

crecer

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RURAL EQUITABLE ECONOMIC GROWTH ACTIVITY

Contract No. 519-C-00-94-00154-00

Quarterly Performance Report QIII-99

Submitted to:

United States Agency for International Development (USAID)

by:

Chemonics International Inc.

with

Instituto Interamericano de Cooperación para la Agricultura (IICA)

National Cooperative Business Association (NCBA)

World Council of Credit Unions (WOCCU)

October 1999

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QUARTERLY PERFORMANCE REPORT QIII-99

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U.S. Agency for International Development
Washington, D.C.

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ACRONYMS

ACACU	<i>Asociación Cooperativa de Ahorro y Crédito Comunal de La Unión</i> (Credit Union)
ACAYCCOMAC	<i>Asociación Cooperativa de Ahorro y Crédito de los Empleados de Salud de Occidente</i> (Credit Union)
ACACYPAC	<i>Asociación Cooperativa de Ahorro y Crédito Comunal de Nueva Concepción</i> (Credit Union)
ACECENTA	<i>Asociación Cooperativa de Ahorro y Crédito de los Empleados de CENTA</i> (Credit Union)
ACEC	CRECER Artisans Cooperative
ACODJAR	<i>Asociación Cooperativa de Ahorro y Crédito "Dr. J.A. Rufz"</i> (Credit Union)
ACOPADES	<i>Asociación Cooperativa de Paneleros de El Salvador</i> (Honey Producers Cooperative)
ADECPRO	<i>Asociación de Desarrollo Comunal El Progreso</i> (Association of communal Development)
APROAGRO	Society of Agropequarian Producers of <i>Suchitoto</i>
ASID	Salvadoran Association for Integration and Development
BCIE	<i>Banco Centroamericano de Integración Económica</i> (Central American Bank for Economical Integration)
BFA	<i>Banco de Fomento Agropecuario</i> (Agricultural Development Bank)
BOLPROES	<i>Bolsa de Productos Agropecuarios de El Salvador</i> (Agricultural Commodity Exchange)
CAMAGRO	Agricultural and Agroindustry Chamber
CENTA	<i>Centro Nacional de Tecnología Agropecuaria</i> (National Center for Agricultural Technology)
CODEUSMI	<i>Comunidades para el Desarrollo</i> (Communities for Development)
COMUS	<i>Comunidades Unidas de Usulután</i> (United Communities of Usulután)

CONFENACOA	<i>Confederación Nacional de Cooperativas Agropecuarias</i> (National Confederation of Agropecuarian Cooperatives)
CONSALCOOP	<i>Confederación Salvadoreña de Cooperativas</i> (Salvadoran Confederation of Cooperatives)
CORDES	El Salvador's Foundation for Communal Cooperation and Development
CRECER	Rural Equitable Economic Growth activity
CRS	Catholic Relief Services
DAA	<i>Departamento de Asociaciones Agropecuarias</i> (Agropecuarian Associations Department)
FEDECACES	<i>Federación de Cooperativas de Ahorro y Crédito de El Salvador</i> (Federation of Savings and Loans Cooperatives of El Salvador)
FENACOAC	<i>Federación Nacional de Cooperativas de Ahorro y Crédito de Guatemala</i> (Federation of Savings and Loans Cooperatives of Guatemala)
IICA	Instituto Interamericano de Cooperación para la Agricultura (Inter-American Institute of Cooperation for Agriculture)
INSAFOCOOP	<i>Instituto Salvadoreño de Fomento Cooperativo</i> (Salvadoran Institute for Cooperatives Affiliation)
M&E	Monitoring and Evaluation
MAG	Ministerio de Agricultura y Ganadería (Ministry of Agriculture and Livestock)
MOJE	<i>Movimiento de Jóvenes Encuentristas</i> (Young People Movement)
NARE	Non-Agricultural Rural Enterprises
NCBA	National Cooperative Business Association
NGO	Non-governmental organization
OAPA	<i>Oficina de Análisis de Políticas Agropecuarias</i> (Agricultural Policy Analysis Office)
PERLAS	<i>Protección, Estructura financiera, Rendimientos y costos, Liquidez, Activos improductivos, Señales expansivas</i> (Initials for financial indicators: Protection, Financial Structure, Performance and Costs, Liquidity, Improductive Assets, Expansive Signals)

PREXA	Procesadora y Exportadora de Ajonjolí (Sesame Seed Refiner and Exporter)
RDC	Rural Development Committee
RAE	Rural Agricultural Enterprises component
RFE	Rural Financial Enterprises component
SAC	<i>Sociedad de Artesanos de CRECER</i> (Society of Artisans)
SCPM	<i>Sociedad Cooperativa Productos de Maraón</i> (Cashew Products Cooperative)
SES	<i>Sistema Económico-Social</i> (Socio-Economic System)
SIADES	<i>Sociedad de Ingenieros Agrónomos de El Salvador</i> (El Salvador's Association of Agronomical Engineers)
SO 1	Strategic Objective 1
SOCOPU	Society of Producer Cooperatives of Usulután
UCRAPROBEX	<i>Unión de Cooperativas de la Reforma Agraria Productoras, Beneficiadoras y Exportadoras</i> (Agrarian Reform Cooperatives Union of Producers, Millers, and Exporters)
UPREX	<i>Unión de Productores y Exportadores</i> (Producers and Exporters Union)
USAID	United States Agency for International Development
WOCCU	World Council of Credit Unions

SECTION I

RESULTS ACHIEVED DURING THIRD QUARTER, 1999

SECTION I
RESULTS ACHIEVED DURING THIRD QUARTER, 1999

Contractor: Chemonics International
Contract: 519-C-00-94-00154-00
Reporting period: July 1, 1999 - September 30, 1999

Background

The technical assistance contract under the Rural Equitable Economic Growth project (CRECER) (Contract No. 519-C-00-94-00154-00) began on September 29, 1995. The contract is being implemented by a consortium led by Chemonics International Inc., which includes the National Cooperative Business Association (NCBA), the World Council of Credit Unions (WOCCU), and the Inter-American Institute for Cooperation in Agriculture (IICA). The CRECER team activities focus on strengthening rural enterprises, specifically, their employees and management. Active participation by clients, practical application of methodologies, constant supervision and backstopping, and treating clients with professional dignity all have become the foundation of the CRECER team.

The Strategic Objective Number 1 (SO 1), calls for expanded access and economic opportunity for rural families in poverty. The overall result expected is "expanded equitable access to financial, technological and marketing services by the rural poor," to be carried out by "increased coverage of sustainable secondary organizations providing technology and marketing services" and "increased coverage of sustainable financial institutions in rural areas." A *necessary corollary* to this result is the modernization of the state through re-organization and simplification of government institutions and the promotion of a sound market-oriented macroeconomic policy regime. Of equal importance is the need for the government to coordinate and implement a national rural development and/or poverty reduction strategy.

The goal of the CRECER activity is to promote a more equitable distribution of economic development initiatives and to provide access to resources that benefit rural areas. This, in turn, contributes to the reduction of rural poverty. CRECER provides targeted assistance to rural enterprises (financial, agricultural, and non-agricultural) to make them profitable, competitive, and sustainable. These rural enterprises, in turn, provide targeted, cost-effective, and sustainable financial, technological, and marketing services to the rural poor.

This report summarizes CRECER's progress to date on the End of Project Outputs as listed in the contract. It also summarizes CRECER's contribution to achieving the results set forward within USAID/El Salvador's Results package. Results are summarized for each of the project components (rural enterprises, rural financial enterprises and policy). First, progress is shown vis a vis the end of project outputs according to the contract, then CRECER's contribution to the Mission's Results Package are shown according to high, intermediate and base-level result.

Highlights from the past quarter include the following:

Three technicians and an administrative assistant resigned during this period, fortunately all were quickly replaced with a minimal effect on project activities. However, the resignations did create a felling of uncertainty within project staff. During a visit by Chemonics Vice President,

Susana Mudge to USAID to discuss the upcoming budget changes, USAID recommended that CRECER hold a retreat to help with team building as the project begins its final year. Although USAID would be unable to fully fund the project they gave us assurances that the project would not be abruptly cut off as many employees had feared. A one day retreat was held in mid September, with all the new employees and the local consultants attending. The principle focus of the retreat was to lay the framework for a *Libro CRECER* - a final report - based on lessons learned, tools and methodologies developed and other uniquely CRECER accomplishments. Twenty four staffers gave presentations on a diverse range of subjects: "The good and bad of the Artisan producer," "How to conduct a scientifically supported survey," "The Sonsonate Producers Association Model," "Financial Disciplines," "How to set up a copying/reproduction office," among others. One of the offshoots of the retreat was the possibility of creating a CRECER Foundation. Many of the current CRECER employees would like to see their work continue after the project completion date and a employee run foundation seems a logical step. Work will begin during the next quarter into the legalities of creating such as organization.

As an extension of the work being done by CENTA and CRECER technicians in Sonsonate with the regional producer's association, a natural expansion began in the other areas of the western part of the country including Santa Ana, Ahuachapán and Chalchuapa. This expansion is taking place with the producers presently receiving assistance from CENTA technicians and under the existing CENTA geographical/office distribution. The western region of CENTA, in light of the "associativity" push of the new administration and the rumors of a dismantling or privatization of CENTA, has decided to embrace the regional organization as part of their overall work plan. CRECER was asked to provide assistance in developing a strategic plan for the western region which would serve as the basis for a five year work plan. Prior to committing any resources to this type of venture it was decided to hold a forum with CENTA technicians from the region to gather insight as to what the extensionist/technician viewpoints were on the problems they face and possible solutions to these problems. Over 80 technicians and their immediate supervisors attended the one day session. It was first time for most to have been asked their opinions on how to improve their organization. The problems mentioned by the technicians were largely one sided (everything was either the boss's or the administration's fault), but enough good information was gathered to provide the groundwork for a strategic plan. Copies of the results of the forum were distributed to the agencies involved.

A group of credit union board members and staff from a WOCCU supported program in the Philippines visited CRECER. A very successful interchange took place between CRECER staffers and the Filipino delegation as well as meeting with FEDECACES staff. The delegation also made arrangements to visit with CALPIA staff and directors, and CRECER personnel accompanied them. The CRECER staffers learned as much from the Filipinos and from CALPIA as did the Filipinos from us so it was a very successful and productive visit.

The FRE marketing personnel assisted the La Unica credit union in Metapán in promotional activities for the International Children's Day. The central focus was to introduce the children and their parents to the credit union's youth savings program and the mascot "Picky" - the industrious honey bee. Over 10 schools participated in the festivities, beginning with a parade through the center of town complete with marching bands and a pom pom section, (with

participants ranging in ages from 3 to 17) and concluded in the town's out door stadium with raffles, a skit by Picky and her friends, a karate demonstration, and musical performances by the various school marching bands. Staff and Directors of five other FEDECACES credit union were present to learn first hand how to promote their own youth savings programs. Over 3000 students were present. The following week a number of children opened savings accounts in the Unica with their "Picky" banks full of coins. NOTE: once they broke the bank, made by the CRECER artisan coop members, they were issued another bank to continue the savings process.

