This problem stimulated a great

deal of discussion about collective responsibility, the feasibility of collecting signatures each time a withdrawal was required, and the issue of trust. Finally, the group decided to solicit legal status and meanwhile keep the money at one of the leaders' homes, in the custody of Quiroga's wife, who has a reputation for being **valiente**—or "tough."

The bureaucratic process of soliciting legal status has involved letter-writing, accountability and administrative work—again, a significant educational process. One Sunday afternoon the researcher dropped by the Secretary of the Association, Antonio Escobar's home and found him laboring over a grammar school primer, reading the chapter on formal correspondence. He had pulled out all of his old notebooks and was poring over them for information about formal usages, etc. A few weeks later, he displayed a series of correspondences he had written and received from the state in regard to the formalization of the status of the Association of Tricicleros.

3. General problem-solving skills

Normally, the members and leaders will attempt to respond in a concrete way to whatever problem is presented. Collective problem-solving strategies are an educational aspect of participation in the Association, and even small Association projects, like spending a Saturday to fix up one **núcleo's** meeting place, brings members together to work for a common goal. In urban communities where migrant-residents are confronting individualistic market competition, this kind of activity is an important source of social cohesion.

Leaders have become educators in some cases, particularly within their solidarity groups when a member needs assistance with reading, writing, or calculating. Otoniel Fajardo is an exemplary leader in this respect. As head of the Association's Commission on Education, he is committed to the members' skill development. Otoniel observes that he has learned a lot about the education of the **clase triciclera**:

"You have to start out teaching things in great detail so that the person will get it. Those of us who already have some training have a responsibility to educate the others."

4. Participation in meetings

Another important educational aspect of membership in the Association is learning to contribute to a meeting as an organization member who has a voice—who speaks out. The crisis in self-image faced by some nonliterate migrants when they participate in formal sector activities, such as (in this case) institutionalized education, is described by Dominican educators:

"While marginalized urban dwellers are trying their hardest to get educated, they become more and more alienated. A mechanical separation between the "learned" and the "ignorant" results in the desired effect—"automarginalization"—heard every day from the mouths of campesinos when they say, "I don't have an opinion, I don't read or write."²⁶

Membership in the Association is an opportunity to overcome this attitude and gain an increased sense of efficacy through participation in barrio-level debate and organizing activities. Participation in the *núcleo* meetings is active; members who do speak are formally recognized and the rules of order are observed. Overall, an average of 4.7 members of the Association will speak per *núcleo* meeting, while leadership speaks an average of 3.6 times per meeting. Any member or potential member is welcome to speak about any issue affecting himself, his work, or the community. Topics related directly to the program, the Association, or the tricicleros' work are more salient than personal or barrio-level concerns (water, safety, a robbery, family crises, etc.) but no limits are set on topics to be brought to the Association.

A content analysis of the speeches given at Association meetings reveals that the following themes are emphasized:

- The importance of loan payback: "Catch up with your payments."
"The responsible man, the organized man, follows through with his commitments."
- The importance of unity and organization in the "triciclero class":
"We are all brothers....We will be one single body, united, not only in words, but in our hearts."
- Gestures and plans to reinforce the concepts of "mutual aid":
- passing the hat for a triciclero on crutches who cannot work;

²⁶CEDEE y CEPAE, opus cit. (see Footnote #13)

- taking a collection to repair the light fixture in the meeting hall;
- administering an emergency loan of 30 pesos to a triciclero who has a broken foot;
- giving 100 pesos to a member to help cover funeral costs for someone in his family who died;
- writing a letter to the bus drivers' union to protest the accidental killing of three tricicleros by careless bus drivers.

Vizcaya expresses the feeling behind these gestures: "Even if there are a hundred of us, we will be one....When a man doesn't trust others, he really doesn't trust himself."

- Institutional relationships:

- "We are people who want to work and learn, but although we want that, sometimes we fail."
- "We are going to work with an institution, so we can work on our own tomorrow."

All potential Association members attend at least two meetings before joining, where they learn that these values govern Association activities.

Participation in the Association has the additional educational feature of encouraging members to speak out. The researcher observed during her return visit in November that certain Association members who had only passively participated the previous Spring now spoke more often and with a greater sense of authority. Also, five months after the initial study, the meetings were clearly more orderly, with rules of order closely followed.

VI.C. Social support feature

Dominant themes discussed in Association meetings convey a consistent message best captured by the single phrase most often repeated during Association meetings: "**La unión hace la fuerza**" ('Unity creates strength').

All three aspects of this statement are important elements of the Association's ideology. First, **la unión** ('unity'), or self-identification of each triciclero with all of the others, is the core of the social support feature of the Association of Tricicleros.

Second, **hace** ('creates'), gives the fact of unity a purpose; group

unity takes action, creates an organization that represents its self-identification. The action involves organizing, promoting, and maintaining this organization.

Third, *la fuerza* ('strength') is the result of unity and creative action. The group, through self-identification and self-support, is strong enough to:

- build new structures (the Association, Emergency Fund, etc.) onto the institution's existing functions;
- demand that more of the institution's resources be extended to meet the needs of the group.

The group has already extended its own resources to the institution by its promotion and maintenance of the FDD program; the group also offers to pay cash for educational and training resources extended by the institution.

As part of its self-definition in the "Bylaws", the Association of Tricicleros promotes the "support of members' own efforts to improve their socio-economic conditions," "establishment of an Emergency Fund," and "promotion of educational activities." Part of the "support" they envision involves education and training, and part involves financial forms of support, like assisting a family in economic crisis. Values expressed in Association meetings have been translated into action on three levels:

- 1) encouraging members to pursue further training;
- 2) promoting activities that support a common identity among tricicleros;
- 3) providing emergency financial assistance.

1) Further training

Education is viewed as an indirect form of social support since it contributes to the triciclero's skill development and improves his opportunities for employment. In April 1983, the FDD contracted a team of promoters to lead an experimental 3-day leadership course for the *Directiva* and other leaders of the Association. The course was well-attended and leaders hope that similar training opportunities will be extended to the Association membership as a whole.

The Association has reiterated its concern for the literacy of the triciclero with regular requests to the FDD for literacy courses. The Association has offered to pay for the courses with its own funds, but

needs assistance in locating and coordinating plans with an appropriate agency.

Leaders of the Association are critically aware of both the broad implications and serious difficulties that large-scale education of the **clase triciclera** involves:

"The triciclero, to many people of a certain economic position and a certain social class, is seen as a man, yes, a working man, but not as an educated man. They don't see him as a decent man. Why? Because the whole world knows that 80% of us are nonliterate. So, I think that one solution is literacy training, and after a man is literate, he can take a more advanced educational course.

"This could even help him in his work as a triciclero. Because he will know better how to treat his clients, he will know better how to behave with urban residents, he will be a man who will be competent in any social situation in his country—a man who is prepared. But, while he only knows how to go to the market, buy, and sell out on the street, then return to his house to eat and lay down to sleep, there is no solution. If you're educated, you'll better educate your children, because you are the head of your household."

An often-repeated pronouncement at the Association meetings is that an organized man is educated, that education is a door to a better future:

"And how many men already have become literate, and have learned to read after becoming an adult...and have changed their way of life?"

2) Class identification

Forms of social support advocated within the Association are based upon the fundamental sense of identity as tricicleros shared by all members. This support was shown, for example, when the Association of Tricicleros sent a protest letter to the public bus drivers' union when three tricicleros were killed in accidents caused by bus drivers' negligence. Many speak of their group members as brothers and describe how close they have become, like a family, since joining the Association.

"It seems as if the Association is my own family, as if I've discovered a new world. Before, I had ten brothers, and now I have many relationships with triciclero brothers. Because we say 'Present!' when we are needed. And if I'm obligated to visit one of the barrio meetings in La Cienaga or Villa Duarte, I really try to make it there, as if it were a commitment to my own family."

Over the course of two months, the researcher observed that Association members were constantly in each other's homes, with word-of-mouth information spreading like wildfire. First in importance both as the disseminated

and behaviorally evident value, the concept of "unity" is reinforced by both leaders and members. "Before we were many--now we are one," and "Unity creates strength," are the dominant catch-phrases of Association ideology.

Behavior indicating that these values are incorporated into members' everyday routines include:

- loaning money informally;
- borrowing of consumer goods (blender, radio, etc.)
- helping to fix a flat or inflate a tire;
- delivering products to a friend's client if he is unable to work;
- exchange of market information, tips;
- promoting others' products;
- working *en cadena*, an arrangement by which two tricicleros divide their individual profits equally.

These kinds of activities cannot be claimed as results of tricicleros' participation in the Association, but participation does reinforce these values and formalize them through its work.

Community networks or linkages are another important form of social identification and support. The Association has developed ties with other local organizations by virtue of the leaders' experiences with a variety of Dominican organizations, including churches, campesino organizations, teachers' and workers' cooperatives and associations. Leaders have recently pursued linkages with 25 organizations in Santo Domingo, including **Protección Familiar, Sociedades Mutualistas**, municipal and national Cooperative Development agencies, church groups, and neighborhood clubs. Association meetings are visited regularly by representatives of several of these and other organizations.

A representative of one of the political parties has begun to participate in the Capotillo base meetings in recent months. He described his interest to the researcher:

"I am a leader for my neighborhood in the Reformist Party. I am interested in the Association of Tricicleros for two reasons. First, to have a triciclo for my work, and second, I am interested in achieving the objectives of my party, so that the Association will support my party. I am a triciclero. I have a little factory producing tobacco, and I need a triciclo to sell my product. I don't come to the Association meetings as a political leader, but as a member of

the Association.

"My party hasn't made any statement about the Association of Tricicleros. The party hasn't urged us to attend these meetings....The Association hasn't gotten involved in politics. I am still waiting to mature a little more within the Association, mature a little more so that I can bring a political perspective to the Association. All men in this country are political, even the children use politics to achieve their objectives."²⁷

The tenuous boundary between organizational linkages and political affiliations is negotiated by Association leaders with a great deal of debate and discussion; their perspectives on this issue are discussed in Section VI.D., "Promotion of critical thinking." Leaders solicit linkages with other grassroots organizations and with agencies assisting them as a means of supporting their membership. They know that these linkages and the international attention the Association has attracted through the PISCES research will identify them as a unique sector, which they label "**la clase triciclera**". This form of self-identification locates the individual within a larger whole and is central to the Association's goal of mutual social support.

3) Emergency financial assistance

Aside from individual members' informal activities that reflect the group's values (as listed in the previous section), the Association has structured the formal activity of loaning money through the Association's Emergency Loan Fund.²⁸ When a member requests a loan, the accident or illness is investigated by a small committee, usually involving a visit to the home, to see that the triciclo really is damaged or the person really is sick. This committee is also responsible for visiting the home of a sick member even if a loan hasn't been requested. Next, the member's payment record is reviewed and then the **Directiva** is presented with a recommendation for the loan disbursement. When a person has had an accident and is able to bring the evidence to the Association meeting (his damaged triciclo or his own injury is evident), the whole process is collapsed

²⁷See Appendix G for a more complete transcript of this interview.