A. RURAL ENTERPRISES COMPONENT

A1. Progress on Contract End of Project Outputs - Third quarter, 1999

CRECER End of Project Output (Contract)	Status
<p>An estimated 10,000 rural families will benefit. Measured by the number of rural families receiving marketing and other services from strengthened rural enterprises and organizations.</p>	<p>11,590 agricultural producers (organized in cooperatives or as individuals) heads of families are receiving services (processing, marketing and credit) from the rural agricultural enterprises assisted by CRECER. Of these, 11,590 - 9,930 (85%) are affiliated to CRECER assisted organizations, the rest are affiliated to rural enterprises that use the services of the CRECER organizations. The non-agricultural component is assisting 195 families.</p>
<p>Thirty (30) member-owned organizations: fifteen (15) at the secondary level, including agroindustries, and fifteen (15) affiliated primary level organizations, producing diversified crops and delivering production, post-harvest handling, processing, and marketing services to their farmer members in a cost-effective manner.</p>	<p>CRECER has provided assistance to 34 organizations: 16 secondary level organizations, 15 primary level organizations and 3 third level organizations. As of this report, a formerly primary level organization (CORALAMA - La Marañonera) is classified as an agro industry.</p>
<p>Eight (8) agricultural producer (commodity specific) groups receiving and/or delivering a range of production, marketing, technical and legal assistance, as well as policy advocacy on behalf of the growers.</p>	<p>CRECER technicians are currently providing support through planning, marketing, processing and research for the following eleven commodities: coffee, cashew, sesame, corn, vegetables, medicinal plants, rice and sorghum as well as production of honey, organic brown crude sugar and organic fertilizer.</p>

CRECER End of Project Output (Contract)	Status
<p>Two (2) regional member-owned organizations are profitably providing services to their members, such as: input procurement and distribution, packing, storage, transport and marketing.</p>	<p>Work continues with the Western Regional Organization with a participation of five service organizations (<i>Asociación de Productores CRECER, ASID, ADECPRO</i> and two federations of <i>CONSALCOOP</i>), which are developing service activities (grain and agricultural supply sales). The CRECER Producers Association has continued to grow, and has over 800 members. An expansion has taken place into the four areas north of Sonsonate. The CENTA technicians have embraced the idea of working in with organization and the new members are more easily convinced of the process just by visiting the retail store and talking to member groups. Projections are for 1500 closely selected member/producers in the separate areas by year's end.</p> <p>A new concept called <i>Agribodegas</i> was solidified this period: They are small warehouses in local groups that are far from the central store. Supplies are ordered on an as needed basis from the central store and trucked to the <i>Agribodegas</i> where they are sold on a cash basis. Other local groups have also shown interest in this system. A household survey among association members was begun during this period to determine the feasibility of establishing a grocery/dry goods store with the association. Preliminary figures indicate that if started on a small scale and run in the same manner as the agricultural supply store (little inventory, stocking only what people ask for) the store should be successful. Plans are to begin the store sometime in December.</p> <p>The sister regional organization in <i>Lempa Acahuapa</i> is also progressing although with modifications due mainly to that it is organized around an existing irrigation district. Production of vegetable speedlings was begun during this period and Mark Gaskell, a CRECER consultant aided in speedling production as well as production under a California tunnel type system. Preliminary figures indicate that this will also be a profitable venture. An innovative aspect was the use of seeds donated for Mitch victims that were planted in speedlings and then sold on a per unit basis to producers. Costs were recovered and a small percentage went to capitalize the fledgling organization.</p>

Section I: Results Achieved during Third Quarter, 1999

CRECER End of Project Output (Contract)	Status
<p>Ten (10) small/medium sized non-farm enterprises created or expanded and operating profitably and creating employment opportunities in rural areas in light industry, commerce and the service sector.</p>	<p>32 small enterprises are working in two areas: Ilobasco and Nahuizalco with a variety of products sold through three coop owned stores. The ACEC had their accounting manuals and accounting charts approved by INSAFOCOOP. (The first cooperative in their region to have ever presented accounting ledgers to INSAFOCOOP for approval!) CRECER was instrumental in obtaining a \$30,000 BCIE donation to set up a production workshop with the CRECER artisan cooperatives. The one year project provides funding to buy woodworking and ceramic equipment, materials, and technical assistance to design and manufacture high quality wood furniture using international standards while complying with modern industrial safety practices. A formal contract was signed October 5, 1999 between the cooperative and BCIE. The MOJE group also requested a donation of \$40,000 from BCIE through the XXI Program of United Nations. CRECER will continue to provide technical assistance in marketing to this group as part of a joint agreement.</p>

A2. Progress on USAID/EI Salvador's Results Package Indicators - Third quarter, 1999

A summary of CRECER's contribution to the USAID/EI Salvador Results package follows.

USAID Mission Strategic Objective No. 1

<p align="center">USAID/EI Salvador Result No. 3: Expanded Equitable Access to Financial, Technological and Marketing Services by the Rural Poor.</p>	
USAID Indicator	CRECER's Contribution to Result
<p>Number of male and female direct beneficiaries receiving services (i.e. management, agricultural technical assistance, bulk input supply, processing or produce marketing).</p>	<p>CRECER currently serves 11,590 direct beneficiaries in the agricultural sector (of which over 34% -3,959 are women). In non-agricultural enterprises there are 72 business owners (45 men and 27 women) and 123 additional families (93 men and 30 women) that benefit from CRECER assistance.</p>

Intermediate Result: Increased Coverage of Sustainable Secondary Organizations providing Technology and Marketing	
USAID Indicator	CRECER's Contribution to Result
Number of secondary organizations providing services (i.e. management, agricultural technical assistance, bulk input supply, processing or produce marketing)	16 CRECER-assisted secondary level organizations (8 service and 8 agroindustries) and 2 third level organizations are providing services to their members or customers. In the non-agricultural sector, 47 CRECER assisted businesses are affiliated to cooperatives. In addition, 10 persons are affiliated to a solidarity group and 15 businesses are organized within a pre-cooperative.
Number of secondary organizations which reach sustainability providing services	Of the sixteen organizations 8 have reliable accounting information. Of these eight, 3 have attained economic sustainability during this period. This is mainly due to payments for crops harvested during this period.

Base level results achieved to date under the project follow. These correspond to USAID/EI Salvador's Results Package 3.

Base-level Result : Increased Affiliation of Producers to Primary Organizations	
USAID Indicator	CRECER's Contribution to Base-Level Result
Number of producers actively affiliated to cooperatives and producer associations.	9,930 producers are actively affiliated with the cooperatives and associations served by CRECER. There are a total of 1,660 individual producers that are not affiliated but have used services from the enterprises attended by CRECER.

Base-Level Result: Improved Sustainability of Primary Level Organization Through Stable Management.	
USAID Indicator	CRECER's Contribution to Base-Level Result
Number of primary level organizations that reach sustainability.	Of the 14 organizations attended, 4 have reliable accounting information and of these 4, all have reached economic sustainability. (see annex E-3)

Base-Level Result : Increased value of product marketed by primary organizations	
USAID Indicator	CRECER's Contribution to Base-Level Result
\$ value of product marketed by primary organization	CRECER-assisted primary agricultural organizations have marketed an accumulated of \$1,155,489. During this period there was an increase of \$63,894. (See annex E-5) In the non-agricultural enterprises: product marketed during this period by individual micro-enterprises was US\$43,547.54 and through their stores, US\$13,214.89.
\$ value of product marketed through secondary organizations	CRECER-assisted secondary organizations (total value of product marketed by affiliated primary level organizations as well as other non-affiliated rural enterprises that only use their marketing services) have marketed an accumulated total of \$2,897,145. During this period there was an increase of \$355,443. (See annex E-5)

Figure 1

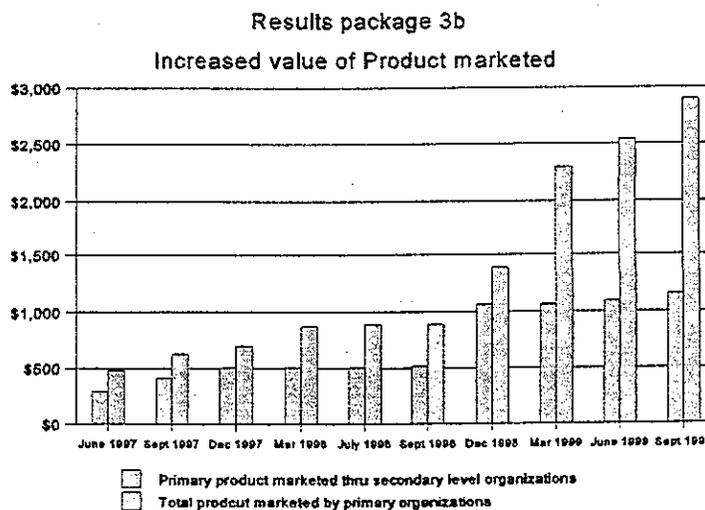
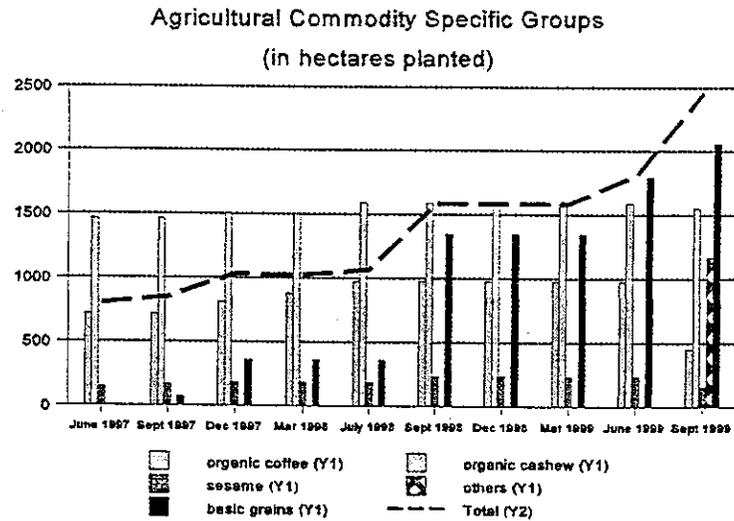


Figure 1, reflects the increase in products marketed from the CRECER-assisted primary-level organizations through their secondary-level organizations as well as product marketed by the primary-level organizations.

Base-Level Result : Increased value of product marketed by primary organizations	
USAID Indicator	CRECER's Contribution to Base-Level Result
Area (in hectares) under cultivation adopting technology.	4,765 hectares are under cultivation by CRECER-assisted organizations, an increase of 774 hectares of basic grains and coffee and 8 hectares of organic lemon grass. It is important to mention that CRECER is working in many of those municipalities selected by SO4/USAID.

Figure 2, below, shows the main commodity groups supported by CRECER and the increase in hectares attributable to project intervention.

Figure 2.



A3. CRECER Indicators:

CRECER's Internal Project Impact Indicators - Rural Enterprise Component	
Internal Indicator	Status
Financial rehabilitation of rural enterprises is one of the successes of CRECER. Through the use of targeted studies, we will demonstrate the technical and financial viability of the enterprises.	CRECER has assisted Cooperative El Nilo in negotiations of agrarian debt and bank debt with the BFA.

Cancellation of participatory agreements	
Organization	Principal cause
Society of Cashew Producer's Cooperatives	Unwillingness of other donor agency to coordinate with CRECER
All primary organizations affiliated to the Society of cashew Cooperatives	The cancellation of the agreement with the Society also obligated the cancellation of agreements with members organizations. The exception is CORALAMA which was re-classified as an agro industry.
PREXA - Processor and Exporter of Sesame	Due to the insurmountable financial problems and the lack of interest on the part of BFA to respond to these problems, the majority owner (CONFRAS) decided to liquidate the organization.

As a result of conflicts of interest and what was determined to be a misdirected "development" focus by other donor groups, CRECER assistance was terminated to the Cashew Producer's Society and the four members. Assistance will continue with CORALAMA cooperative focusing on processing and marketing. A formal letter of our intent was sent to all donor agencies and international and national organizations involved in the project, with no reply neither negative nor positive to our decision as of this writing.

Due to the complexity of a myriad of problems faced by the agro businesses, this component has begun to concentrate activities on the second level and regional organizations. Work with the primary level organizations will focus on the development of annual operational plans and on accounting and internal controls. As indicated in the previous report, participatory agreements were canceled with a service organization and two primary level organizations. Due to the excess amount of work load, new organizations will not be substituted for those eliminated, also given the time remaining in the project it is not feasible to begin work with new organizations.

CRECER's Internal Project Impact Indicators - Non-Agricultural Rural Enterprise Component	
Internal Indicator	Status
Financial rehabilitation of non-agricultural rural enterprises is one of the successes of CRECER. Through the use of targeted studies, we will demonstrate the technical and financial viability of the enterprises.	The inclusion of new promotional products (mostly piggy banks) based on large volume (in excess of 1000 items) of articles produced has increased profitability of cooperative members and the association. For example, the store collects between 10% and 15% for articles sold through the store and contracts were let for approximately \$20,000 which calculates to \$2500 in profits. At the same time over 12 cooperative members shared in the manufacture of the items which has caused an increase in monthly sales of between 100 to 300%. <i>Cerámica Herrera</i> which previously averaged monthly sales of 1,000 colones - in the last 6 months have had sales of 17,500 colones all from promotional items - an increase over almost 300% net sales although individual margins per unit are less.

A4. Problems encountered

The cooperatives have trouble attracting more members, in fact as the above numbers show there are less members this period. This is due to a weeding out of or resignation of non-producing members. That being said, the limited business vision of the remaining members continues to inhibit expansion. A case in point: through CRECER promotion a new market was found - that of producing "piggy" banks for financial institutions. However, instead of expanding operations to meet this additional demand, most of the cooperative members simply stopped producing items to be sold through the store. A further problem among artisan producers is the lack of consistent quality products delivered in a timely fashion also in a constant problem among the artisan producers.

The financial/economic state of El Salvador has been a factor in lower sales, in a slow economy people simply do not buy artisan items, causing some members to desert the cooperative to look for other non-artisan trades.

B. RURAL FINANCIAL ENTERPRISES

B1. Progress on Contract End of Project Outputs - Third quarter, 1999

The Rural Financial Enterprise component of CRECER has been very successful in achieving contract targets. This is the first reporting period where up to date figures have been used. All figures are for September 30, 1999; except where deemed relevant, figures for period ending June 30 are included.

Section I: Results Achieved during Third Quarter, 1999

CRECER End of Project Output (Contract)	Status								
A minimum of 20,000 rural clients served.	68,353 clients (members, youth members and third party savers) are being served by CRECER-assisted credit unions. This figure comes from the total reported in the USAID indicators.								
Fifteen (15) credit unions and 1 or 2 NGOs institutionally strengthened and providing competitively-priced financial services (savings and loans).	CRECER is working with 13 credit unions and 2 NGO's (UCRAPROBEX and CRS), in addition to providing institutional support to FEDECACES; 2 branch offices and 4 credit unions agencies. An additional 15 credit unions affiliated to FEDECACES yet not eligible for direct CRECER assistance have adopted, to a certain degree, the methodology, financial discipline, and structural changes promoted by CRECER.								
A minimum of \$4.0 million in new local savings will be mobilized and used to finance lending at market rates of interest for agriculture and small and medium-scale rural enterprise by the end of the project.	<p>As of Sept 30, 1999 there was 20.67 million dollars in savings, an increase of \$15.17 million dollars since December 31, 1995 spread among passbook accounts, certificate of deposit and youth programs, all of which receive competitive market interest rates.</p> <table border="0" data-bbox="817 1031 1346 1157"> <tr> <td>Savings as of Dec. 31, 1995</td> <td>\$5.5 million</td> </tr> <tr> <td>as of June 30, 1999</td> <td>\$19.71</td> </tr> <tr> <td>as of Sept 30, 1999</td> <td>\$20.67</td> </tr> <tr> <td>increase of</td> <td>\$15.17 - 267%</td> </tr> </table>	Savings as of Dec. 31, 1995	\$5.5 million	as of June 30, 1999	\$19.71	as of Sept 30, 1999	\$20.67	increase of	\$15.17 - 267%
Savings as of Dec. 31, 1995	\$5.5 million								
as of June 30, 1999	\$19.71								
as of Sept 30, 1999	\$20.67								
increase of	\$15.17 - 267%								
An accumulated total of 80% (\$3.2 million) of savings accumulated will be relent to finance farming and related rural industries, commerce, micro and small-scale enterprise, housing and other rural household needs over the life-of-the-project through participating credit unions and non-governmental organizations.	<p>The net loan portfolio has increased to \$ 11.37 million (an increase in dollars financed through savings and member shares).</p> <table border="0" data-bbox="817 1314 1306 1451"> <tr> <td>Loans as of Dec. 31, 1995</td> <td>\$15.2 million</td> </tr> <tr> <td>as of June 30, 1999</td> <td>\$25.68</td> </tr> <tr> <td>as of Sept 30, 1999</td> <td>\$26.57</td> </tr> <tr> <td>increase of</td> <td>\$11.37 - 75%</td> </tr> </table>	Loans as of Dec. 31, 1995	\$15.2 million	as of June 30, 1999	\$25.68	as of Sept 30, 1999	\$26.57	increase of	\$11.37 - 75%
Loans as of Dec. 31, 1995	\$15.2 million								
as of June 30, 1999	\$25.68								
as of Sept 30, 1999	\$26.57								
increase of	\$11.37 - 75%								
Legal and regulatory change leading to an improved environment for rural financial institutions and a stronger set of regulatory mechanisms that will govern both savings and lending services.	The IFNB law is in its final phases of discussion within the Financial Commission of the Legislative body. CRECER has been very active in supporting this Commission and has met on various occasions with its members. David Richardson held a special meeting with them to explain the worldwide credit union movement and to discuss PERLAS. Hopefully, the law will be out of the legislature by year's end.								

CRECER End of Project Output (Contract)	Status
<p>Review and summarize existing or proposed legislation in other countries that governs alternative, non-bank financial intermediaries, such as banks for micro and small businesses, village and/or rural banks, etc.</p> <p>Analyze the requirements for loan agreement enforcement and foreclosure and recommendations on measures to streamline and simplify procedures for creditors, while still protecting the rights of borrowers. Draft modifications to the current laws.</p> <p>Recommend supervisory mechanisms and authorities that could be established to oversee operations and protect depositors and shareholders of non-bank intermediaries.</p>	<p>As part of these activities CRECER, FEDECACES and WOCCU home office are closely monitoring credit union activities within the regulatory, legislative, and supervisory offices of Latin-American countries. (The Bolivian superintendent's office is about to adopt the PERLAS model). Meetings have been held with Superintendent's office to explain the CRECER project, the PERLAS system and FEDECACES credit unions. A fairly close and open relationship has begun with the Super office. As the new IFBA is passed we expect joint training events between them and FEDECACES credit unions to take place.</p>

B2. Progress on USAID/El Salvador's Results Package Indicators - Third quarter, 1999.

The Rural Financial Enterprises component of CRECER has made an excellent contribution to meet the targets associated with many of the Mission's results package indicators and as shown by the charts below, has been very successful at expanding the access of the rural poor to financial services.

<p align="center">USAID/El Salvador Result No. 3: Expanded Equitable Access to Financial, Technological and Marketing Services by the Rural Poor.</p>	
USAID Indicator	CRECER's Contribution to Result
Number of active borrowers	<p>As of September 30, 1999: 11,515 men (46.45%) 13,276 women (53.55%) 24,791 total active borrowers</p>
Number of depositors	<p>28,173 men (45.62%) 33,581 women (54.38%) 61,754 total depositors</p>
Number of loans under US\$ 300	<p>3,775 men (40.60%) 5,524 women (59.40%) 9,299 total number of loans under US\$300</p>

Intermediate Result: Increased Coverage of Sustainable Financial Institutions in Rural Areas	
USAID Indicator	CRECER's Contribution to Intermediate Result
Number of financially sustainable institutions	As of Sept 30, 1999 six (6) CRECER-assisted credit unions are currently "financially sustainable," 4 are between 75% and 99.2% sustainable and 3 are below 50%. Sustainability is based on: Reserve levels Level of institutional capital Economic results
Number of agencies/branches serving rural clients	At project start up there were two branch offices in rural areas, to date there are now six offices in <i>La Unión, San Miguel, Cojutepeque, Ahuachapán</i> and <i>Chalchuapa</i> . with future sites being studied.

Base-level Result : Improved financial performance of micro finance institutions serving the rural poor	
USAID Indicator	CRECER's Contribution to Base-Level Result
Number of institutions operationally sustainable	The 13 participating institutions are operationally sustainable.
Percent of delinquent portfolio over 30 days (include portfolio size)	14.88% (\$4.13 million) of the US\$27.78 million gross portfolio is delinquent by over 30 days.

Base-level Result: Increased capital mobilized for rural lending									
USAID Indicator	CRECER's Contribution to Base-Level Result								
Growth in savings accounts (US dollars)	<p>As of September 30, 1999, CRECER-related interventions have resulted in a growth in savings in the last three years within the participating institutions of \$15.17 million (276%) from \$5.5 million to \$20.67 million.</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td>Savings as of Dec. 31, 1995</td> <td>\$5.5 million</td> </tr> <tr> <td>as of June 30, 1999</td> <td>\$19.71</td> </tr> <tr> <td>as of Sept 30, 1999</td> <td>\$20.67</td> </tr> <tr> <td>increase of</td> <td>\$15.17</td> </tr> </table>	Savings as of Dec. 31, 1995	\$5.5 million	as of June 30, 1999	\$19.71	as of Sept 30, 1999	\$20.67	increase of	\$15.17
Savings as of Dec. 31, 1995	\$5.5 million								
as of June 30, 1999	\$19.71								
as of Sept 30, 1999	\$20.67								
increase of	\$15.17								
Number of NGOs obtaining commercial bank funds	One NGO, UCRAPROBEX, has obtained funds from commercial banks and is classified as an "A" customer. (Technical assistance has been provided in financial analysis and control of portfolio delinquency.)								

Base-level Result: Secure rural savings mechanisms expanded	
USAID Indicator	CRECER's Contribution to Base-Level Result
Number of secure savings institutions offering services to rural clients. Increased value of product.	All participating credit unions (13) have a signed agreement with FEDECACES for 10% reserve requirements, 12 of the 13 credit unions have indicators of patrimony solvency (capital shares plus institutional reserves) that are between 23 and 56% of total assets of the credit unions.

Base Level result: Improved legal & regulatory environment promoting access to financial services by the poor.	
USAID Indicator	Status
Number of improved statutes of financial institutions	The credit unions continue to await passage of the new law for intermediary financial institutions at which time they will change their statutes to comply with the new law.

B3. CRECER Indicators:

We reported CRECER's progress vis a vis both the CRECER contract and the Mission's Indicators in the preceding sections. While impressive, the project has achieved much that has simply not been reflected by those indicators. This section of the quarterly report details the project's accomplishments according to these "CRECER Indicators." As before, not all the merits of this progress should be attributed to the project's activities.