²⁸Informal loaning activity is common among tricicleros. Normally small amounts are loaned without interest for daily working capital, but more commonly when medicine is needed or an emergency comes up.

into a few minutes and the loan is immediately disbursed from that day's membership fees.²⁹ The loan is repaid within two months with no interest.³⁰ By March 1983, 125 emergency loans had been disbursed.

A member in Villa Duarte described how he used the Emergency Fund loan:

"When my little girl got sick, I ran right away to the other members, asked for 15 pesos, and they lent it to me. And I bought medicine for my daughter. I received this benefit: when I asked, they served me. I had no other way to buy the medicine. So, little by little, I saved my money to pay back the loan, for when another member might need it...because they say we have money to serve others. There are possibilities for serving in other ways, too."

In addition to this economic form of support, I saw members who worked together promote and even sell each others' products, if the friend was occupied with another customer. Commonly, members will guard another's triciclo while he is purchasing his produce, and it is not uncommon to see one triciclero offering a *bola* ('lift') to a friend, carrying him in the cargo basket of the triciclo.

The values represented by the traditional system of working *en cadena*, like the tradition of informal lending among tricicleros, have to a large degree been merely formalized through the Association's Emergency Fund, Burial Insurance Fund, and plans for cooperative economic activity. Informal types of mutual assistance, seen in numerous activities existing alongside those of the Association, are in part a natural outgrowth of their rural values and of the boundary-free relationship patterns in the barrios they now live in.

In addition to its role in providing economic security in times of crisis, members conceive of their group as a medium for continuing credit, either through the FDD or other similar organizations. In general, members seem comfortable with the group credit mechanism, although many of the groups are talking about reforming, weeding out bad members and bringing in more responsible people. The few members who expressed no desire to

²⁹Disbursal of funds before depositing them is contrary to Association statutes, but does occur.

³⁰In May 1983, the *Directiva* decided to formalize the loan process and record loan approvals and disbursals in their books. This decision was reached because of previous poor management and loss of funds, disorganized repayment schemes, etc.

continue the economic commitment with their present groups were those who had had experiences with members who had flagrantly failed to meet their payments, "not because they haven't been working....These were people who are working but don't pay."

This problem is a serious obstacle to unity within groups. Members who are in a position to pay all or part of their weekly quota, yet who spend their earnings elsewhere—on consumer goods, the lottery, alcohol, etc.—contribute to the erosion of trust within groups. The values expressed through the Association's ideology, its activities, and its members' behavior are all undermined when members take advantage of the opportunities afforded by the credit program, yet fail to identify with the group's collective commitment.

VI.D. The promotion of critical thinking

When leaders encourage tricicleros to take control of their own development process, one of the implicit conditions for their activism is their own ability to evaluate key social factors.³¹ This section of the report will describe how this type of critical thinking is developed among its leaders through their analyses of the position of the Association in regard to political and trade union affiliations and of the political forces affecting the **clase triciclera**. Although "unity" and "organization" are the only explicit political values expressed by Association leaders, there is a growing awareness of the political significance of their organization as a constituency with potential leverage power. Here Joaquin Ruiz speaks:

"We've sent commissions, we've sent people to the mayor, but they don't recognize us. We've even sent commissions to the press and—this is the strangest thing—we aren't recognized there. It's a mistake in this country. They have to realize that we are working

³¹"The strengths of any educational system must involve the comprehension of liberating social processes, by creating a critical consciousness that involves the peasant and the worker, not only in making development plans, but also in carrying them out and receiving the benefits. In our world, planning is only for 'technicians and scientists' who plan for 'development'—understood as economic growth. That has been the real cause of the people's exclusion from development plans. He who has no title 'isn't capable of thinking logically and reasonably' and so 'can't plan matters as complex as the development of a country.'" (CEDEE/CEPAE, opus cit., Footnote #13)

countries, like the United States, why not here?

"No. I think the press should look for us. To put in their columns that this is a good organization that's improving the lives of a group of organized men. They could write about how to organize a group of men with ideas, how to get from there to here...so that people will see that we fight to employ ourselves through our own strength, with the triciclo. The press should see that we need work and that we are trying to create our own jobs peacefully through our organization and the workshop cooperative, even though it's still in the planning stages. But these people don't realize this."

Manuel Ruiz continues:

"I want to say something about political parties. Certain groups will emerge, or certain blocks—organized and well prepared—who will solicit us. Do you know why? They'll realize that 400 or 500 men meet together weekly. And although not everyone knows it, there are some people who are already watching us; I know one, a **politico** ('politician')."

Despite its potential as an organizing force, Association leaders insist that the Association remain non-political and non-union, since they see these affiliations as divisive and subject to the winds of political change. Joaquin Ruiz remarks:

"There are parties who are interested, jealous. One party has even offered to help us. But if this party were to lose, that would mean problems. We would like to accept help, but not if we have to join the party. We can't do that."

Another leader notes:

"Our Association is apolitical. The members can belong to any political party at all, and still be part of the Association. We don't talk about politics, even though we know each other's political leanings, and we respect them."

Although they have debated the issue of political affiliation and have rejected that route, Association members might easily be politicized by a capable organizer, given the fertile conditions of continuing economic hardship, the FDD's apparent indifference to their requests for education, more technical assistance, and further credit, or given a polarized national political struggle. But Otoniel suggests that the program's goals, if achieved, would prevent political conflict:

"When a man is working, his mind isn't empty, as it is when he's unemployed; he doesn't think about politics. He's not concerned with what politics can do for him. Politicians never take advantage of an educated person, but of the person who barely knows how to write his name."

With a similar viewpoint, Sánchez implies that balance is necessary in the education of the triciclero. Strong "influences" from other organizations might upset the equilibrium established by the Association's "non-alignment" policy, but Sánchez sees that members must develop their own solid basis for understanding these outside influences.³²

"The future of the triciclero is in the FDD's hands. But the FDD has to teach that triciclero to guarantee his own future. It's like a ship we have boarded and are navigating well so far, but if we put all the cargo on one side, we won't be able to steer; the ship could capsize. We don't want to see anyone create the opportunity for this to happen. We can categorically affirm that this organization has a solid base for navigating in safe waters. It's a ship that knows how to benefit from its economic environment."

Distinguishing the Association from a trade union is an absence of conflicting employer/employee interests. The tricicleros are in the process of buying or already own their own means of production and are in fact self-employed microentrepreneurs. Continuing discussion among Association members has differentiated the Association's functions from those of a labor union, although many similarities are recognized. Manuel Ruiz clarifies this perspective:

"In the triciclero's experience, it's the same reality—the Association is like a trade union. Because a union is internal, it works within, and we're all united. We haven't formed a union, we've created the Association. But it's the same thing. Yes, because when someone is in need we offer protection, and it is we who protect ourselves, and that's what union does. When one member has an accident, or any other problem, a union attends to the members' problems. That's just like our Association. We are all tricicleros. If we allow ourselves to be penetrated by other people, like unions are trying to do, well, they want to dominate people. But we, being dominated by our own selves, we won't allow it. I don't think there's a difference between a trade union and the Association—within ourselves, that is."

Other leaders of the Association state that there is no similarity between the Association and a union, because unions are usually politically aligned, and the Association refuses to commit itself to any party affiliation:

"Trade unions always pursue a political activity, that is, they have

³²Philip Schwab, Director of USAID/Dominican Republic notes that pluralism is a goal for a successful and stable democracy. Development of critical thinking should encourage the examination of a variety of political alternatives.

political goals. But the Association is mainly without political goals. So that's why we haven't wanted to organize as a union. A union has the connotation that we haven't wanted so far; while it is being organized, it's fine, but once it's organized, a lot of disagreements arise, just as in a political party. Politicians like to chew up weaker people."

The previous speaker responds:

"I want to clarify what I really mean. I'm not talking about affiliation with a union—instead, within ourselves. We are an association created just like a union, but within our own selves."

The second speaker concludes:

"Perhaps in the future we'd want to institute ourselves as a trade union, but up to now we haven't been in agreement about being a union."

As the Association membership expands and its political and/or union affiliations continue to be solicited, the delicate "balance" described by the Association president will be further tested. In fact, when the researcher returned to the Dominican Republic in November 1983, Association leaders reported that the State Secretary of Labor had agreed to recognize the Association only if it unionized. The Secretary of the Association researched the law concerning unions and official recognition of civic organizations ('**sociedades**'). He was in the midst of preparing a letter to the President of the Republic, appealing to Law 520, which states that a **sociedad** may be officially recognized. Through a democratic process, the Association is going to restructure its Bylaws to conform to Law 520 in order to be recognized and incorporated.

The entire process shows how the tricicleros were obliged to become familiar with and deal with formal sector institutions: the bank demands that the Association be officially recognized and incorporated before its deposit will be accepted; the state interprets the Association's function as a trade union; the tricicleros differentiate their goals from those of a trade union; the law is consulted; Association Bylaws are revised democratically; an appeal is prepared, requiring research and letter-writing training. This kind of experience clearly has a powerful effect on the development of the critical thinking of tricicleros and integrates them more profoundly into "national life."

VI.E Plans for the future

Julio Tejeda reviews the impact of the program's initial two years: "If they have satisfied these primary needs, like owning a triciclo, other needs are 'awakened'—for better housing, nutrition, education, and health..." This statement by the Assistant Director of the solidarity group program at the FDD reveals the FDD's view that access to one's own piece of capital equipment may create a sense of empowerment and lead to a series of other empowering activities. The Association's plans for the future demonstrate that their "awakened" needs have been shaped into concrete plans for action.

Members of the **Directiva** have developed their plans to initiate a savings cooperative. Between March and May 1983, they were actively soliciting the aid of a local cooperative assistance program run by the city. They explained the function of the cooperative to members and began to collect \$10 **acciones**, or shares. By May 1, they had collected \$106 in **acciones** for the savings cooperative, from only four **núcleo** meetings.

The leadership of the cooperative committee admittedly didn't fully understand the structure and functioning of the cooperative concept, but they were seeking the assistance necessary to go forward:

"I don't have any experience with cooperatives, but the Dominican Institute of Cooperatives is going to give us a course in cooperatives; I'm hoping to learn through that course."

Longer-range plans for the Association include a workshop for the manufacture and repair of triciclos, and possibly training programs with a workshop in dressmaking for women. The inclusion of women in the tricicleros' plans is a significant aspect of their vision of a different future. One leader cites the Association's plans to include women:

"We speak with our wives, educating them, locating women in areas where they can be thinking and looking at their role, depending on their capacity. That is, women who are seamstresses but who don't have a machine because their economic level hasn't permitted it, they will go ahead and learn professional sewing, and also get new aspirations. The Association might help these women rent sewing machines; then they could train other women to sew and form a workshop as part of the Association. If the women are organized, groups can be formed (as we are doing) in tailoring or ceramics workshops....Any of the work that women perform can provide beneficial jobs. So we are advising women to take their part, to conscientize their groups, and to grow in their aspirations. Whatever way you look at it, training women is a positive step, right?"

Since September 1983, the tricicleros have been organizing a small

cooperative **esquimalito** factory. A 21-member **Comité Empresarial** ('Business Committee') has been formed, and these men have worked with an independent technical assistant to formulate a proposal for funding from the FDD and another local credit institution. Each of the members of this committee has invested R\$15.00 for these initial activities. They have devised production plans and have elaborated a budget for start-up costs.