Internal Project Indicators							
CRECER Indicator	STATUS						
% of delinquent accounts over one year that have been purged.	3.51% of delinquent accounts over one year have been purged and 46.54% of the purged funds have been recovered.						
Increase in reserves to cover delinquent accounts - from December 1995 through Sept. 1999.	<p>Since CRECER began to work with the credit unions, reserves to cover delinquent accounts are at \$2.15 million dollars.</p> <p>7 credit unions comply with the 100% reserve provisions to cover delinquent loans. The other 6 are at different levels in the process of complying with this requisite.</p>						
Decrease of dependence on external loans - from December 1995 through Sept. 1999.	<p style="text-align: center;">in US dollars</p> <table border="1"> <caption>Data for Figure 3</caption> <thead> <tr> <th>Month</th> <th>Dependence on External Loans (US dollars)</th> </tr> </thead> <tbody> <tr> <td>Dec. 1995</td> <td>\$3,085</td> </tr> <tr> <td>Sept 1999</td> <td>\$2,251</td> </tr> </tbody> </table> <p>Figure 3 Participating credit unions have lowered their dependence on external loans by 27.03% from \$3.085 million in 1995 to \$ 2.251 million as of Sept 1999.</p>	Month	Dependence on External Loans (US dollars)	Dec. 1995	\$3,085	Sept 1999	\$2,251
Month	Dependence on External Loans (US dollars)						
Dec. 1995	\$3,085						
Sept 1999	\$2,251						

Internal Project Indicators	
CRECER Indicator	STATUS
Recovery of bad debt write offs.	<p style="text-align: center;">Recovery of Loan "Write-offs" (in thousands of US dollars)</p> <p style="text-align: center;"> Loans written off Loans Recovered </p> <p>Figure 4 Of the total of \$2,156,634 of bad debt that was written off, \$1,003,620 or 46.53% has been recovered.</p>
Amount and number of loans made during current year (Jan 1 - Sept 1999)	<p>\$12.34 million dollars in 11,515 loans to men \$14.23 million dollars in 13,276 loans to women \$26.57 million dollars through a total of 24,791 loans</p>
Creation of a reserve fund for savings at the normal prudent levels as stipulated by the regulatory authorities.	All credit unions have an agreement with FEDECACES to comply with this reserve requirement.

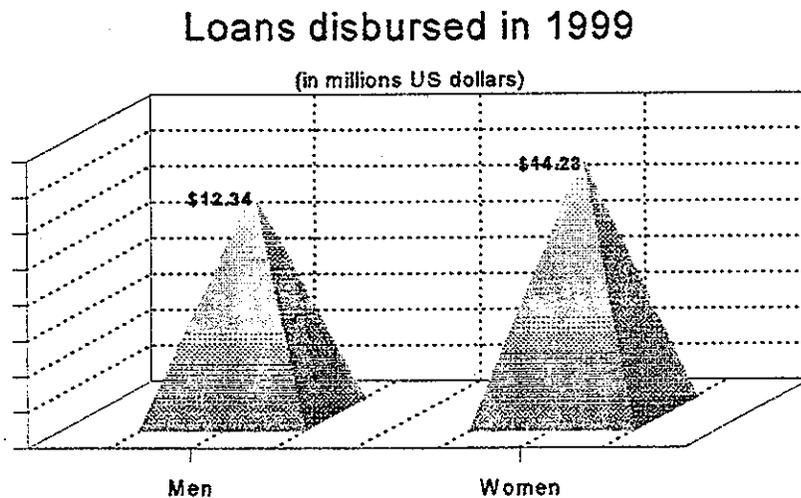


Figure 5

C. SECTORIAL POLICY SUPPORT

Progress towards contractual outputs is summarized in section C1 below. Section C2 shows the contributions of CRECER's policy component to USAID/El Salvador's result No. 5 via its intermediate and base results. A summary of the component's most important activities undertaken during the reporting period is provided in section D.

C1. Progress towards end of project outputs

CRECER End of Project Outputs (Contract)	Progress
I. Rural Poverty Reduction Strategy	
Sectoral policy environment in agriculture and rural industry that is conducive to increased investment, leading to employment and income gains for a minimum of 153,000 rural households.	CRECER, along with OAPA, developed the basis for a rural credit strategy which would facilitate access to credit by the small producers, which in turn, should create a more dynamic agricultural production activity.
A policy dialogue decision making process is established that encourages broad discussion of policy issues of importance to the rural poor. Local, regional and national discussions are held, whereby representatives of the public and private sectors meet and debate issues in an open and participatory manner.	The Rural Development Committee, of which CRECER is a member, continues to be a leading organization in the matter of rural development and poverty reduction planning. The CDR organized two regional fora in order to discuss an outline for a rural development strategy. OAPA, because of its analytical capability, continues to be the MAG office that has credibility in matters related to agricultural policies.
Rural poverty reduction strategy developed.	Rural poverty is one of the principle preoccupations of the actual government. The President and his cabinet have stated on numerous occasions their willingness to support activities to combat poverty and of their planned activities for rural development. Initially the new administration, at least the MAG, has shown interest in the CDR rural development strategy and it will hopefully be the foundation or at least a sounding block for new policies.

CRECER End of Project Outputs (Contract)	Progress
Regulations adopted to govern the production and sale of organic products.	Status of this indicator has been reported in past reports and nothing has changed; however, CRECER, UCRAPOBEX and CCS formed a team of researchers and writers to develop two manuals: one on organic cashew and the other on organic coffee. This has been a very lengthy process involving technicians as well as producers. Two review sessions with over 30 participants in each were held this period to go over final drafts. Suggestions and commentaries are being added to both manuals. The formal presentation of the manuals will take place during next quarter. Although not directly related to this indicator the manuals should go a long way to solidifying national organic standards.
Ministry of Agriculture skilled at maintaining stable sectoral policy, regulatory, and legal framework.	OAPA continues to be the MAG office specializing in agricultural policy analysis. A workshop on a Political Analysis Matrix (MAP in Spanish) will provide training to over 20 technicians from various MAG offices in the use of this analytical tool. A competitiveness study will be one of the products of this workshop.

C2. Progress on USAID/El Salvador's Results Package Indicators - Third quarter, 1999

Measurement and attribution problems characterize many of CRECER's policy-related indicators, particularly those related to reduction of rural poverty and modernization of the State. For this reason, we give some qualitative rather than quantitative indicators below. While CRECER's policy component has had a substantial influence on the policy environment, the progress achieved within these two intermediate results should not be completely attributed to CRECER's efforts. The Rural Development Committee (CDR) has led in the formation of the rural poverty reduction strategy and will be the guiding force behind effort to insure its adoption and implementation by the government.

Intermediate Result: GOES adopts and Implements Rural Poverty Strategy	
USAID Indicator	CRECER's Contribution to Result
Rural Poverty Strategy Adopted and Implemented.	The strategy document has been widely distributed. Intense dialogue and debate on the proposal with representatives of different sectors has taken place in efforts to have the plan adopted by government officials and the team of professionals assisting the elected President.

Intermediate Result: Modernization of the State Leading to Economic Growth and Better Rural Services	
USAID Indicator	CRECER's Contribution to Result
Modernization of the State Index - Percentage of reforms achieved.	<p>As reported last period CRECER was instrumental in assisting DAA to prepare an institutional strategic plan - a time consuming process involving 5 formal sessions with DAA staff and representatives of major agricultural federations. It was a very difficult process for the Director and staff of DAA as the planning process required major changes in their organizational structure - going from three major office divisions to two combined offices. The strategic plan was officially presented to the Minister and Vice Minister of Agriculture along with directors of other MAG offices and other donor agencies. The plan was well received by the Minister, as it was the first five year plan developed by any of his staff. CRECER has begun the process of assisting DAA in their operational plan and overseeing the DAA as they provide assistance to CONSALCOOP and CONFENACOA in their operational and legalization plans.</p> <p>At the request of the Minister of Agriculture, CRECER began a series of training course (the CENTA I course) to members of SIADES the Salvadoran association of agricultural engineers. These courses took place in the newly renovated IICA training center.</p>

C3. CRECER Indicators

The next tables show some indicators developed by CRECER to measure the progress towards the project's expected results. As before, not all the merits of this progress should be attributed to the project's activities.

Internal Project Indicators	
CRECER Indicator	STATUS
Average import tariff rate for agricultural products and inputs (average rate will be maintained below 20%).	A weighted average tariff for 1996 showed a figure close to 15% while that figure for 1997 was approximately 13%. A rapid estimation of average rate for 1998 shows a figure closer to 13%. The behavior of the average import tariff for the sector reveals a trend towards a more open and liberalized trade.
Institutional strengthening and analytical capacity developed in entities such as BOLPROES, CAMAGRO, CENTA, DAA and INSAFOCOOP.	Approximately 22 MAG non-CENTA technicians have been trained in the course (CENTA I) under the auspices of SIADES in agribusiness, farm management and international trade.

SECTION II
PROJECT HIGHLIGHTS/NOTABLE ACTIVITIES
DURING THIRD QUARTER, 1999

SECTION II
PROJECT HIGHLIGHTS/NOTABLE ACTIVITIES DURING THIRD QUARTER, 1999

While we did not list project activities in section A, B, or C above in order to better reflect the results of the project, it is important to give an impression of the direction and scope of the CRECER project. We have listed the most relevant and important activities and anecdotal achievements by component below.

A. Rural Enterprises Component

The chart below shows activities related to specific organizations of second level (Service and Agroindustrial) participating in the Rural Enterprises component.

Secondary Organization	No. Beneficiaries	Sustainability	Key activities
Agricultural Organizations			
1. <i>Sistema Económico Social (SES)</i> Affiliated primary: <i>Santa María</i> <i>El Coyol,</i> <i>La Sabana</i>	1,610	-1.61	Follow up on the industrial production of organic cashew Assistance in developing and implementing an accounting system by business unit and for the corporation in such a way that financial information and the global results of the company are integrated. A business diagnostic on the two micro regions - IDES and MES was begun.
2. <i>Productores y Exportadores de Usulután (UPREX/COMUS)</i> Affiliated primary: <i>La Piedad</i> <i>El Rescate</i> <i>Río Roldán</i>	1,931	NA	The idea to form a business unit (UPREX) as part of the overall NGO (COMUS) was consolidated. Assistance was given in administration, accounting, marketing and legal aspects of the new organization.
3. <i>Cooperative Society for Cashew Products (SCPM)</i> Affiliated primary: <i>La Marañonera</i> <i>Maquigua</i> <i>Chilanguera</i>	460	NA	As reported earlier the participatory agreement with the Society was cancelled.

Secondary Organization	No. Beneficiaries	Sustainability	Key activities
4. United Communities for the Development of <i>Usulután</i> (CODEUSMI) Affiliated primary: <i>El Boquerón,</i> <i>Montecristo,</i> <i>Nuevo Amanecer</i>	417	NA	This business has serious financial problems obligating it to reduce its operations
5. Cooperative Society of Producers from <i>Usulután</i> (SOCOPU) Affiliated primary: <i>El Tercio</i> <i>Chaguantique</i> <i>Ozatlán</i>	785	.41	CRECER continues to assist SOCOPI in its negotiations with MAG/IRA to resolve the transfer of the installations. Separate meetings were held with the MAG lawyer and with an advisor to the Minister to inform on the status of the situation. In spite of the impasse the organization continues to function: CRECER is providing assistance in accounting aspects and promotion of member services.
6. Cooperative Society <i>Las Marias</i>	51	1.10	Advice in management of credit and accounting systems through formal courses in computerized information data bases.
7. Cooperative Association of the Agrarian Reform <i>El Nilo</i>	45	2.43	Assistance given in negotiating agrarian and bank debt. The organizational structure of the business was revised and updated and marketing assistance for ABONILO through San Salvador nurseries provided.
8. Sesame Processor and Exporter (<i>PREXA</i>)	0		Due to their financial situation <i>PREXA</i> was liquidated. However, CRECER will provide support to <i>CONFRAS</i> , the majority owner, as they form part of the overall CRECER "support institutions."