After establishing that small cooperative production activity, tricicleros are discussing expansion of the **taller** ('workshop') to include a small bakery and even cinderblock production.

Unfortunately, high aspirations and even strong organization aren't enough to make the Association's dreams a reality. Leaders recognize that their capacities are limited, and they have sought support and advice from the FDD, particularly in regard to money management and designing plans for the future cooperative. The Association president states:

"We've had to struggle with a series of problems....The Association of Tricicleros grew out of the first solidarity group, counting on the support of the FDD. We've had some support, but not all we'd hoped for. We haven't received the necessary advice ('**asesoría**'). We've requested that advice for over a year now, and we haven't had even the first course from the FDD."³³

This illustrates a major problem for the Association and the FDD: their different perceptions of the roles the grassroots organization and the national institution should play.

³³This statement was recorded six weeks before the experimental 3-day leadership course was implemented.

VII. FDD/ASSOCIATION RELATIONSHIPS

VII.A. Technical assistance

Stephen Gross, technical advisor to the FDD, states that during the feasibility study phase, before coordinators had been hired, he met weekly with the tricicleros in Juan Ortega's garage in Capotillo. At first he visited the barrio simply to collect the \$7.20 payment from participants, but every week more and more new potential participants appeared, and the tricicleros began to promote the program during these impromptu meetings. During the first six months, 26 new groups formed, and Steve talked to them at the weekly meetings about tricicleros' work, the importance of savings, and the FDD's proposed credit program. He announced that the tricicleros had the power to help make a great program become a reality "if they remained consistent in their attendance and payments." He "gave them the impression that they had the program in their hands. The only way the program could fail was if they didn't come through." He told them, "Many people are saying that the triciclero won't pay his debts. You can prove them right or wrong. The eyes of the world are upon you."

After the first triciclos were received, Steve and his wife invited members of the first solidarity group and their families to a **fiesta** at the beach. They rented a bus, brought food, and the families of that first group became very close. Steve and his wife took pictures of the members with their new triciclos and later sold copies of the photos to each individual.

In the program's early history, the group's cohesiveness, the program's smaller scale and its relaxed, friendly style seem to have encouraged more consistent loan repayment. For the first eight months, all quotas were paid on time. When some defaults began to occur, the FDD stated that no new loans would be administered until all payments were caught up. The 42 solidarity group members pulled together and paid off their quotas, but since then the repayment rate has fluctuated in the area of 68%.

The technical assistant's de facto role, while more dominant at

first, was to serve as a catalyst for the FDD's outreach to the barrio's potential participants.³⁴ Since the beginning of the program, the solidarity groups themselves have taken responsibility for collecting their weekly payments. Leaders among the tricicleros began to give speeches from the beginning as well.

After the first six months of the program's existence (official start-up was May 1, 1981), the groups' leaders and the newly hired FDD coordinators assumed increasing responsibility, and Steve limited his attendance at **nucleo** meetings to once or twice a month. Since March of 1982, Steve attended meetings very rarely, usually only when requested. He states his philosophy simply: "I do only the things that only I can do, and then it's time to move on." In keeping with this approach, Steve gradually handed over most of his responsibilities to the FDD staff, and in mid-1983 he went on to be an AITEC advisor in another program.

VII.B. The institution and the grassroots organization

The Association was formally established on March 19, 1982, almost one year after the FDD program began, although it functioned effectively for several months prior to that. Leaders were elected and installed at the "Acta" of the Association on that March day. At this writing, the Association is just over one year old. Relations with the FDD have fluctuated since the early days.

Señor Francisco Difo, Administrator for the microenterprise development program at the FDD, recalls that the FDD's initial reaction to the Association's formation was not enthusiastic, but eventually improved:

³⁴Rapaport states: "The role of the professional change agent is ideally one of catalyst, facilitator, guide, or consultant. Depending on the particular purposes of the setting, professional skills may be useful and the [change] strategy does not deny them. Rather, the skills...are applied in a manner consistent with both the style and goals selected by the target group [in this case, the Association of Tricicleros]. This strategy should not be interpreted as professional abdication of responsibility or 'benign neglect.' However, the professional...must recognize that the need for resources and training, or the need for opportunity to develop in one area, does not negate the target group's abilities in other areas, or their right to self-determination and autonomy." Rapaport, Julian. Community Psychology: Values, Research, and Action. Holt, Rinehart, and Winston, New York, 1977, p.182.

tion's formation was not enthusiastic, but eventually improved:

"The FDD at first had doubts about the Association. We didn't want to participate in this because it might seem imposed. If it failed, the FDD would be responsible. After 2 to 3 months of the Association's operation, we realized the importance of the Association and began to cooperate in the Association's use of FDD staff for meetings, writing the statutes, etc. We are open to the Association, we give *asesoría* ('advice') when asked for, and have worked with other local organizations, like CONANI, for example."

The most unique aspect of the FDD/Association relationship has been the spontaneous and unprecedented formation of the Association of Tricicleros. There was a combination of ingredients:

- experienced and competent leaders working as tricicleros (see Executive Summary B.2.);
- conditions calling for action (see Section III.A.);
- a context for meeting—i.e., the FDD program requirement;
- input of technical assistance at a level encouraging participation, while non-coercive;
- local support networks in place (see Section III.B.);
- a history of "mutual aid" activity in the Dominican Republic (see Appendix E).

The fact that the Association was autonomously formed and continues to be autonomously administered by project beneficiaries attests to the FDD's achievement of a balance between presenting attractive "empowering" opportunities and imposing heavy-handed paternalism. The sensitive "timing" on the part of the FDD technical advisor may be attributed to years of professional experience in working with grassroots organizations.

VII.C. Institutional vs. grass-roots values

Otoniel, a perceptive leader in charge of the Education Commission for the Association, has a clear view of the Foundation's values, while acknowledging that the general membership of the Association isn't aware of the meaning of the words "**Fundación Dominicana de Desarrollo**":

"Most members of the Association don't know that the FDD is a group of people with private capital to help the masses of dispossessed people like ourselves, who haven't anyone to help us. But today we give thanks because the FDD has done this."

Aspects of the relationship between the FDD as an institution and

the Association as a grassroots organization reflect different sets of values, while some values are similar. One value shared by the institution and the Association is the traditional Hispanic organizational system—a hierarchical positioning of authority implicit in the structure of the Foundation and the Association. The boundaries of institutional/participant relationships exclude average members from the process of negotiating a role within the institution. Only top leaders of the Association try to "influence" the institution. Implicit chief-to-chief communications were reflected in one meeting of the **Directiva** with the FDD staff. An analysis of communication patterns in that meeting (an irregularly convened but approximately bi-annual meeting) showed that the President of the Association spoke 29 times, the Vice President 11 times, and the other leaders, an average of 3 times (with a range varying between 1 and 5). This pattern was repeated among staff representatives from the FDD, in which the technical advisor spoke 16 times, the chief of the solidarity group program spoke 32 times, and the other 4 coordinators spoke an average of 1 time (ranging between 0 and 4).

There are several possible relationships that can result from such a traditional hierarchicalization of authority, such as, (1) dependency, or (2) different sets of attitudes and values for those "on top" and those "below". Either of the above can lead to blocks in communication, failure to negotiate, and often eventual paralysis of collaboration.

Some evidences of disjunction in the FDD/Association relationship are as follows:

First, there was an initial misperception of the FDD's goals and methods among many tricicleros. Two rumors rampant during the program's early phases still are commonly heard in the markets and streets of Santo Domingo. The first rumor is that the program is "the North American's business" (referring to technical advisor Steve Gross), and the second is that the "**Fundación**" (FDD) is located at Juan Ortega's garage.

Next, Association members and leaders have little contact with the FDD: opportunities to exchange information are limited to the coordinators' brief speeches at the Association meetings, and these speeches are often more inspirational than informational. Some of the coordinators don't explicitly speak of the FDD or its goals at all during the **núcleo** meetings,

and tend to reflect the FDD's values inconsistently. As a result, the FDD as an institution is variously perceived by the participants—held suspect by some, idealized by others, ignored by most. Generally, the most widespread perceptions of the FDD tend to idealize the "institution that helps us" without understanding the spectrum of its activities beyond credit, nor its motivating principles.³⁵ More critically-minded tricicleros question the FDD's use of donated funds for interest-earning loaning activity. They wonder why North American dollars given to the FDD as a gift are not passed on to the poor in the form of a gift.

This perception of the FDD as a type of intermediary between North American government and business and the poor of the Dominican Republic is growing more widespread as leaders of the Association begin to examine the differences between their goals for the Association and the FDD's goals. The institution seeks to maintain its position of visibility and influence in the community, without committing itself to social goals (vis-à-vis the tricicleros) beyond the administration of credit. Participants in the Association seek broader and deeper development of the Association and the furthering of its social goals.

The Association may be gradually freeing itself from direct dependency upon the FDD. This is reflected primarily in the low number of references made during Association meetings to the institution. Between March and May 1983, Association members and leaders' verbal references to either the FDD or the coordinator (by name) averaged less than one reference per meeting. The average number of coordinator's contributions to núcleo meetings is .8 speeches per meeting.

Association leaders also have noted that the FDD program would fail without their participation in payment collection and repossession of triciclos. The Association president says, "When this program falls, it will be us, the Association leaders, who can carry on." Having assumed responsibility for these functions, leaders feel that they have more expertise in this area than do the FDD coordinators themselves. This has led to some tension, particularly among the most outspoken of the leaders, one

³⁵The tricicleros' idealization of the FDD is the inverse of FDD paternalism expressed by administrators' and staff's common reference to the tricicleros as "los muchachos" ('the boys').

of whom describes the **Directiva's** duties:

"We have been working all along, offering our support to the FDD since the Association was formed. Up to now, we have freely offered this support. When groups disperse and don't pay, we know better than the promoters where to find those groups, where they work, where they live, the place where they buy in the market. Then, they [FDD promoters] come here; they look for us and we cooperate with them to find the triciclero and take back his triciclo. That's what we do with these people. It's a system that we have fought a lot, but unfortunately—and this is our criticism—administrators of the FDD have only the intellectual understanding to manage this program, principally in its economic aspects. The right people to deal directly with the class of persons in this program are more **técnicos** (people with hands-on expertise) than academics. And we know more than they do."

VII.D. Tricicleros' requests for training

While leaders contend that they are more expert than FDD coordinators in some areas, they feel trapped in a dependency relationship with the FDD at the same time. This dependency is also characteristic of a disjunct relationship in which communication is faulty and common goals are not shared. Association leaders have come to expect that the FDD, with its financial resources and social contacts, should assist the tricicleros in furthering their achievements in the areas of education, skills training and development of cooperative production activities. The FDD as an institution is viewed as an **asesor** ('advisor') who has abdicated responsibility; the Association recognizes its own shortcomings and depends upon the FDD's assistance to help strengthen its weaker areas.

"We see that something must be done for poor people; we want to spread the word about our achievements, and to do this, we are requesting further training."