Section II: Project Highlights/Notable Activities During Third Quarter, 1999

Secondary Organization	No. Beneficiaries	Sustainability	Key activities
9. Asociación Cooperativa de la Reforma Agraria La Marañonera CORALAMA.	154	0.13	With the cancellation of the agreement with the Cashew Producer's Society, CORALAMA was switched to an agro industry. Work has been carried out to strengthen the business capabilities of the organization in the areas of accounting, internal controls and improved agricultural practices.
10. <i>El Castaño</i> , Cooperative Association of Production and Multiple Services	88	0.89	As reported before, an extensive survey on ketchup products was conducted, demonstrating that <i>El Castaño</i> has a very poor product. This information served to reformulate CRECER assistance to the organization.
11. Association of Agricultural Producers (APROAGRO)	14	NA	CRECER continues supporting the negotiation process with cooperating partners and donor organizations - a feasibility study for the rehabilitation of the feed mill/processing plant.
12. El Refugio coffee mill/UCRAPROBEX	272	NA	The organizational structure of the plant was revised and changes recommended in relation to <i>El Refugio</i> and UCRAPROBEX. The Operational plan for the 1999/2000 harvest was finalized.
13. Cooperative Association of Honey Producers from <i>Suchitlán</i>	19	NA	A pilot plan in research and development was finished. A series of mini on farm schools were set up, and Ing. Salomón Handal, the CENTA technician providing support attended the XXXVI World Congress on Apiculture held in Canada. Assistance is also been given in developing a direct retail market for honey.

Secondary Organization	No. Beneficiaries	Sustainability	Key activities
14. Crude Sugar Cooperative Association (ACOPADES)	27	NA	Assistance was given in the formulation of a credit plan for operation of the business. This plan will be presented to various financial institutions. The national marketing effort continues both through distributors and end users; a small store was set up in San Vicente.
15. Association of Communal Development (ADECPRO)	170	.94	A pre-feasibility study on <i>yuca</i> processing was formulated and presented to <i>Ayuda en Acción</i> - a supporting organization.
16. Association for Integration and Development (ASID)	411		Presentation to FIA of project profiles that could be implemented by the businesses affiliated to ASID.
17. Association of Producers of the West - CRECER	588	NA	In coordination with CENTA, new groups are being promoted in Santa Ana and Ahuachapán. Preliminary negotiations have begun between the producer's association and the buyer/distributors in the central market - <i>La Tiendona</i> . A feasibility study for opening a dry goods/grocery store was begun.
18. Western Regional Organization (Comprised of numbers 15, 16 and 17 above)	1,169 The sum of the three above mentioned organizations (numbers 15, 16 and 17)		Promotional activities in Santa Ana and Ahuachapán have been quite successful.
19. <i>Organización Regional Paracentral</i> , Paracentral Regional Organization.	0		Two agro businesses have been started: an agricultural supply store and the production of vegetable seedlings for resale.

Section II: Project Highlights/Notable Activities During Third Quarter, 1999

Secondary Organization	No. Beneficiaries	Sustainability	Key activities
<p>19. <i>Confederación Salvadoreña de Cooperativas</i> CONSALCOOP.</p> <p>20. <i>Confederación Nacional de Cooperativas Agropecuarias</i> - CONFENACOA.</p>	1,621	NA	The activity directed towards formally establishing the socio/legal status of each affiliated cooperative member was stalled as one of the project participants had funding problems. Aware of this situation CRECER is assisting in this activity closely coordinating with DAA/MAG.
Non-Agricultural Organizations			
1. <i>Asociación Cooperativa de Artesanos - CRECER (ACEC)</i> , Cooperative Society of Artisans - CRECER.	20 members, plus 87 families that work with them (61 men; 26 women).	1.62	The rain and the lagging economy greatly effected production. However, sales remembered stable thanks to production of "piggy" banks.
2. <i>Asociación Cooperativa Empresarios CRECER (CRECER de R.L.)</i> , Cooperative Association of CRECER Entrepreneurs.	12 members and 36 families that work with them (32 men; 4 women)	.73	This organization is in a constant state of flux, old members leaving, new members joining; the new BCIE project should bring stability to the organization, by providing new lines of high quality production pieces.
3. <i>Empresarios Asociados de Tiendas en San Carlos Lempa</i> , Associated Small Store owners in San Carlos Lempa.	15 (6 men; 9 women)	NA	Based on the completed feasibility study the group has begun the process of becoming a legalized cooperative whose objective will be to open a grocery warehouse.
4. <i>Jóvenes Empresarios Asociados en Ilobasco, Grupo Moje</i> , Associated Young Entrepreneurs from Ilobasco.	10 (7 men; 3 women)	NA	This group also experiences changes in members: some move on formal workshops, others go back to the streets. Again hopefully the BCIE project will provide stability.
5. <i>Tienda ARTE CRECER</i> , ARTE CRECER Store. Ilobasco, Izalco y Nahuizalco.		NA	The sale of paint and other supplies to local producers continues and the commission from the sale of piggy banks helped the store through the lull in the economy.

Secondary Organization	No. Beneficiaries	Sustainability	Key activities
6. Hammock Cooperative of <i>Concepción Quetzaltepeque</i> .	15 (12 men; 3 women)		CRECER continues to provide limited assistance in accounting to this organization

In all primary level organizations, follow up assistance has been given in production plans through advice in accounting, marketing and training.

Primary Organization	No. Beneficiaries	Sustainability	Key activities
1. <i>Santa Marta</i> /SES	126	NA	
2. <i>El Coyol</i> /SES	98	NA	
3. <i>La Sabana</i> /SES	75	NA	
4. <i>La Piedad</i> /COMUS	62	NA	
5. <i>El Rescate</i> /COMUS	18	NA	
6. <i>Río Roldán</i> /COMUS	45	NA	
7 <i>Maquigua</i> /SCPM	131	NA	
8 <i>Chilanguera</i> /SCPM	86	NA	
9. <i>El Boquerón</i> , CODEUSMI.	134	1.00	
10 <i>Montecristo</i> , CODEUSMI	32	2.61	
11 <i>Candelaria Nuevo Amanecer</i> , CODEUSMI	47	NA	
12. <i>El Tercio</i> , SOCOPU	165	3.73	
13. <i>Chaguantique</i> , SOCOPU	136	4.6	
14. ACAPAOZ, SOCOPU	26	NA	

One of the overriding principles for the agricultural sector as expressed by the President in his inaugural address is an emphasis on marketing and organizations ("asociatividad") all basic premises of the CRECER philosophy and methodology. CRECER participated in a week long meetings with a special committee formed by the Minister of Agriculture to discuss "associativity"

and how organizations can help reactivate the ag sector and contribute to rural development. The CRECER/CENTA model for developing the Sonsonate Producers's Association was used as the basis for the discussions. A paper was written that formed part of the discussions at the cabinet level as well as for discussions on the role the new CENTA should play. Two articles on the Sonsonate model were written with the assistance of CRECER, CENTA and producers. The articles will be published next quarter in national CENTA and OAPA publications.

CRECER carried out an in depth, scientifically designed opinion poll on consumer's preference for Ketchup. This poll was done to assist the El Castaño women's cooperative in making marketing decisions. Of the nine ketchup products in the market, El Castaño was consistently in ninth place, except for low price; unfortunately, consumers do not buy ketchup for low price but rather for the taste. Over 45% of persons polled had tried El Castaño Ketchup at least once, but only 4% continued to use the product. The results were presented to over 80 members of the coop, who vowed to make the necessary changes to improve their product. CRECER will assist in conducting focus groups to test their "new improved" product and will also assist in the design of new labels. The process is not without difficulty as it is hard for a group of women who have been producing the same product for over 15 years to be told they have an inferior product that will not sell. As long as a substantial mental change is noted and the coop is open and frank with CRECER they will continue to receive our marketing support

A result of the visit by a CRECER consultant, Christopher Bowes, a honey expert, during the second quarter was the formation of on-farm learning centers or mini schools. A local CENTA beekeeping expert is providing hands on assistance at the farm level. The major change noted is in standardization of production techniques and hygiene or sanitary conditions of the hives. Hive production has also increased. Honey production will begin once the rains have ceased.

B. Rural Financial Enterprises Component

- Marketing plans were completed for all 13 credit unions, and marketing/feasibility studies were completed for the establishment of two new agencies: one in Usulután and the other in the central market of Metapán.
- A special concentrated effort was begun to assist the CUs in lowering delinquency and in recovering unpaid debts. A local legal advisor was contracted to develop new forms for credit contracts. Workshops for staff, management and directors were held on debt reduction and loan collectors hired.
- All CUs have installed data base systems that will allow them to closely monitor the USAID prescribed indicators, e.g. keep track of loans of less than \$300. Similar data bases also allow the CUs to update marketing files and interchange files within the CU system. The PERLAS system has been installed in all cooperating CUs.
- An in-depth analysis on micro credit was undertaken as part of an overall change in marketing structure. Although the CUs have as part of their portfolios micro credits they are not formally

distinguished as such. FEDECACES and the CUs would like to start an active campaign for the micro credit market.

- A University accredited course in business management for credit union directors, staff and administrators was begun through the collaboration of the University of El Salvador FEDECACES and CRECER. The 10 months course is well attended by over 40 "students", the university has been very supportive of the course enough so that we have begun the design of a similar course for agribusiness leaders. This course will hopefully begin in September 1999.

SECTION III
ADMINISTRATIVE INFORMATION

SECTION III
ADMINISTRATIVE INFORMATION

A. Administrative Information

Contract Data:

Total level of effort:	1057 person months
Total estimated cost:	\$ 12,970,000
Obligated amount:	\$ 10,732,000

1. Level of effort (last three months):	
Local administrative:	67.5 person months
	39.9

2. Cumulative level of effort:	
Local administrative:	1000.9 person months
	529.8

3. Unused level of effort:	56.1
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4. Actual Third Quarter Expenditures:	\$ 633,175
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5. Cumulative expenditures through Sept 1999 :	\$ 9,712,213
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6. Remaining unexpended balance:	\$ 3,257,787
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7. Remaining unexpended obligated:	\$ 1,019,787
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ANNEX A

GENERAL ACTIVITIES

ANNEX A
GENERAL ACTIVITIES

Activities during QIII-99

Project Management

Local Personnel changes:

- José León Bonilla, Credit Services Specialist of the Rural Agricultural Enterprises component resigned effective July 31, 1999.
- Oscar De León, the Rural Financial Enterprises component coordinator resigned on August 1, 1999.
- Adrián Rodríguez was contracted by WOCCU to replace Mr. De León on July 15, 1999.
- Francisco Navarrete, Production Specialist of the RAE component, resigned effective August 11, 1999.
- Martha Saprissa, Administrative Assistant of the Rural Financial Enterprises component resigned effective August 11, 1999.
- Lilian Mirna Ayala was hired as the new Administrative Assistant of the RFE component as of August 10, 1999.
- Julio Bran Dimas was hired as the new Credit Services Specialist of the RAE component on August 16, 1999.
- Miguel Angel Figueroa was hired on August 16, 1999 as the new Production Specialist of the ARE component.
- Salvador Cortez, the Project's Informatics Technician resigned on September 17, 1999.
- Rutilio García was contracted as the new Informatics Technician as of September 20, 1999.

Short Term Local personnel and services:

- Francisco Molina Logistics Coordinator of the "*Diplomado en Gestión Empresarial Cooperativo*" with the National University of El Salvador.
- Edwin Avelar Gathering of information from DAA and INSAFOCOOP cooperatives.

- William Calderón Advisor in credit unions legal matters.

UCRAPROBEX production manuals:

- Salvador Palma Organic coffee production specialist
- María Sigüenza Organic coffee production specialist
- Jorge Santamaría Environmental impact evaluation specialist. He could not continue with this project and finished his contract on July 30, 1999.
- José Mario Vásquez Environmental impact evaluation specialist. He substitutes Mr. Santamaría and started on August 2, 1999.
- Leonel Márquez Coordinator of this group and specialist in charge of the preparation of these documents.
- Adiel Hernández Agrocrecer

Major equipment procurement:

No major equipment purchased during this period.

Activities Programmed for QIII-99

Local Personnel changes:

- No projected changes.

A. Rural Agricultural Enterprises

1. New enterprises identification:
None.
2. Entrepreneurial diagnosis:
None.
3. Discussed, accepted and signed agreements:
None.
4. Strategic plans:
One support organization (CENTA/Western Region)

5. Operational plans:
None.

B. Non-Agricultural Rural Enterprises

Marketing

- ARTECRECER has planned to participate in a number of sales/promotional activities: the FEDECACES conference, the Innovation Fair in Ilobasco, the American Embassy Arts and Crafts show among others.

Accounting

- Assistance to open the accounting and internal controls for MOJE and TEPA BCIE projects.

Production

- Assistance will be given to ACEC with setting up the BCIE project's two workshop design facilities for woodworking and ceramica products. Also assist MOJE group in marketing new products under their BCIE project. Assist in the design of the actual physical plants for the woodshop and for ceramic production.

Organization

- Assistance to the cooperative for the proper management and administration of the BCIE project funds.

C. Rural Financial Enterprises

Credit and Finances

- A major effort will be on the creation of business plans for 2000. This will be done through workshops with personnel from WOCCU, CRECER and CUs staff. Follow up visits will be made to all CUs to assure that the projected data is in line with real growth based on last year's actual results. In conjunction with the business plans, marketing plans will also be developed to closely coincide with the overall business plan.
- A workshop will be given to the Financial system superintendency to demonstrate the PERLAS indicator tracking system.
- WOCCU will install and present the new PERLAS 2000 to CRECER staff, who in turn will teach the new system to FEDECACES/ASESORES and credit union staff.

- Additional effort will be spent on bringing the overall credit union delinquency rate down to the WOCCU acceptable levels. Follow up work, close monitoring of progress and special care will be done with the weaker credit unions.

Marketing

- The second phase of security alarm installation will be done.
- The Net Marketing program will be completed and introduced during this quarter. Presentations will be given to managers and staff to instruct them in the use of this type of correspondence education.

Informatics

- Work will continue on the credit unions data base system in order for them to use this type of information in marketing and projections.
- A impact study of CRECER on the credit unions will be conducted. As part of this work, information collection systems will be developed that will hopefully standardize the information collected from four different systems.
- Assistance will be given to the coops in the final phases of implementing changes for the Y2K bug.

D. Sectorial Policy Support

Studies

- Analysis of the Fruits and Vegetable Prices in *La Tiendona* market

Fora and Seminars

- Matrix for Agricultural Policies Analysis (MAP) workshop, for CRECER and MAG technicians.
- Forum to validate the MAP results with the participation of different producers.
- Seminar to present the results of the Fruits and Vegetables Prices study.
- Continue with agribusiness courses for SIADES
- Workshop with CDR members to validate the rural credit document prepared by this committee

E. Monitoring & Evaluation

- Support to UCRAPOBEX in the selection process of their new logo and slogan through Focus Groups.

ANNEX B
CONSULTANTS

ANNEX B
CONSULTANTS

Local and expatriate consultancies during QIII-99

A. Agricultural Rural Enterprises

- Gregorio Hernández, Accounting and Internal Controls, local.
- Gustavo García, Informatics, local.
- Edilberto Miranda, Agro Industrial processes and equipment, local.
- Myrian Sorto, Legal Advisor, local.
- Mark Gaskell, seedlings for organic vegetables, expatriate
- James Cawley, NCBA Home Office support to ARE component

B. Non-Agricultural Rural Enterprises

- German Martínez, Accounting, local.

C. Rural Financial Enterprises

- David Richardson, assistance to the new FRE Component Coordinator.

D. Sectorial Policy Support

- Francisco Hidalgo, training to the CDR on team building.
- Miguel Omaña, began his consultancy on the Agricultural Policies Analysis (MAP in Spanish).

Local and expatriate consultancies projected for QIV-99:

A. Agricultural Rural Enterprises

- Continue with local short term consultants contracted during third quarter.
- Mark Gaskell, horticultural production.

B. Non-agricultural Rural Enterprises

- German Martínez, Accounting, local
- No expatriate consultancies projected for next quarter.

C. Rural Financial Enterprises

- Nathalie Gons, gathering of data for the impact study to be developed by WOCCU.
- David Richardson, presentation of the PERLAS System to the National Financial Superintendency representatives.
- Brian Branch, Impact study of the CRECER project in the assisted credit unions.
- Chuck Olson, Presentation of the new PERLAS system version including training to the National Financial Superintendency and ASESORES.

D. Sectorial Policy Support

- No consultancies projected for next quarter.

ANNEX C
FIELD TRIPS AND VISITS

ANNEX C
FIELD TRIPS AND VISITS

Field Trips during QIII-99:

- Rafael Cuéllar, USAID CRECER/COTR visited two cooperatives assisted by the CRECER Project on July 22, 1999

No field trips projected for next quarter.

ANNEX D
TRAINING EVENTS

**ANNEX D
TRAINING EVENTS**

Training events during QIII-99:

A. Training Participants and Events

	No. of Events	Men	Women	Total
Accumulated to QII-99	490	10900	4026	14926
QIII-99	46	1170	320	1490
Total	536	12070	4346	16416
Projected QIII-99	36	1535	381	1916

EVENT		DATE	PARTICIPANTS		
			M	F	TOTAL
El Refugio's Strategic Plan Presentation	San Salvador	09-Jul-99	20	2	22
Observational Trip to SES - Cane varieties for organic production	San Carlos Lempa	13-Jul-99	35	0	35
Post-harvest and commercialization of basic grains services - SOCOPI	Usulután	14-Jul-99	21	2	23
Basic tools for computer software use - ASID	Ahuachapán	16-Jul-99	9	2	11
CDR Forum - Central Region	San Salvador	19-Jul-99	16	78	94
UPREX legalization documents signature	Usulután	30-Jul-99	54	10	64
Vegetables production plan - Lempa Acahuapa	Lempa Acahuapa	27-Jul-99	44	5	49
Regional Organization promotion	Santa Ana	30-Jul-99	37	0	37
Regional Organization promotion	Ahuachapán	12-Aug-99	47	4	51
Different types of entrepreneurial organization - SES	San Carlos Lempa	19-Aug-99	14	7	21
Centralized accounting systems - SES	San Carlos Lempa	19-Aug-99	8	8	16
CDR members workshop - Team Building	San Salvador	19-Jul-99	12	9	21
The partnership enterprise - Regional Organization	Sonsonate	20-Aug-99	38	6	44
Strategies identification to improve the production organization - SES	San Carlos Lempa	26-Aug-99	29	24	53
Field trip: Organization experiences and projections - ACOPADES	San Vicente	31-Aug-99	50	10	60
Development of a general assembly - ArteCrecer	Ilobasco	31-Aug-99	9	16	25
Seedlings production for organic vegetables	San Vicente	02-Sep-99	29	3	32
Forum for CENTA extension technicians western zone	Sonsonate	02-Sep-99	77	13	90
Presentation of opinion poll results: ketchup costumers habits - EL CASTAÑO	Sonsonate	03-Sep-99	16	30	46
Elaboration of the Agricultural and Agroindustrial Plan - ACOPADES	San Vicente	03-Sep-99	17	0	17
Agribusiness course for SIADES members	San Salvador	09-Feb-99	25	2	27
Strategies identification to improve the production organization - SES	San Carlos Lempa	09-Sep-99	32	10	42
The partnership enterprise - AGROCECER case, presented to CENTA technicians	Sonsonate	10-Sep-99	16	1	17
Initial process for the local groups conformation	Chalchuapa	13-Sep-99	14	6	20
Forum for CONFRAS - Agribusiness development with entrepreneurial vision	San Salvador	14-Sep-99	36	13	49
Conformation of the zonal board of directors - CENTA	Ahuachapán	16-Sep-99	66	4	70
Agribusiness course for SIADES members	San Salvador	16-Sep-99	22	3	25
Initial process for the local groups conformation	Tacuba	22-Sep-99	35	3	38

EVENT		DATE	PARTICIPANTS		
			M	F	TOTAL
Problems and solutions identification for the economic development of CORALAMA	San Miguel	22-Sep-99	50	3	53
Presentation on commercialization alternatives - AGROCRECER	Sonsonate	23-Sep-99	43	2	45
Analysis of the socio-legal situation of the affiliated cooperatives to CONSALCOOP and CONFENACOA	San Salvador	28-Sep-99	36	3	39
Initial process for the local groups conformation	Atiquizaya	28-Sep-99	47	0	47
Strategies identification to improve the production organization - SES	San Carlos Lempa	30-Sep-99	19	4	23
Presentation on the AgroCreceer proposal	Sonsonate	30-Sep-99	19	1	20
Use of Windows '95 - Las Marías cooperative	San Miguel	10-Sep-99	10	2	12
Political Commission meeting C.F. Nuevo Siglo	Chalatenango	27-Jul-99	14	3	17
Political Commission meeting C.F. Unión	La Unión	29-Jul-99	11	4	15
Political Commission meeting C.F. Uno	Santa Ana	31-Jul-99	12	2	14
Political Commission meeting C.F. Dinámica	San Vicente	09-Aug-99	8	1	9
Political Commission meeting C.F. Unidad	San Vicente	11-Aug-99	11	1	12
Political Commission meeting C.F. Solidez Total	Nueva San Salvador	14-Aug-99	11	3	14
Political Commission meeting C.F. Progreso	Nueva Concepción	17-Aug-99	8	2	10
Political Commission meeting C.F. El Esfuerzo	Sonsonate	21-Aug-99	11	5	16
Political Commission meeting C.F. La Unica	Metapán	27-Aug-99	11	2	13
Political Commission meeting C.F. Favorita	Nueva San Salvador	10-Sep-99	10	9	19
Political Commission meeting C.F. Avance	Santa Ana	12-Sep-99	11	2	13
Totals			1170	320	1490

B. Projected training events for QIV-99

EVENT	ESTIMATED DATE	PARTICIPANTS
Meeting with the National Superintendency of Financial System	October	20
Brd. Annual Conference of Cooperativism - Latina America and Caribe	October	550
Field trip to Lempa Acahuapa to show small business	October	115
Panela storage, honey producers	October	30
Business development in credit unions, CORDES	October	30
Business plan for credit unions, CORDES	October	30
Organizational process evaluation, CORALAMA	October	70
Productive organization, SES	October	30
Administration and Accounting basics, SUCHITLAN honey producers	October	25
Presentation of the partnership model of small producers, CENTA	October	50
Balanced nutrition for vegetables, SES	October	25
Leadership and entrepreneurial development	October	60
Preparation of proposals to obtain funds, ASID	October	40
Presentation of results and business development plan	October	70
Election of the Regional Board of Directors, CENTA	October	80
Presentations on the results of the thrips research	October	25
Strategic Plan, CENTA western region	November	22