Leaders have requested courses in literacy, group dynamics, human relations, and especially courses in marketing or sales. The President of the Association stresses the tricicleros' strongly felt need for greater exposure to marketing and business-related concepts, particularly given the positive incentives that the FDD has created through its credit programs. His concern also indicates that he and many of his colleagues envision rapid growth in the number of men who take up the work of the triciclero in the city, with the recent emergence of a new credit program similar to the FDD's. He shares the fear with some fellow tricicleros that too

many tricicleros will glut neighborhoods near the market, and prices will fall (although there is a general lack of competitive tension among other members). To avoid saturation of their markets, the Association President feels that a course in marketing would lead members to search out new markets in outlying areas of the city. He states his combined concerns:

"These people should be reached with an FDD course before they get their loans. They need training about what they'll need to do with the loans, how they should work....First, there will be more merchandise in the streets, then there will be better quality merchandise, and there will be more tricicleros working. All of this will happen. The triciclero will work in the same area he works in now. He won't expand his area.

"Before disbursing this money, many things should be done. The marketing system that each vendor has, his sales area, needs to be widened. A course in human relations should also be given to the triciclero. Because he's going to work with capital that will allow him to get better clients, and many times because of his lack of experience with [these kinds of] human and social relations he loses a good client. But this happens because tricicleros have never gotten any training from anyone.

"Just working capital and a triciclo will not solve these people's problems. Men in this line of work, selling their services to a community or society more educated than they are—just because of lack of training, these men shouldn't lose clients, from whom we live. So these are things that the FDD must see as a necessity."

The FDD's response is that they are not obligated to provide services other than credit.

Another triciclero observes:

"This organization, the Association of Tricicleros San José, arose from the first solidarity group, counting on the FDD's support. We've received some support, but not all we were hoping for. We haven't gotten the *asesoría* ('technical advice') we need, which we've been requesting for over a year. We still haven't received the first course from the FDD. They always say, 'Yes, very soon,' but 'soon' never arrives. We're practically ready to look for improvement, culture and education from among ourselves, from our own class, using another approach, because we can't count on the FDD to instruct us as to how to better ourselves. With the FDD we only count on credit—and we are very grateful for this. But regarding culture and education—nothing.

"Real improvement, achieving 'happiness' for tricicleros, isn't found in the FDD giving us triciclos, or in the credit program they're beginning now; this isn't *la superación* ('improvement, overcoming'). Real improvement lies within a class of men who learn that they have to be organized—all of them—and the FDD could help us do this but

they don't do it because they say they're not obligated, it's not their obligation."

The constant tension revolving around the Association's demand for **currillos** ('courses') represents more than a desire for particular information, although that desire is certainly real. When pressed for more detail about exactly what course content is requested and who is best qualified to teach the tricicleros, leaders' responses are vague. Members of the **Directiva** say they know that they need education and training, but they don't know exactly what they need to know.

Actually, leaders are requesting access to educational resources—resources to which middle and upper class citizens have full rights. The concept of "education"—whether in business skills, literacy training, or "human relations"—has become a costly, somewhat mysterious and inaccessible commodity that all brokers of power and influence have experienced and now control. Education, tricicleros have been told, is a cornerstone to success. Thus, regardless of course content or its relevance to the tricicleros' daily lives, the concept of education as a scarce commodity representing access to a "better life" has been effectively diffused among Association members, much as other consumerist values have been diffused.

Association leaders feel that they have a right to demand training or education courses, given their important contributions to FDD program maintenance (payment collection and help with repossession), and given their perception of the vast resources which the FDD possesses. Since the tricicleros have found access, albeit limited, to greater resources through the FDD, they have developed an expectation, perhaps dependency, on the FDD for educational access as well. But with the FDD's failure to respond to their repeated requests,³⁶ Association leaders have recently taken responsibility for finding educational opportunities on their own.

³⁶Technical advisors have stated that an outsider would have little to offer the tricicleros in a marketing or business course, since the triciclero himself is the real expert. Other types of courses, like the requested "Human Relations" course, are not viewed by advisors as relevant or adequate to meet the tricicleros' needs. FDD staff and advisors all agree that basic literacy training is important for all people, but that it is not the FDD's role to provide such training.

Leaders sought advice from a local popular educational training agency and submitted a proposal to the FDD for a leadership training course, but six months later no response had been received.

Leaders have enumerated some of their criticisms of the FDD program:

1) Lack of assistance in organizing and maintaining administrative functioning of the Association. The bookkeeping "cleanup" is taking the **Directiva** weeks of nightly meetings; Otoniel notes that if they had been properly instructed in the first place, this process should take just a few hours.

2) Lack of training for presidents and treasurers in accountability for funds and basic math skills.

3) FDD Coordinators "don't know the territory," either geographically or socially:

"This program deals with a class of people who must be known intimately—the way they act, the way they live, their rural background.... There has to be more contact with these men: to know where they live, where they work, when they buy at the market, where they buy. The FDD doesn't know any of this. Knowing these things is necessary for the proper functioning of the program. Neither the FDD nor the promoters know any of this. When one of them has to look for a triciclero, he comes and asks us to find out where this triciclero will be."

4) The fact that the program office is located far from the market.

5) The lengthy waiting period in receiving the triciclo and second loans.

6) The weekly payment: many participants prefer daily payment, because "the triciclero can't save."

These and other concerns have been seriously considered by the FDD; in recent months, an experimental three-session leadership course was offered to nineteen Association leaders through the Pueblito Canada program. Señor Francisco Difo, a senior administrator for the FDD microenterprise program, cites FDD plans to implement courses in public health and literacy. These promises are over a year old, according to Association participants.

Most leaders agree that it's time to pursue education and training opportunities through other avenues—although services would still be restricted to Association members. Grassroots independence and autonomy were goals of the FDD program, and even though Association members may feel alienated from the institution, they have come to respond to needs

in their communities by investigating and pursuing their own independent means of support.

In sum, FDD/Association relationships today have reached a stage in which the leadership of the Association has stopped expecting that the parent institution will respond to its every need. Association leaders have become more self-reliant, and have begun to search out support through other organizations in the city.

VIII. IMPLICATIONS FOR PRACTITIONERS

VIII.A. Replicability

The FDD has effected social change through its Solidarity Group Program by designing it to be as accessible as possible to the beneficiaries—both conceptually, in that the goals are easily understood by the beneficiaries, and structurally, in that the responsibility for the promotion and maintenance of many program functions is left to them as well. This has led to the emergence of grassroots leaders and the development of an effective social-support organization, with only minimal infrastructure being provided by the institution for the support of these changes.

Elements of the FDD's solidarity group program capable of broad replicability consist of a few basic concepts—groups' responsibility for repayment, the necessity of forming a group with trustworthy and familiar people involved in similar business activities and, potentially, participation of beneficiaries in the promotion and maintenance of the project, given consistent leadership training and ongoing support from program staff.³⁷

Non-replicable elements of the FDD's experience involve specific cultural and economic circumstances in the Dominican Republic in the 1980s. First, in an economic context where urban migration was less massive, where social mobility was more prevalent, or where unemployment was not so great, the social issues faced by Dominican tricicleros today might not be relevant and the emergence of a cohesive social organization unlikely. Because of the high rate of unemployment in the Dominican Republic, many experienced and capable people are involved in informal sector activities, people who under other circumstances might have been involved in formal

³⁷A key contribution to development policy would be an assessment of exactly how much and what kind of technical assistance or supervision is enough to foment the development of a grassroots organization without imposing institutional values or a dependency relationship between the formal sector institution and grassroots organization. We have discussed aspects of that dependency relationship in this case; institutional values—some may use the term 'ideology'—are present in many of the tricicleros' statements, although no attempt has been made here to clarify how profoundly the institution's influence is reflected in participants' professed values. Appendix H presents a sample of participants' definitions of the term "development".

sector work. These experienced people have been available to help manage and administer the FDD program at the informal sector level, and this participation might not be predictable given better employment options.

The idea of **solidaridad** has a history in rural and urban Dominican organizations designed for "mutual aid," and the Association of Tricicleros has built its organization around this existing concept. The concept of solidarity implied in the group credit mechanism might be more difficult to infuse into a cultural environment lacking such a history. The specific cultural context in which "machismo" characterizes family and institutional life may also encourage the solidarity groups' peer pressure mechanism to function more effectively than it would in another setting.

VIII.B. Recommendations for improving program relationships

The following are suggestions for supporting and improving relations between the grassroots organization and the local institution:

- 1) If the local institution is not committed to a concept of integrated development, educational and training features might be linked to the credit program through referral services. In the FDD case, training and technical assistance have been requested by beneficiaries in the areas of microenterprise management, literacy, and basic popular education. To avoid the risk of attempting to do too much, the institution might coordinate its services with other organizations. Through referrals, a full range of credit, educational and training services might be offered, so that beneficiaries will understand how to best use the resources available to them through the credit program. In particular, access to ongoing formal credit is necessary as a positive incentive for payback.

- 2) Coordinators from the institution should be trained in social services administration skills, ranging from organization of meetings to the formation and motivation of groups, facilitation of group processes, communication models, etc. Coordinators should be aware of a variety of support services available to marginal populations in the city, and could carry notebooks with referral information in the fields of health, nutrition, educational and vocational training, counseling, legal services, etc. Coordinators should also be aware of the content of educational/training courses available to beneficiaries. The Pueblito Canada program or

the CEPAE trainers are both available to assist the FDD in further training of coordinators.

3) Program offices should be located in the neighborhoods where beneficiaries live and work. This increases visibility and accessibility on the grassroots level and secures the institution's regulation of program activities. One or more representatives hired by the institution from among the grassroots leaders might serve as market liaisons, working regularly at the market. This consultant role might be formalized for one to five Association members, with a variety of benefits for the institution, such as:

- promoting leadership development;
- legitimizing participant functions within the institution and therefore making the institution more accountable to participants' needs; and
- improving the visibility and seriousness of the FDD both in its loan collection and its image as a grassroots-oriented institution.

If participants see themselves as having access to their own kind of people within the institution, they will both be more committed to the institution and will aspire to formal sector roles, seeing that social mobility is possible. At present, with the Association leaders barely recognized by the FDD and certainly not compensated for their hours of hard work, the notion of social mobility is a hard-to-support myth.

4) Regular feedback and formal recognition of the grassroots organization should be established through bimonthly or monthly meetings between the institution staff and local leaders. This will help to reinforce the close contact necessary for program effectiveness (i.e., identification of participants with the program and higher payback rates). With daily institutional contact and constant reassessment of the program, leaders can be included in the planning and restructuring of the program as seems necessary. This kind of flexibility builds institutional strength and trains local leaders at the same time.

5) The institution can reinforce important learning processes by gradually integrating participants into formal sector activities—the use of banks, letter-writing, skills training, job interview preparation, review of marketing concepts, etc. As part of a practical training model,

grassroots leaders might serve as an advisory board and publicity medium for community projects. Churches can coordinate with the organization to facilitate this process.

6) Depending upon cultural variability, avoid over-centralization of authority and responsibility both within the institution and the organization.

7) The institution should become familiar enough with local markets and with grassroots values to assess whether beneficiaries' priorities will be for new income-generation or for social goals. In some cases, market constraints will prohibit business expansion. Programs should be designed with beneficiaries' priorities in mind.