45

EVENT	ESTIMATED DATE	PARTICIPANTS
Control alternatives in vegetable production	November	40
Talk on new crops assistance	November	40
Election of the Board of Directors of the Producers Association, Ahuachapán	November	75
Presentation on the results of safe crops, Lempa Acahuapa	November	40
Operational plan AGROCRECER	November	15
Operational plan ADECPRO	November	15
Presentation of the AGROCRECER statutes	November	80
Administration of a workshop design facility, ACEC Nahuizalco	November	14
Administration of a workshop design facility, MOJE	November	12
Marketing technics: Sales Plan, ACEC Ilobasco	November	18
Production and Costing, ACEC Nahuizalco	November	14
Accounting Registers, MOJE	November	12
Human Relationships, ACEC Ilobasco	November	18
Human Relationships, ACEC Nahuizalco	November	14
Cooperative process	December	15
Operational plan, ACEC Ilobasco	December	18
Operational plans, ACEC Nahuizalco	December	14
New version of PERLAS System to SFS	December	30
Producers Association of Santa Ana	December	160
		1916

ANNEX E
INDICATORS

**ANNEX E
INDICATORS**

Indicators for Agricultural Rural Enterprises (ERA) Part I. September/99

No.	DESCRIPTION	UNIT	LIFE-OF-PROJECT OUTPUTS	IN Q-III	TOTAL THRU III	%
1	Beneficiaries	Persons	10000	-45	11590	116
1.1	Direct				4,126	
1.1.1	Sistema Económico Social, SES				156	
	Men					
	Women				143	
1.1.2	Comunidades Unidas de Usulután, COMUS/UPREX				90	
	Men					
	Women				35	
1.1.3	Sociedad Cooperativa Productos de Marañón, SCPM			-100	168	
	Men					
	Women			-54	49	
1.1.3	Comunidades Unidas para el Desarrollo de Usulután, CODEUSMI				145	
	Men					
	Women				68	
1.1.4	Sociedad Cooperativas de Productores de Usulután (SOCOPU)				216	
	Men					
	Women				111	
1.1.5	Sociedad Cooperativa Las Marías			-32	33	
	Men					
	Women			-18	18	
1.1.6	Asociación Cooperativa de la Reforma Agraria El Nilo				42	
	Men					
	Women				3	
1.1.7	Procesadora y Exportadora de Ajonjolí, PREXA				0	
	Men					
	Women				0	
1.1.8	Asoc. Coop. de la Reforma Agraria La Marañonera			100	100	
	Men					
	Women			54	54	
1.1.9	Asociación Cooperativa de Producción y Servicios Múltiples, El Castaño				22	
	Men					
	Women				66	
1.1.10	Asociación de Productores Agropecuarios, APROAGRO				12	
	Men					
	Women				2	

No.	DESCRIPTION	UNIT	LIFE-OF-PROJECT OUTPUTS	IN Q-III	TOTAL THRU III	%
1.1.11	Beneficio El Refugio / UCRAPROBEX	Men			227	
		Women			45	
1.1.12	Asoc. Coop. de Apicultores del Bosque de Suchitlán	Men			18	
		Women			1	
1.1.13	Asociación Cooperativa de Producción Artesanal de Panela, ACOPADES	Men		10	27	
		Women			0	
1.1.14	Asociación Salvadoreña para la Integración y el Desarrollo, ASID	Men			334	
		Women			77	
1.1.15	Asociación de Desarrollo Comunal El Progreso, ADECPRO	Men			140	
		Women			30	
1.1.16	Asociación de Productores, CRECER (West)	Men			555	
		Women			33	
1.1.17	Confederación Salvadoreña de Cooperativas, CONSALCOOP	Men			424	
		Women			160	
1.1.18	Confederación Nacional de Cooperativas Agropecuarias, CONFENACOA	Men			297	
		Women			225	
		Sub-total Men		0	3,006	
		Sub-total Women		0	1,120	
1.2	Direct through second level organizations				5,804	
1.2.1	Sistema Económico Social, SES	Men			704	
		Women			607	
1.2.2	Comunidades Unidas de Usulután, COMUS/UPREX	Men			896	
		Women			910	
1.2.3	Sociedad Cooperativa Productos de Maraño, SCPM	Men			212	
		Women			31	
1.2.4	Comunidades Unidas para el Desarrollo de Usulután, CODEUSM	Men			134	
		Women			70	

No.	DESCRIPTION	UNIT	LIFE-OF-PROJECT OUTPUTS	IN Q-III	TOTAL THRU III	%
1.2.5	Sociedad Cooperativas de Productores de Usulután	SOCOPU			396	
	Men					
	Women				62	
1.2.6	Confederación Salvadoreña de Cooperativas,	CONSALCOOP			528	
	Men					
	Women			(5)	155	
1.2.7	Confederación Nacional de Cooperativas Agropecuarias,	CONFENACOA			706	
	Men					
	Women				393	
	Sub-total Men			0	3,576	
	Sub-total Women			(5)	2,228	
1.3	Direct not affiliated through second level organizations				1,660	
1.3.1	Men			0	1,049	
1.3.2	Women			0	611	
	Sub-total Men			0	1,049	
	Sub-total Women			0	611	

No.	DESCRIPTION	UNIT	LIFE-OF-PROJECT OUTPUTS	IN Q-III	TOTAL THRU III	%
Indicators for Agricultural Rural Enterprises (ERA) Part II. September/99						
2 ORGANIZATIONS		Enterprises	32	0	34	106
2.1	First Level (Production Enterprises)	Enterprises	15	0	15	
2.2	Second Level (Services Enterprises and/or Agro-industries)	Enterprises	15	0	16	
2.2.1	Services	Enterprises	5	0	8	
2.2.2	Agro-industries	Enterprises	10	0	8	
2.3	Third Level (Regional Enterprises)	Enterprises	2	0	3	
2.3.1	Western Regional	Enterprises	1	0	1	
2.3.2	Para-central Regional	Enterprises	1	0	0	
2.3.3	Others	Enterprises	0	0	2	
3 SUSTAINABILITY						
3.1	First Level (Production Enterprises)					
3.1.1	Asociación Comunal Santa Marta (SES)	+ 1		n/r		
3.1.2	Asociación Comunal El Coyol (SES)	+ 1		n/r		
3.1.3	Asociación Comunal La Sabana (SES)	+ 1		n/r		
3.1.4	Asoc. Coop. de Producción Agropecuaria La Piedad (COMUS)	+ 1		n/r		
3.1.5	Asoc. Coop. de Producción Agropecuaria El Rescate (COMUS)	+ 1		n/r		
3.1.6	Asoc. Coop. de Producción Agropecuaria Rio Roldán (COMUS)	+ 1		n/r		
3.1.7	Asoc. Coop. de la Reforma Agraria Maquigua(SCPM)	+ 1		n/r		
3.1.8	Asoc. Coop. de la Reforma Agraria Chilanguera (SCPM)	+ 1		n/r		
3.1.9	Asoc. Coop. de Producción Agropecuaria El Boquerón (CODEUSMI)	+ 1		1.00		
3.1.10	Asoc. Coop. de Producción Agropecuaria Montecristo (CODEUSMI)	+ 1		2.61		
3.1.11	Asoc. Coop. de Producción Agropecuaria Candelaria Nvo. Amanecer (CODEUSMI)	+ 1		n/r		
3.1.12	Asoc. Coop. de la Reforma Agraria El Tercio (SOCOPU)	+ 1		3.73		
3.1.13	Asoc. Coop. de la Reforma Agraria Chaguantique (SOCOPU)	+ 1		4.60		
3.1.14	Asoc. de Coop. de Aprovisionamiento y Crédito de Ozatlán, ACAPAOZ (SOCOPU)	+ 1		n/r		

No.	DESCRIPTION	UNIT	LIFE-OF-PROJECT OUTPUTS	IN Q-III	TOTAL THRU III	%
5	AREA	Hectareas		774.0	5,369.0	
5.1	Coffee (Organic)	Hectareas		0.0	449.0	
5.2	Coffee (Conventional)	Hectareas		511.0	1,036.0	
5.3	Cashew (Organic)	Hectareas		(38.0)	1,549.0	
5.4	Cashew (Conventional)	Hectareas		38.0	38.0	
5.6	Lemon Grass (Organic)	Hectareas		8.0	8.0	
5.7	Sesame Seed (Organic)	Hectareas		(38.0)	157.0	
5.8	Sesame Seed (Conventional)	Hectareas		38.0	81.0	
5.9	Basic Grains (Conventional)	Hectareas		255	2051	

NOTA: La Maraionera (CORALAMA) se clasifica a partir de este informe como Agro-industria

Indicadores Empresas No Agrícolas
Julio-Agosto-Septiembre

No.	Descripción	Unidad	Resultado	Período anterior	Período reportado	Acumulado	%
1	Beneficiarios	Personas		215	195	195	
1.1	Directos	Personas		80	72	72	
1.1.1	Hombres	Personas		52	45	45	
1.1.2	Mujeres	Personas		28	27	27	
1.2	Relacionados con la empresa	Personas		135	123	123	
1.2.1	Hombres	Personas		100	93	93	
1.2.2	Mujeres	Personas		35	30	30	
2	Empresas ***	Empresas	10	10	10	10	100
2.1	Producción	Empresa		10	9	9	
2.2	Comercialización	Empresa		1	1	1	
3	Mercadeo (ventas) *						
3.1	Producción mercadeo por empresa	US \$		59,004.80	56,762.43	364,063.98	
4	Area /Actividad desarrollada	Empresa					
	Area Producción	9					
4.1	Cerámica en barro	Empresa		14	14	14	
4.2	Confección en ropa	Empresa		1	1	1	
4.3	Pirotecnia	Empresa		1	1	1	
4.4	Artesanías en madera	Empresa		3	4	4	
4.5	Artesanías en tule y mimbre	Empresa		2	3	3	
4.6	Hamacas	Empresa		1	1	1	
4.7	Telares	Empresa		1	1	1	
4.8	Artesanías en cuero	Empresa		1	1	1	
4.9	Carpintería	Empresa		10	11	11	
	Area Servicios	1		1			
4.10	Tiendas ***	Empresa		15	15	15	
	Area Comercialización	3					
4.11	ARTECRECER *****	Empresa		3	3	3	
	Otras Empresas	1					
4.12	GRUPO MOJE ****	Empresa		1	1	1	

* Solo incluye ventas de artesanos de Ilobasco, Nahuizalco y de ARTECRECER

** La asesoría ha ido orientada a la organización y a la Gestión Empresarial pero a nivel de conformación de una empresa cooperativa

*** Cada actividad productiva se toma como una empresa, ejemplo se atienden 15 empresarios de tiendas, pero solo se considera al grupo como una empresa.