VIII.C. Suggestions for further analysis

Because the meanings and purposes underlying the creation of a grassroots organization can never be fully exhausted in any outsider's investigation, there are ample questions remaining for continued study. Questions about the specific effects of a grassroots organization on individuals and communities should be explored. Traditional cultural models for local institutions need to be better understood. The study of linkages and networks—new ones as well as those already existing—is also vital to understanding the effects of a simple intervention like the FDD's credit program. Finally, leadership development in this socio-economic context is of vital concern to development policy makers. The following research areas might bear significant results in helping to clarify these important issues:

- 1) Conduct psychological studies on increased sense of internal control as measure of "development" (pre/post participation and with non-participant control group) to assess effect on personality level.
- 2) Investigate Julio Tejeda's observation that the initial satisfaction of some primary needs has "awakened" other needs. Is there a causal relationship? Can it be measured?
- 3) Study increased communication between groups, and the private vocabulary among members.
- 4) Study problems of scale with grassroots organizations. In early stages, the organization can be ad hoc; as it grows, more rigor is necessary,

especially with the handling of group funds.

- 5) Study outcomes of other mutual aid and cooperative movements in the Dominican context. What were their mistakes? What were keys to their successes?
- 6) Develop a method for detecting pre-existing social structures that can be incorporated into a methodology for the group credit mechanism.
- 7) Study the effects of the Association's networks and linkages with other local organizations—IDECCOOP, government offices, other informal clubs, societies, unions, etc.
- 8) Consider variables in leadership development on the small group level. Solidarity group presidents each assume a role involvement that is comfortable for them. Sometimes it is not the president who is the real leader.
- 9) Examine the emergence of "elites" in the **Directiva** and how everyone who enthusiastically participates in the program is eventually offered a role.
- 10) How important is homogeneity for the group's success?

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APPENDIXES

APPENDIX A: INSTRUMENTS

A.1. INTERVIEWS WITH FDD STAFF COORDINATORS

1. Have you observed changes in the tricicleros' business practices?
2. What are they? Do you think they were motivated by the Association of Tricicleros or by the FDD staff?
3. Have you observed new aspirations, changes in values, or any effects of the program in participants' families?
4. Have you learned of participants' saving money, signing up for courses, or thinking of investments?
5. What are the characteristics of the most successful businessmen? Is business success for the triciclero always 'visible'?
6. Are group presidents more successful in their businesses than the other members?
7. Can you characterize the group presidents?
8. Have you observed support and/or helping behaviors in the solidarity groups? Can you give me some examples?
9. Would you attribute these forms of support to preexisting networks in the barrios, or are they a response to program participation?
10. In maintaining the cohesion of Solidarity Groups, how are problems resolved?
11. Who are the true leaders in the groups you work with, and do they have other leadership roles in the community?

A.2. INTERVIEWS WITH GROUP PRESIDENTS

1. Tell me about the formation of your Solidarity Group? How did you hear about the program? Were members of your group friends already? Did you work together? How long have you known the members of your group?
2. What have been the problems in your Solidarity Group? How did you deal with them? Did the promoter from the FDD get involved with solving the problems?
3. Has anything changed in the barrio since the Solidarity Group was formed? Do people know each other better, work together more, or...?
4. Have you been involved in a leadership role in other organizations?
5. Do people come to you a lot for advice?
6. How many years of education do you have?
7. How long have you lived in the capital?
8. What did your parents do for a living?
9. Were you involved in organizations either here in the capital or in the countryside?

10. What does your family think about all the work you do for the Solidarity Group? Are your children studying? How old are they? (This usually leads to discussion of his aspirations for his children.)
11. What are you planning for your business? Are you waiting for a second loan? Are you interested in attending courses?
12. Tell me about the Association's Emergency Fund and Burial Insurance Fund. What do you think about the idea of a Savings Cooperative?
13. How can the FDD improve the program? What criticisms, suggestions do you have?

A.3. INTERVIEWS WITH NONBENEFICIARIES—TRICICLEROS EN EL MERCADO NUEVO

1. Cuántos años esta trabajando como triciclero?
2. Qué trabajo hizo antes de trabajar como triciclero?
3. Cuántos años tiene? Cuántos hijos? Otros que viven en la casa?
4. Cuánto tiempo le lleva en la capital?
5. Qué le gusta más—la ciudad o el campo? Por qué?
6. Qué producto vende? Siempre es el mismo producto?
7. Si ha cambiado el producto, por qué?
8. Ha cambiado el barrio o el sector donde vende? Por qué?
9. Cómo están las ventas allá?
10. Cuánto paga por alquilar el triciclo?...el garage?
11. Coge dinero prestado? A qué interés?
12. Cuántos pesos invierte en el producto?
13. Cuánto gana?...Este alcanza?
14. Tiene clientes fijos? Cuántos? Son amas de casa, o colmados, o...?
15. Cuántos kilómetros viaja diario?
16. Sabe algo de la Asociación de Tricicleros? Qué le parece?

A.4. INTERVIEWS WITH PROGRAM BENEFICIARIES

- 1-16. (Same as E.3 above)
17. Todavía tiene amigos/familiares del campo suyo que viven o trabajan con ud.?
18. Hay conocidos de su campo en su Grupo Solidario?
19. Se puede decir que hay una forma de ayuda mutua, como en el Grupo Solidario, allá, en el campo. Cómo se ayudan entre ellos, en el campo?
20. Qué quiere decir, la palabra "desarrollo"?
21. Qué quiere decir "el hombre consciente"?
[These two terms are frequently used in meetings of the Association of Tricicleros.]
22. Cómo ha formado el grupo? Uds. eran conocidos o amigos de hace tiempo, o...?
23. Habían problemas en el grupo? Cómo los resolvieron?

24. Y el presidente? Cómo es...?
25. El grupo está un poco atrasado...o...? [Most of the groups are behind in their loan repayments, and I'm interested in how beneficiaries view their responsibility to the FDD.]
26. Ud. está pensando en ampliar el negocio? Está esperando un segundo préstamo?
27. Cómo se puede mejorar el programa? Está esperando un segundo préstamo?
28. Qué le parece la Asociación? Las reuniones?
29. Qué piensa la familia suya de la Asociación? Qué dice la esposa?

A.5. OBSERVATIONS OF TRICICLEROS' BUSINESS PRACTICES

During their daily routine, I observed their interactions with clients and merchants, looking for economic linkages and social interactions (power dynamics, internal/external locus of control, persuasive techniques, etc.).

We also use this time to generally get to know one another, and I informally ask all of the questions I ask other beneficiaries.

A.6. NUCLEO MEETING

Nature of problem*****

Leadership in
conflict with group

Leadership
irresponsible?

Interpersonal
not business-
related

Interpersonal
related to a
business or
group's economic
commitment

Situational
illness

Situational
accident

Situational
vandalism

Situational
other,
social, etc.

How are problems dealt with?*****Interface group/problem source

Boundaries
random/random

Boundaries
random/open

Boundaries
random/closed

Boundaries
open/open

Boundaries
open/closed

Boundaries
closed/closed

Boundaries
not assessed

Problem resolution model*****Priority of economic vs.non-
economic values

Priority of
non-economic values
institution

Priority of
group

Priority of
individual/family

Priority of
economic values
institution

Priority of
group economics

Priority of
individual/family
economics

Who are dominant people? How often do they Formal role?
 speak in the meeting?

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____
- 6. _____
- 7. _____
- 8. _____

Problem solving behaviors*****

	President	Member
Re-statements of problem in attempt to clarify		

Attempts to change
nature of group's
boundary

Attempts to change
nature of institu-
tion's boundary

Attempts to change
nature of indivi-
dual's boundary

Simple acknowledgement
of boundary differences

Call for action
(direct)

Commitment to
taking action

Call for action
(indirect)

Helping behaviors*****

Help offered from
group

Help offered by
individual

Help offered by
member's family

Offer to solicit help
from network outside
group, Association

Offer to solicit help
from institution

Group's perceptions of FDD/Prodeme*****
No. of references to
institution

quality positive

quality negative

quality neutral.

sample of content:

No. of references to
staff/promoters

quality positive

quality negative

quality neutral

sample of content:

A.7. OBSERVATIONS OF FAMILY EFFECTS WHEN VISITING BENEFICIARIES IN THEIR HOMES

1. Concrete economic changes attributable to membership in program.
2. New aspirations for self or family members (training, education, or expansion of business).
3. Savings, plans for use of savings.
4. Desired consumer goods (and/or recently acquired goods).
5. Family members' awareness of program and their perspectives on the members' activity.
6. Nature of family's membership in the community.

A.8.a. LOCUS OF CONTROL: RESULTS

A preliminary study of internal vs. external locus of control, a psychological instrument designed to measure the degree of control a subject perceives him/herself to have over events and circumstances, was experimented with in the field, assessing three groups: leaders of the Association, ordinary members of the Association, and a sample of 27 tricicleros approached in the marketplace. Locus of control appears to be more internal for leaders than for members, and more internal for both members and leaders than for non-member tricicleros.

There are significant validity problems with the measures because many of the instruments were self-administered in non-controlled settings, non-members were largely non-literate (i.e., differences may be due to the factor of literacy/non-literacy), self-selection of members for participation in the program may differentiate them from the triciclero-on-the-street (i.e. personality differences may account for variation) and, finally, numbers of instruments administered represent too small a sample to be able to generalize from findings. However, more research in the possible cognitive and attitudinal effects of the program is warranted with a longitudinal study of a group of participants over time.

Results: Non-members averaged 58% internal locus of control
(N=27) Mean score: 13.4
Members/non-leaders averaged 62% internal locus of
control (N=37) Mean score: 14.1
Members/leaders averaged 66% locus of control
(N=19) Mean score: 14.7

A.8.b. LOCUS OF CONTROL: INSTRUMENT

Nombre: _____ Edad: _____

Cuántos años de educación tiene? _____

Cuántos años ha vivido en la capital? _____

Cuántas personas viven en la casa? _____

Es Ud. activo en la Asociación de Tricicleros? _____

Qué papel tiene? _____

A UD. QUE LE PARÉCE MAS VERDADERO—A O B? ENCIERRE EN UN CIRCULO LA RESPUESTA CORRECTA

- 1a. Cuando los muchachos no se comportan bien, es debido a que sus padres los castigan mucho.
- 1b. El problema con los muchachos de hoy es que sus padres son demasiados suaves.
- 2a. Mucha de la infelicidad en la vida surge de la mala suerte.
- 2b. El hombre encuentra desgracias por sus propios errores.
- 3a. Una de las mayores causas de la guerras que a la gente no le interesa la política.
- 3b. Siempre habrán guerras, no importa que la gente trate de evitarlas.
- 4a. Después de muchos años el hombre consigue el respeto que se merece en este mundo.
- 4b. El valor del individuo muchas veces no se reconoce aunque trabaje mucho.
- 5a. Los profesores son justos frente a los estudiantes.
- 5b. La mayoría de los estudiantes no se dan cuenta que sus notas dependen de las casualidades.
- 6a. Sin mucha suerte, uno no puede ser un buen dirigente.
- 6b. El hombre capaz que no tome el papel de dirigencia no aprovecha sus oportunidades.
- 7a. Aunque Ud. sea buena persona, a algunos hombres no les va a simpatizar.
- 7b. El hombre que no tiene amigos no entiende cómo tratar al otro hombre.

- 8a. La herencia, o sea, la sangre juega el papel mayor en el desenvolvimiento del caracter humano.
- 8b. Lo que determina el caracter del hombre es la experiencia que tiene en la vida.
- 9a. Yo considero que lo que nos reserva el destino nos pasará.
- 9b. Tener confianza en el destino nunca se da el éxito como el hecho de tomar una decisión y después respaldarla con acción definida.
- 10a. En el caso de un estudiante bien preparado, casi no hay un examen malo.
- 10b. Muchas veces un examen podría ser tan lejos de los estudios que uno hace, que no vale la pena estudiar.
- 11a. Uno se encuentra con buenos logros a través del mucho trabajo; la suerte no tiene nada que ver con eso.
- 11b. Para conseguir un buen trabajo, hay que tener suerte.
- 12a. Cualquiera persona puede influir las decisiones del gobierno.
- 12b. Los que manejan este mundo son unas pocas personas poderosas, y el hombre sin poder no puede cambiar las cosas.
- 13a. Cuando yo planifico un trabajo o una actividad, estoy casi seguro que voy a poder hacerlo.
- 13b. No vale la pena planificar actividades con mucha anticipación porque muchas cosas serán por casualidad.
- 14a. Hay ciertas personas que son malas.
- 14b. Hay algo bueno en cada persona.
- 15a. En mi caso, conseguir lo que deseo no tiene casi nada que ver con la suerte.
- 15b. Muchas veces podríamos tomar una decisión simplemente al azar.
- 16a. El que consigue el papel de dirigente es el que tuvo la suerte de estar primero en el lugar.
- 16b. Manejar bien la gente lo veo como una habilidad; la suerte no entra en ésta.
- 17a. En cuanto a los sucesos mundiales, la mayoría de nosotros somos víctimas de fuerzas que ni podemos entender ni controlar.
- 17b. Tomando un papel activo en los asuntos políticos y sociales; la gente puede controlar sucesos mundiales.
- 18a. La mayoría de la gente no se da cuenta que sus vidas son controladas por casualidades.
- 18b. Realmente, no hay ni "casualidad" ni "suerte."
- 19a. Uno debe estar siempre dispuesto a admitir errores.
- 19b. Mayormente, es mejor esconder los errores.

- 20a. Es muy difícil saber si una persona te agrada sinceramente.
20b. Cuantos amigos tenga dependerá si eres una buena persona o no.
- 21a. A largo tiempo, hay una balanza entre las cosas buenas y malas que le pasarán a uno.
21b. Mayormente, las desgracias resultan de la falta de habilidad, de la ignorancia, de la vagancia, o de estas tres cosas.
- 22a. Con una fuerza suficiente, podríamos acabar la corrupción política.
22b. Es muy difícil para el pueblo controlar los políticos.
- 23a. A veces, no entiendo como los maestros ponen las notas que le dan a los estudiantes.
23b. Siempre, si estudio bien, recibo una buena nota.
- 24a. Un buen líder deja a la gente decidir qué tienen que hacer ellos.
24b. Un buen líder dice claramente a la gente cuáles tareas tienen que hacer.
- 25a. Muchas veces, siento que tengo poca influencia sobre lo que me pasa.
25b. Para mí, es imposible creer que la suerte o la casualidad juega un papel importante en mi vida.
- 26a. El hombre se siente solo cuando no trata de ser amable con el otro.
26b. No vale la pena tratar con gente, si no te agradan, o si te agradan.
- 27a. Algunos estudiantes están demasiados ocupados con deportes.
27b. El equipo deportivo ayuda al hombre a desarrollar su carácter.
- 28a. Lo que me pasa a mí depende de mi propio esfuerzo.
28b. A veces, pienso que no puedo controlar el manejo de mi vida.
- 29a. Mayormente, no entiendo porqué los políticos hacen lo que hacen.
29b. A fin de los años, la gente es responsable de un gobierno malo—sea a nivel nacional o sea a nivel del mismo barrio.

MUCHAS GRACIAS

A.9. ENTREVISTA CON AGENCIAS DE ALQUILERES/GARAGES

- 1) Dirección del negocio: a. Calle_____ b. Barrio_____
- 2) Cuántos años tiene con este negocio?_____
- 3) El negocio ha mejorado o empeorado en el último año?
Mejorado_____ Empeorado_____
Por qué?_____
- 4) Cuántos triciclos tiene para alquilar? De su propiedad_____
De otros_____
- 5) Número de triciclos guardados en garage, no para alquilar_____
- 6) Cuánto cobra por triciclo alquilado? Diario \$_____
Semanal \$_____ Quincenal \$_____ Mensual \$_____
- 7) Mayormente, pagan diario/semanal/quincenal/mensual?
- 8) Cuánto cobra de garage diario? \$_____
- 9) Le fía a algunos clientes? Garage_____ Alquiler_____
- 10) Hace préstamos a los tricicleros? Si_____ No_____.
A que interés?_____%
- 11) A veces, le faltan clientes? Si_____ No_____
- 12) Cuantos triciclos buenos le quedan sin alquilar? Diario_____
Semanal_____ Quincenal_____ Mensual_____
- 13) Cuántas personas diariamente/semanalmente vienen a buscar
triciclos y no encuentran? Diario_____ Semanal_____
- 14) Quién paga las reparaciones? Dueño/Cliente/Los dos.
- 15) Qué hace cuando el cliente no paga?_____
- 16) Conoce la Asociación de Tricicleros? Si_____ No_____
- 17) Qué le parece?_____

MUCHAS GRACIAS

APPENDIX 3: THE ECONOMIC SITUATION IN THE DOMINICAN REPUBLIC

In 1980, the urban population in the Dominican Republic (2.9 million) represented 52% of the country's population. Between 1970 and 1975, the annual growth rate of the population in the Dominican Republic was 3.0%, while the urban population's growth rate was 5.3%. Nineteen percent of the population lives below the poverty line; life expectancy in 1970 was 55.4 years, and infant mortality in 1975 was 104 per 1,000 live births.

The labor force in the Dominican Republic is estimated at 1.3 million (1982), 25% of which is female. Self-employed workers represent 43.9% of the workforce, 44.1% are wage earners, and 11.1% are unpaid workers. Unemployment is estimated at more than 25% in recent years, and underemployment characterizes another 25% to 43% of the workforce. In 1982, due to a large balance of payments deficit, public wage payments to workers representing 15% of the wage earners in the public sector were reduced by 7%. Unemployment worsens daily, with world prices for Dominican agricultural exports (primarily sugar) falling while energy costs for manufacturing rise. Forty-eight percent of the labor force is engaged in agricultural activity, and less than 4% is involved in manufacturing. The average wage for a job in manufacturing in 1974 was RD\$120/month (at 44 hours per week), and the minimum hourly wage was RD\$.50. Today, the minimum monthly wage is RD\$125.

Public consumption dropped by .9% between 1970-78, and the annual inflation rate (1970-78) has hovered around 8.6%. The consumer price index in March 1982 was for all items 145.5, and for food 136.16 (based on 1978=100). The recent downturn in the economy has caused prices for housing, food and clothing to rise between 50 and 60% in the past 5 years.

In the Dominican Republic, 18.5% of the national income is received by the lowest 50% of the population, while 38.5% of the income is received by the top 10%. Internationally, the Dominican Republic is heavily dependent on commodity exports for its foreign exchange. In 1981, 40% of its tax revenues were from trade taxes, and another 30% represented import duties. In 1981 tax revenues fell \$200 million below anticipated levels due to in 1982); the balance of payments deficit for 1982 was \$400 million.

To compensate for the balance of payments deficit, between November 1981 and March 1982, new commercial letters of credit issuance stopped, with the resulting reduction in imports and associated tax revenues. Kurian notes:

"Credit for low income groups is available only from outside the banking sector from rapacious moneylenders, who charge up to 1,000% interest, or from rotating credit associations known as san. The government credit policy is generally restrictive in an effort to hold down inflation rates. This policy is reflected in the high interest rate of 12% to 18% for all bank loans." (1982, p.505).

SOURCES:

- Kurian, George T. Encyclopedia of the Third World, Vol. I, revised ed. (N.Y.: Facts on File, Inc.), 1982.
- United Nations, Monthly Bulletin of Statistics, Dec. 1982.
- CRD Report, U.S. Govt., 1982
- Oficina Nacional de Planificación y Estadística, La Situación del Empleo en Santo Domingo y Santiago en nov. 1979 y junio 1980 (Santo Domingo, published in April 1981 and July 1982).
- NACLA Report on the Américas, Vol. xvi:6, Nov-Dec 1982.
- International Economic Indicators, June 1982, Vol. 8:2.
- U.S. Dept. of Commerce, International Trade Administration, Foreign Economic Trends and the Implications for U.S., Washington, D.C., July 1982 (prepared by American Embassy in Santo Domingo).
- IMF Yearbook, International Financial Statistics, International Monetary Fund, 1982.

APPENDIX C: Estatutos de la Asociación de Tricicleros "San José Obrero"

Del nombre, objeto, domicilio, duracion

- Art. 1^a La Asociación se denominará Asociación de Tricicleros Dominicanos "San José"
- Art. 2a Los Objetivos de esta Asociación son los siguientes:
- a) Promover la solidaridad entre los socios de cada grupo en particular y de todos los grupos en general independientemente de su barrio, actividad, sexo, religión y partido político.
 - b) Apoyar los esfuerzos de los socios por mejorar sus condiciones socio-económicas.
 - c) Establecer y administrar un fondo de emergencia para socorrer a los socios en caso de enfermedad, accidentes, muerte; con préstamos y/o donaciones.
 - d) Promover actividades educacionales en beneficio de los socios y sus familiares.
 - e) Promover actividades destinadas a mejorar los ingresos de los socios a través de compras colectivas, apoyo mutuo en el mercado de sus productos.
- Art. 3a El domicilio de la Asociación estará ubicado provisionalmente en la calle 42 #91, Ensanche Capotillo, Santo Domingo, R.D.
- Art. 4a La duración de la Asociación de Grupos Solidarios "San José Obrero" es de caracter indefinido.

De la Asamblea

- Art. 5a Se reunirá por lo menos cada año para elegir la nueva directiva o cuantas veces sea convocada por la Directiva. También puede ser convocada por un mínimo de 50 asociados.
- Art. 6a Es facultad de la Asamblea aprobar y reformar los Estatutos de la Asociación, siempre y cuando asiste la mitad más uno de los Asociados.
- Art. 7a Cada socio de la Asamblea tiene voz y, después de 12 semanas, voto en las deliberaciones de las mismas.