**** Grupo de jóvenes en situación de riesgo (maras) quienes reciben asesoría para conformar una sola empresa del grupo

***** Empresa Cooperativa empresarios de Ilobasco, Cojutepeque, San Sebastián, Nahuizalco

Reporte de Indicadores de Aid generados por los sistemas de las cooperativas de ahorro y crédito
 Empresas Financieras
 Datos al 30 de septiembre de 1999

AHORRANTES**					
Punto de Servicio	hombres	mujeres	Total	% hombres	% mujeres
Coop. Fin. Progreso - ACACYPAC	501.00	640.00	1141	43.91%	56.09%
Coop. Fin. Unidad - ACODJAR	916.00	920.00	1,836.00	49.89%	50.11%
Coop. Fin. Avance - ACACESPSA	499	618.00	1,117.00	44.67%	55.33%
Coop. Fin. Sihuateguacán - SIHUACOOOP	854.00	1,162.00	2,016.00	42.36%	57.64%
Coop. Fin. El Esfuerzo - ACACME Central	1071	1,333.00	2,404.00	44.55%	55.45%
Coop. Fin. El Esfuerzo - ACACME Ahuachapán	144	136.00	280.00	51.43%	48.57%
Coop. Fin. Unica - ACOCOMET	1,050.00	1,108.00	2,158.00	48.66%	51.34%
Coop. Fin. Uno - COOP-UNO-Central	2115	2,931.00	5,046.00	41.91%	58.09%
Coop. Fin. Uno - COOP-UNO-Chalchuapa	2265	2,663.00	4,928.00	45.96%	54.04%
Coop. Fin. Dinámica - ACCOVI-Cojutepeque	849	685.00	1,534.00	55.35%	44.65%
Coop. Fin. Dinámica - ACCOVI-Zacatecoluca	2674	3,081.00	5,755.00	46.46%	53.54%
Coop. Fin. Dinámica - ACCOVI-Central	5685	6,926.00	12,611.00	45.08%	54.92%
Coop. Fin. Nuevo Siglo - ACAYCCOMAC	877.00	987.00	1,864.00	47.05%	52.95%
Coop. Fin. Solidez Total - ACECENTA	554.00	520.00	1,074.00	51.58%	48.42%
Coop. Fin. Favorita - ACOPACTO	492.00	641.00	1,133.00	43.42%	56.58%
Coop. Fin. Unión - ACACU	4,936.00	6,166.00	11,102.00	44.46%	55.54%
Coop. Fin. Principal - ACACSEMERSA	2,691.00	3,064.00	5,755.00	46.76%	53.24%
	28,173.00	33,581.00	61,754.00	45.62%	54.38%

** Este cuadro incluye ahorrantes a la vista y a plazo, se han excluido los ahorrantes que tienen los dos tipos de cuentas para evitar duplicidad de los mismos.

PRESTATARIOS					
Puntos de Servicio	hombres	mujeres	Total	% hombres	% mujeres
Coop. Fin. Progreso - ACACYPAC	278.00	357.00	635.00	43.78%	56.22%
Coop. Fin. Unidad - ACODJAR	372.00	404.00	776.00	47.94%	52.06%
Coop. Fin. Avance - ACACESPSA	319.00	408.00	727.00	43.88%	56.12%
Coop. Fin. Sihuahuacán - SIHUACOOOP	570.00	742.00	1,312.00	43.45%	56.55%
Coop. Fin. El Esfuerzo - ACACME Central	521.00	461.00	982.00	53.05%	46.95%
Coop. Fin. El Esfuerzo - ACACME Ahuachapán	83.00	63.00	146.00	56.85%	43.15%
Coop. Fin. Unica - ACOCOMET	193.00	201.00	394.00	48.98%	51.02%
Coop. Fin. Uno - COOP-UNO-Central	817.00	1,197.00	2,014.00	40.57%	59.43%
Coop. Fin. Uno - COOP-UNO-Chalchuapa	914.00	1,128.00	2,042.00	44.76%	55.24%
Coop. Fin. Dinámica - ACCOVI-Cojutepeque	258.00	195.00	453.00	56.95%	43.05%
Coop. Fin. Dinámica - ACCOVI-Zacatecoluca	906.00	1,056.00	1,962.00	46.18%	53.82%
Coop. Fin. Dinámica - ACCOVI-Central	1,576.00	1,760.00	3,336.00	47.24%	52.76%
Coop. Fin. Nuevo Siglo - ACAYCCOMAC	954.00	1,066.00	2,020.00	47.23%	52.77%
Coop. Fin. Solidez Total - ACECENTA	334.00	237.00	571.00	58.49%	41.51%
Coop. Fin. Favorita - ACOPACTO	295.00	512.00	807.00	36.56%	63.44%
Coop. Fin. Unión - ACACU	1,588.00	1,561.00	3,149.00	50.43%	49.57%
Coop. Fin. Principal - ACACSEMERSA	1,537.00	1,928.00	3,465.00	44.36%	55.64%
	11,515.00	13,276.00	24,791.00	46.45%	53.55%

PRESTATARIOS<300					
Puntos de Servicio	hombres	mujeres	Total	% hombres	% mujeres
Coop. Fin. Progreso - ACACYPAC	22.00	101.00	123.00	17.89%	82.11%
Coop. Fin. Unidad - ACODJAR	172.00	271.00	443.00	38.83%	61.17%
Coop. Fin. Avance - ACACESPSA	208.00	272.00	480.00	43.33%	56.67%
Coop. Fin. Sihuatihuacán - SIHUACOOP	149.00	258.00	407.00	36.61%	63.39%
Coop. Fin. El Esfuerzo - ACACME Central	58.00	64.00	122.00	47.54%	52.46%
Coop. Fin. El Esfuerzo - ACACME Ahuachapán	7.00	3.00	10.00	70.00%	30.00%
Coop. Fin. Unica - ACOCOMET	27.00	31.00	58.00	46.55%	53.45%
Coop. Fin. Uno - COOP-UNO-Central	116.00	196.00	312.00	37.18%	62.82%
Coop. Fin. Uno - COOP-UNO-Chalchuapa	214.00	363.00	577.00	37.09%	62.91%
Coop. Fin. Dinámica - ACCOVI-Cojutepeque	10.00	13.00	23.00	43.48%	56.52%
Coop. Fin. Dinámica - ACCOVI-Zacatecoluca	112.00	130.00	242.00	46.28%	53.72%
Coop. Fin. Dinámica - ACCOVI-Central	278.00	284.00	562.00	49.47%	50.53%
Coop. Fin. Nuevo Siglo - ACAYCCOMAC	4.00	3.00	7.00	57.14%	42.86%
Coop. Fin. Solidez Total - ACECENTA	71.00	56.00	127.00	55.91%	44.09%
Coop. Fin. Favorita - ACOPACTO	25.00	37.00	62.00	40.32%	59.68%
Coop. Fin. Unión - ACACU	121.00	85.00	206.00	58.74%	41.26%
Coop. Fin. Principal - ACACSEMERSA	2,181.00	3,357.00	5,538.00	39.38%	60.62%
	3,775.00	5,524.00	9,299.00	40.60%	59.40%

PRESTAMOS<300					
	hombres	mujeres	Total	% hombres	% mujeres
Coop. Fin. Progreso - ACACYPAC	6,540.49	19,708.53	26,249.02	24.92%	75.08%
Coop. Fin. Unidad - ACODJAR	50,801.90	94,998.16	145,800.06	34.84%	65.16%
Coop. Fin. Avance - ACACESPSA	428,698.42	499,373.42	928,071.84	46.19%	53.81%
Coop. Fin. Sihuateguacán - SIHUACOOP	191,870.19	302,670.06	494,540.25	38.80%	61.20%
Coop. Fin. El Esfuerzo - ACACME Central	86,787.77	103,341.36	190,129.13	45.65%	54.35%
Coop. Fin. El Esfuerzo - ACACME Ahuachapán	12,828.00	5,900.00	18,728.00	68.50%	31.50%
Coop. Fin. Unica - ACOCOMET	41,295.00	46,854.00	88,149.00	46.85%	53.15%
Coop. Fin. Uno - COOP-UNO-Central	113,939.44	164,477.06	278,416.50	40.92%	59.08%
Coop. Fin. Uno - COOP-UNO-Chalchuapa	91,611.00	164,512.00	256,123.00	35.77%	64.23%
Coop. Fin. Dinámica - ACCOVI-Cojutepeque	7,834.73	14,055.74	21,890.47	35.79%	64.21%
Coop. Fin. Dinámica - ACCOVI-Zacatecoluca	47,615.56	51,973.22	99,588.78	47.81%	52.19%
Coop. Fin. Dinámica - ACCOVI-Central	121,158.45	100,539.97	221,698.42	54.65%	45.35%
Coop. Fin. Nuevo Siglo - ACAYCCOMAC	5,800.00	4800	10,600.00	54.72%	45.28%
Coop. Fin. Solidez Total - ACEGENTA	127,211.52	104,488.74	231,700.26	54.90%	45.10%
Coop. Fin. Favorita - ACOPACTO	39,590.00	64,978.62	104,568.62	37.86%	62.14%
Coop. Fin. Unión - ACACU	44,461.51	46,846.92	91,308.43	48.69%	51.31%
Coop. Fin. Principal - ACACSEMERSA	209,021.12	322,420.99	531,442.11	39.33%	60.67%
	1,627,065.10	2,111,938.79	3,739,003.89	43.52%	56.48%

ANNEX F

ORGANIZATIONS ASSISTED BY AND RELATED TO CRECER

ANNEX F
ORGANIZATIONS ASSISTED BY AND RELATED TO CRECER

A. Rural Agricultural Enterprises

- Services:
 - Sistema Económico Social, SES
 - COMUS/UPREX
 - Sociedad Cooperativa Productos de Marañón, SCPM
 - Comunidades para el Desarrollo de Usulután y San Miguel, CODEUSMI
 - Sociedad de Cooperativas Productoras de Usulután, SOCOPU

- Agroindustries:
 - Las Marías '93
 - Cooperativa El Nilo 1
 - Procesadores y Exportadores de Ajonjolí, PREXA
 - Cooperativa El Castaño
 - Asociación de Productores Agropecuarios, APROAGRO
 - Productores de Miel
 - El Refugio
 - ACOPADES

- Regional Organization:
 - Asociación para la Integración y el Desarrollo, ASID
 - Asociación de Desarrollo Comunal El Progreso, ADECPRO
 - Asociación de Productores de Occidente, CRECER
 - Confederación Salvadoreña de Cooperativas, CONSALCOOP
 - Confederación Nacional de Cooperativas Agropecuarias, CONFENACOA

C. Non-Agricultural Rural Enterprises

- Cooperativa CRECER de Nahuizalco
- Asociación Cooperativa de Empresarios CRECER, ACEC de Ilobasco
- Grupo MOJE
- Cooperativa de Hamaqueros
- Grupo pre-cooperativo de Tenderos del SES

D. Rural Financial Enterprises

• Credit unions:

- Cooperativa Financiera Progreso, ACACYPAC
 - Cooperativa Financiera Avance, ACACESPA
 - Cooperativa Financiera Nuevo Siglo, ACAYCCOMAC
 - Cooperativa Financiera Principal, ACACSEMERSA
 - Cooperativa Financiera Uno, COOP-UNO
 - Cooperativa Financiera Unidad, ACODJAR
 - Cooperativa Financiera Unión, ACACU
 - Cooperativa Financiera Unica, ACOCOMET
 - Cooperativa financiera Sihuatehuacán, SIHUACOOOP
 - Cooperativa Financiera Dinámica, ACCOVI
 - Cooperativa Financiera Favorita, ACOPACTO
 - Cooperativa Financiera El Esfuerzo, ACACME
 - Cooperativa Financiera solidez Total, ACECENTA
- Federación de Cooperativas de Ahorro y Crédito de El Salvador, FEDECACES

E. Sectorial Policy Support

- Ministerio de Agricultura y Ganadería, MAG
- Oficina de Análisis de Políticas Agropecuarias, OAPA
- Departamento de Asociaciones Agropecuarias, DAA/MAG
- Instituto Salvadoreño de Fomento Cooperativo, INSAFOCOOP
- Bolsa de Productos Agropecuarios de El Salvador, BOLPROES
- Cámara Agropecuaria y de la Agroindustria de El Salvador, CAMAGRO
- Centro Nacional de Tecnología Agropecuaria y Forestal, CENTA
- Comité de Desarrollo Rural, CDR