Sobre la Directiva

- Art. 8a La Asociación estará a cargo de una Directiva que se compondrá por:
- Presidente
 - Vicepresidente
 - Secretario de Finanza - Encargado de cobro
 - Tesorero
 - Secretario de Actas
 - Encargado de Educación
 - Encargado de Coordinación
 - Encargado del Comité de Préstamos
 - Asesor
 - Vocal 1a
 - Vocal 2a
- Art. 9a El Presidente tendrá como función presidir las reuniones de la Directiva y de la Asamblea de socios y será el responsable de ejecutar las resoluciones de la Directiva y de la Asamblea.
- Art. 10a El Vice-Presidente será responsable de presidir la reunión de la Directiva y de la Asamblea de socios y será responsable de la ejecución de las resoluciones cuando falte el Presidente.
- Art. 11a El Tesorero será responsable de la captación, registro y desembolso de los fondos. Además será miembro del Comité de Préstamos. Será responsable también de rendir informes semanales de las finanzas de la Asociación a la Directiva y Asamblea de socios.
- Art. 12a El Secretario será responsable de llevar Acta de las reuniones de la Directiva y de la Asamblea de socios.
- Art. 13a El Encargado de Educación será responsable de promover actividades educacionales en beneficio de los socios y sus familias.
- Art. 14a El Encargado de Coordinación será responsable de informar

a todos los núcleos sobre las actividades de la Asociación.

- Art. 15a El Encargado del Comité de Préstamos será responsable de dirigir las reuniones del Comité y hacer cumplir sus resoluciones.
- Art. 16a Es Asesor, nombrado por la Directiva, tendrá como responsabilidad asistir a las reuniones de la Directiva y de la Asamblea con el fin de orientar y aportar sus ideas sobre la marcha de la Asociación.
- Art. 17a Será responsable de los Vocales, asistir a las reuniones reemplazando cuando sea necesario otros miembros de la Directiva.

Sobre los Deberes y Derechos de los socios

Art. 18a Deberes

- a) Promover la solidaridad de su propio Grupo y de la Asociación, asistiendo y participando en las reuniones.
- b) Pagar la cuota semanal de .50 (cincuenta centavos) al fondo de emergencia.
- c) Participar en las actividades que promueve la Asociación.
- d) En caso de fallecimiento, cada socio debe aportar RD\$2.00 para ayudar a los familiares del difunto y en el caso de no hacerlo pierde su derecho de pertenecer a la Asociación.

Art. 19a Derechos

- a) Todo socio tiene derecho a elegir y ser elegido para cualquier puesto de la Asociación.
- b) Todo socio tiene derecho a recibir los beneficios que la Asociación establece según sus estatutos.

De los Fondos de la Asociación

- Art. 20a Los fondos de la Asociación procederán del aporte semanal de cincuenta centavos (0.50) de cada socio. Además se puede captar fondos a través de actividades organizadas con la aprobación de la Directiva y de los intereses devengados por el mismo fondo.
- Art. 21a Será responsabilidad del Tesorero de la Asociación y de las personas designadas por él, recibir y anotar

en la tarjeta de cada socio la cantidad recibida y la fecha de entrega.

- Art. 22a Dichos fondos serán depositados al día siguiente de su recaudación en una cuenta bancaria en el nombre de la Asociación.
- Art. 23a Sólo podrán hacer retiro de dicha cuenta el Tesorero de la Asociación, un miembro designado por la Directiva y un Coordinador de la FDD.
La firma del Coordinador designado por la Asociación será obligatoria para hacer retiros. Dicha firma debe acompañarse por una de las otras dos firmas mencionadas.
- Art. 24a Dichas personas pueden retirar fondos sólo con notificaciones previa por escrito del Comité de Préstamos de la Asociación.
- Art. 25a Dicho Comité se reúne cuando le convoca la mitad más uno de la Directiva de la Asociación.
- Art. 26a En caso de grave necesidad o emergencia, el socio puede solicitar prestado hasta cinco veces la cantidad aportada hasta un monto máximo de RD\$100.00.
- Art. 27a El Comité de Préstamos establecerá los plazos para el dinero según cada caso no deben exceder de 16 semanas, para evitar que se acabe el fondo.
- Art. 28a El Comité de Préstamos, debe ser muy cuidadoso en la aprobación de donación, siempre dando prioridad a los préstamos.
- Art. 29a Se mantendrá un fondo en caja chica no mayor de RD\$40.00. Cualquier desembolso efectuado tendrá que ser acompañado por el papeleo debidamente firmado por los miembros del Comité de Préstamos. Se repondrá la cantidad gastada de la caja chica no con fondos recogidos de los cuotas sino del retiro del banco.
- Art. 30a La Directiva nombrará cada año un Comité de Préstamos de cinco miembros, tres de los cuales serán suficientes para determinar sobre cada caso.

APPENDIX D: SAMPLE PLATFORM

1. Struggle for the organization of the triciclero in the urban district and in the rest of the country.
2. Maintain relations with other institutions such as the FDD, ADEMI, and local clubs and societies.
3. Continue to fight for a lower fee for municipal triciclo registration.
4. Struggle to obtain a meeting place for the Association of Tricicleros.
5. Continue to work for the further development of our organization along with the present Association of Tricicleros' program.
6. Continue to struggle for the education of the triciclero.

APPENDIX E: IMPORTANCE OF SOCIAL SUPPORT GROUPS IN THE DOMINICAN REPUBLIC

A local community development organization has cited the importance of support mechanisms in the Dominican Republic:

"It is true that there are still weaknesses in the organization of the popular sectors, but it is no less true that since 1978 those sectors have begun to dynamize, to become conscious and to require more valid approaches that take into account their sector's important social functions. The proof of this is the proliferation of unions, campesino associations, women's groups, base communities, and artists' groups. This organization is strengthened through development and educational planning that awakens and integrates new communities with the organized sectors of the society. This guarantees the possibility of real democracy, with a people alert to the defense of their rights, but also ready to initiate and work for development and the common good. Within this national context the educational system is called to play a key role in guaranteeing the active and coordinated participation of all social sectors in the country, particularly the popular sectors." (CEDEE y CEPAE, opus cit.)

The first Sociedad Mutualista in the Dominican Republic was founded in 1881 in Puerto Plata, on the North Coast, by English immigrants who originally had a pacifist ideology but no political or religious connections. These organizations are now often run by Catholic churches and are designed to "support the development of social conscience" among people in the Puerto Plata area (a cane-growing region), according to Carbonell. In recent years the Masonics have also participated actively in the Sociedades, providing economic and social services to members, who contributed weekly dues to a Mutual Aid Fund. Most church-related Sociedades Mutualistas assist bereaved families with funeral expenses.

Unfortunately, the development of these and similar organizations has been impeded, particularly in rural areas, by a history of fragmented settlement patterns; local centralized means of communication and trade have emerged only recently. Craig Frederickson, of the Peace Corps, identifies the relative newness in the Dominican Republic of centralized towns and villages. For the last 200 years, the dominant settlement pattern in rural areas has been that of individualized parcels with families living on their lots. During the Trujillo period, rural people were relocated to centralized towns and villages and walked from these settlement areas to their fields. Government agencies were designed to better control

people's activities in this way.

Because of a history of government control and the recent (25 to 35 years) appearance of roads linking small villages, intrarural trade relationships are still poorly developed. As a result, trade relationships continue to be dominated by urban elites, and a broad awareness of marketing concepts has not developed.

APPENDIX F: ATTENDANCE AT ASSOCIATION MEETINGS BETWEEN MARCH 17 and
MAY 6, 1983

	<u>Average # of attendees</u>	<u># of groups waiting for their loans</u>	<u>Individuals waiting for their loans (aver. 5 per group)</u>		
			<u>#</u>	<u>%</u>	
Las Minas	98	33	165	(59%)	
Villa Duarte	66	20	100	(66%)	
Capotillo	75	14	70	(101%)	(Many attendees in Capotillo have their triciclos)
La Cienaga	25	16	80	(31%)	

APPENDIX G: (1) EXCERPTS OF INTERVIEW WITH ONE POLITICAL PARTY REPRESENTATIVE IN CAPOFILLO

"I am a leader for my neighborhood in the Reformist Party. I am interested in the Association of Tricicleros for two reasons. First, to have a triciclo for my work, and second, I am interested in achieving the objectives of my party, so that the Association will support my party. I am a triciclero. I have a little factory producing tobacco, and I need a triciclo to sell my product. I don't come to the Association meetings as a political leader, instead as a member of the Association. The Association hasn't gotten involved in politics. My party hasn't made any statement about the Association of Tricicleros. The party hasn't urged us to attend these meetings. But when I bring up politics with the Association, I speak as a member of my party."

I am still waiting to mature a little more within the Association, mature a little more so that I can bring a political perspective to the Association. All men in this country are political, even the children use politics to achieve their objectives, if they are hungry. And this is what I'm thinking of: to try to promote our great leader, Mr. Balaguer, within the Association. When I bring up this idea to the Association it has to be the right time. I dream all the time of Dr. Joaquin Balaguer; he will help the needy ones in this country. I've been dreaming of this all my life, and not because I'm just saying this for the tape recorder, but because of what I've seen that he did during the 12 years he governed this country. The first triciclos that came to this country were brought by Dr. Balanguer to give to people, as a gift. In my dream people will count on Dr. Balanguer, and I'm sure that when he becomes interested in what the Association is doing, he will give the maximum support to the mass of poor people, even economic support."

(2) EXCERPTS FROM TWO DOMINICAN ANTHROPOLOGY STUDENTS' INTERVIEWS WITH TRICICLEROS (from Murphy, Martin, University Autonoma de Santo Domingo)

"There are some North Americans who are helping others [tricicleros] with the triciclo and with loans to buy products."

"We talked over several things, like the North American who was giving triciclos. The **lechugeros** were paying for them with daily payments and after completing the total payment, the triciclo would be theirs. This didn't succeed because the **lechugeros** were taking advantage of this man."

The researcher for the present study was asked by tricicleros on two occasions whether she was "working for the North American's [triciclo] business."

APPENDIX H: SOME BENEFICIARIES' DEFINITIONS OF "DEVELOPMENT" (DESARROLLO)

1. "More and more people are coming to the barrios; they are abandoning the land. They shouldn't be kicked out [of the barrios], because for example there is a family building a house on that property. There are some who come from the **pueblos**, and they live here. This is development, it's one step."
2. "When a new program is started up, it begins small, and later, we begin to organize ourselves. We are beginning to move forward in development when we can see the advantages of this strength. We can achieve any objective, developing...which can bring us improvements. For example, we have achieved better employment through our struggle. This is when development is achieved in any program we might look at. We started with just seven members, and now there are over 500; this is development. Not only this, because when we started this program through our own resources, with some help, we have achievements that are development. We already have organized the Association; later the cooperative will come, the workshop—all of this is development."
3. "There are many kinds of development. If you have lived badly, or haven't adapted, when you are buried, this is development, too. Another example is if I have a family with four children, and then I have one more, this is development, because my family is growing."
4. "The word 'development' has great significance, because it means the way a person or various people might develop, or an entire country. We in this country are in the process of development. It isn't a developed country, instead it is a country in the process of development. The FDD, lending help to us tricicleros, is contributing to the further development of the country."
5. "The word 'development' means...it is a strong word, because it says complete development. There is the FDD, which is giving us a route so that we can develop a means to go forward on our own forces."
6. "Development is when something goes forward, higher."
7. "The word 'development' has to be something like what grows larger, that has achieved something..."
8. "For me the word means many things because when there is a development plan it's when the country wants to begin developing, and if the FDD wants to develop those tricicleros who are members—for us that's a point of development."
9. "'Development'—the common good for everyone. It depends on both the spiritual and the social, because the common good is something for all."
10. "The word 'development' has many variations. It could mean development in education, it could mean spiritual development, or it could mean development

of the human being. For example, when you asked my friend a question, she wanted to say a lot, but she didn't understand how, or it didn't occur to her at the moment, how to say what she wanted to say. Her mind could be developed to have greater capacity. How is that achieved? Through what we have been talking about here—education at her level."

11. "Development is the movement from the triciclero class to the taxidriver class. But also education is important to development. Really, there has to be both economic progress and education to achieve development."

12. "Everything that begins is in development. And even more when you see that you can begin. When you speak of 'development', you have to look for the beginning...that is where development is born. If the beginning is no good, nothing will develop. But if the beginning is reasonable, there is a possibility for immense development."

13. "Anything that you want to improve, this is development. If you have a business, or you want to develop a business, you're going to start a business, and that's development."

14. "From my point of view, development is reflected among us, as we begin the work that must benefit the country. Many times investments will fall apart, because they weren't planned ahead. Good planning is development, in my concept. I don't know, but in my country, I don't see development very well planned.

"Now, referring to the tricicleros, yes, we are a little more motivated, but this is happening slowly. There should be more capable leadership, because there are a lot of people, a great number: we are 3,000 or 4,000 workers who work as tricicleros. Although it's a slow process, trying to bring everyone together to coordinate everyone, that's our objective. It's to get financing through X company, whether it's public or private."

15. "'Development' is when a person is interested in working and producing. It's the development of work, any work that is of benefit, for the good of the people."

16. "There is a company that is lending some help to us."

17. "'Development' means trying to achieve an objective, when all are united. If we achieve something—even a little bit—that's development, with time."

18. "'Development' is when a person or a group of persons who have never been helped by anyone makes progress. This is our struggle. When the group isn't caught up with its payments, we help out, and we help each other with other things. So everybody continues to develop, progressing—people who have possibilities like we do. If we don't pay back the loans, the program won't continue to work."

19. "'Development': A gathering of a group of men."

APPENDIX I: SUMMARY OF DATA COLLECTION

Visits to Markets

23 March	Mercado Consuelo
28 March	Mercado Modelo
29 March	Mercado Nuevo
30 March	
3 April	
6 April	
16 April	
5 May	TOTAL: 8

Observations at Association Meetings

Capotillo: 17,24 March; 7,16,28 April; 5 May

La Cienaga: 28 March; 3, 18 April; 25 April

Villa Duarte: 15,22,29 March; 4,12,19,26 April; 3 May

Las Minas: 18,25 March; 8,16,29 April; 6 May

TOTAL: 24 meetings

Observations of tricicleros' business practices in the street

Socios:

- 6 April, president of group in Capotillo, selling in Feria (melons, papaya, pineapple)
- 6 April, socio from Capotillo, selling in Feria (lechuguero)
- 11 April, president and vice-president of the Association, in Capotillo, Ensanchez Luperon, 27 febrero (víveres, fruits, esquimalitos)
- 20 April, same people and area (same products, plus breads, lechuguero produce, bottles)
- ___ April, Enrique from La Cienaga, en Feria and UASD area, (mangos exchanged for bottles; oranges, cilantro)

No socios:

- 6 April, lechuguero in Capotillo
- 13 April, lechuguero selling en cadena with friend (fruits) in Mirador del Sur

TOTAL: 7

Visits to garages, rental agencies

17 March Capotillo, across from Capilla de Simon Bolivar
 29 March 6 agencies in Capotillo, near Mercado Nuevo
 28 March alquileres near Mercado Modelo
 28 April visits to two triciclo production shops—Raul y
 Teniente

Interviews with socios (not including home visits or observations
of business practices)

18 March 5 socios in Villa Duarte (T)
 20 March 2 socios de Los Minas, Villa Duarte, en Boca Chica
 21 March meeting with 12 members of Directiva en Capotillo
 (T)
 22 March socio de Capotillo at FDD
 22 March Ener Maldonado, Eduardo Cuyas, en Villa Duarte (T)
 23 March solidarity group president, en Mercado Modelo
 29 March solidarity group president, en Mercado Nuevo
 3 April Ivan Morales, de Capotillo, en Mercado Nuevo
 3 April 5 socios en La Cienaga (T)
 11 April Papito, en La Cienaga
 29 March Coordinators of Cooperativa, en Villa Duarte (T)
 (3 socios)
 12 April 8 socios en Villa Duarte
 12 April 3 socios de Los Minas
 25 April 2 socios de La Cienaga, 1 socio de Capotillo
 26 April 1 socio, one president de Villa Duarte

TOTAL: 47 socios

Interviews with non-socios (12 random interviews in the street
on different days)

23 March Mercado Consuelo, one triciclero
 28 March Mercado Modelo—16 tricicleros
 29 March Mercado Nuevo—24 tricicleros
 30 March Mercado Nuevo—1 triciclero
 3 April Mercado Nuevo—3 tricicleros
 6 April Mercado Nuevo—4 tricicleros

TOTAL: 61 tricicleros

Locus of control instruments administered

Socios: 37
 Leaders of Association attending cursillo: 19
 Controls, tricicleros no socios: 22
 Promotores: 3

Cursillo attended

25,26,27 April, in Capotillo (6-9 p.m.); a capacitación course for Association leaders.

Meetings with Directiva and members of Directiva

11 April Directiva with FDD team, in Capotillo (T)
 21 March Directiva, in Capotillo (T)
 25 March 4 members of Directiva, in Villa Duarte (T)
 17 April 4 members of Directiva, in Joaquin Ruiz' house (T)

1 May Labor Day meeting in Capotillo
 5 May interview with Juan Ortega, president of solidarity group #1, Secretary of Finance of the Association, at FDD (T)
 6 May meeting of Directiva at ADEMI
 1 June meeting with Secretaria de Organización and Vice President of Association, at my house

Home visits

19 March Solidarity group president, Los Minas
 25 March Three solidarity group members in Villa Duarte
 1 April Two group members in Capotillo
 6 April Two group members in Villa Duarte
 10 April A member in Villa Duarte
 12 April One member and Grupo P-51 in Villa Duarte
 16 April One group member, Las Minas
 16 April Three group members, Villa Duarte
 17 April Four group members, Capotillo
 18 April One group member with his mother, Ensanchez Uzama
 20 April Two group members, Capotillo
 20 April President of women's group in Buenos Aires
 5 April One member in Mirador del Norte, Villa Duarte
 8 April A female solidarity group president, her 4 sisters' homes in Los Minas, and 3 homes in Haina
 27 April One solidarity group member in Capotillo
 29 April The female group president and several home visits in Las Minas and La Barquita
 31 May Two group members, Capotillo

Interviews with promotores, FDD personnel

17 March Julio Tejeda
 18 March Edwin Castillo
 21 March Luis Claudio Batista
 24 March Rafael Landron
 March Manuel Diez, President of Board of Directors, FDD

24 March Sr. Difo, Gerente de Microempresas/PRODEME
 6 May Rafael Abreu, Gerente de Servicios Sociales y Financiero,
 FDD
 9 May Jaime Fernández, Director Ejecutivo Adjunto

Interviews with other community organizations

22 March Dr. Santiago Sosa, CEPAE (Centro de Planificación
 y Acción Ecuménica)
 2 May, 7 Dr. Sosa, visit to Asociación Juvenil y Junta Directiva
 Agricultores, Yamasa
 23 March Dr. Carlos Pementel, Juan Luis Pementel, CEDOC (Caribbean
 Education and Documentation Center)
 25 March, Martin Murphy, Museo del Hombre Dominicano
 2 May ACCION/AITEC
 3 May Stephen Gross and Pedro Jimenez, ADEMI
 4 May Craig Frederickson and Percy Duran, Peace Corps
 4 May Horacio Ornes, FUDECO
 4 May Philip Schwab, Director, USAID/Dominican Republic
 1 June Juan Pablo Reyes, Secretary General UGTD (Union
 General de Trabajadores Dominicana)
 11 Nov. Representative of la Liga Nacional de Sociedades
 Mutualistas del Distrito Nacional

GLOSSARY OF SPANISH TERMS

- acciones:** investment shares [as used in this paper]
- Acta de Constitución:** Inaugural Event
- amor:** love
- ambulante:** ambulatory
- asesor:** advisor
- asesoría:** advice or counsel
- ayuda:** help, aid
- ayuda mutua:** mutual aid or help
- barrio:** neighborhood, quarter
- bola:** a "lift" or a ride
- buhonero:** street vendor working from a fixed location, selling clothing or household goods
- cadena:** chain (literally); see **en cadena**
- campesino/campesina:** men and women who work the land; those who have come from rural areas
- chiripero:** labor characterized by doing odd jobs, either with a fixed employer or "free lance"
- clase triciclera:** the "class" of tricicleros
- conocimiento:** awareness, understanding, expertise
- cumplidos:** responsible, accomplished
- curra:** triciclero who buys slightly damaged or older produce, and sells in greater quantities at lower prices
- desarrollo:** development (See also Appendix H for beneficiaries' definitions)
- Directiva:** Board of Directors
- doña:** term of respect, "Mrs."
- en cadena:** ('working **en cadena**') a joint business practice in which two vendors work together and divide their earnings at the end of the day
- esquimalitos:** ice flavored with fruit syrup and packaged in plastic
- FDD/Fundación Dominicana de Desarrollo:** Dominican Development Foundation
- fiesta:** party
- Fondo de Muertes:** Burial Insurance Fund (literally: Fund for the Dead)
- frío frío:** shaved ice flavored with fruit syrup

- friturero:** vendor who fries plantains or tuberous roots, or chicken and/or pork, usually at a stall or table on the sidewalk
- gremio:** association, society
- hermanita:** little sister
- hermosa:** beautiful
- lechuguero:** vendor of salad greens and other vegetables
- mabi:** a popular soft drink made with barley
- mamita:** "little mother," used as an affectionate name
- mi amor:** my love
- morosidad:** tardiness
- núcleo:** nucleus (literally); cluster of solidarity groups in one area who hold weekly meetings
- pared/pared a pared:** wall/wall to wall
- político:** politician or person involved in politics
- popular:** grassroots [as used in this paper]
- Protección Familiar:** family planning organization
- pueblo:** village; people
- sociedad:** partnership; association, club; society
- sociedad mutualista:** mutual aid society
- solidaridad:** solidarity
- superación:** from **superar** ('to overcome'); improvement, betterment
- taller:** workshop
- técnico:** technician; someone with "hands-on" experience
- triciclero:** cargo tricycle vendor
- triciclo:** cargo tricycle
- valiente:** brave, tough
- vendedor:** vendor
- vendedor ambulante:** vendor who walks the streets with his merchandise
- ventorillo:** fixed location vending site, maybe a stall or a table set up on the sidewalk
- viveres:** food staples, including roots (yucca, sweet potato, potatoes, etc.) and plantains
- yuca:** yucca, a tuberous vegetable