



Comprometida con el
apoyo a la intervención
pública y privada
para el desarrollo rural.



Stichting Rural Development Consult



CENTRO DE ESTUDIOS PARA EL DESARROLLO RURAL
STICHTING RURAL DEVELOPMENT CONSULT

Committed to supporting
public and private
interventions for rural
development

biennial report
2011-2012





Stichting Rural Development Consult

Biennial Report 2011-2012

San José, Costa Rica
February, 2013

Stichting Rural Development Consult (CDR)
P. O. Box 2032 - 2050, San José, Costa Rica

San Pedro, Montes de Oca
del Restaurante Machu Picchu
120 metros Sur, mano izquierda
San José, Costa Rica

Tels: (506) 2224-1990 / 2283-1062
Fax: (506) 2283-0719
E-mail: fundacion@cdr.or.cr
Sitio web: www.cdr.or.cr

Contents

A message from the staff	4
Introduction	6
The setting.....	8
Organization and personnel.....	13
Activities in 2011 - 2012.....	15
Consulting and research services	15
Review by country and topic	24
Publications resulting from research.....	26
Other services	26
Auditing.....	26
 Annex 1: Consultant-Investigators	 27
Annex 2: Projects in 2011	32
Annex 3: Projects in 2012	42

A message from the staff

CDR has been active for more than two decades in Central America, the Andean region and the Caribbean. Since its founding in 1989, to date it has carried out a total of 562 projects in the area of rural development. The work of the Foundation has been gradually expanded from the rural sector to studies on productive, financial and social development, in rural as well as urban areas. Such studies include evaluations and advising in various sectors related to sustainability at enterprise, environmental, governance, human development and post-emergency reconstruction levels. Studies touch on issues of productive organization, strengthening of institutional infrastructure, territorial dynamics, commercial links, natural resource management and human resource training. This is a wide variety of topics that reflects the diversity of actions in which the CDR staff is involved.

The permanent staff, usually consisting of six consultant-researchers, has gradually become involved in an area larger than the Central American isthmus. Some Andean and Caribbean countries have been integrated into the staff's work area. The analysis has been evolving from a mono-sector approach to one that involves several sectors. The activities are showing an ever greater convergence between local development and economic and social trends at the global level.

Much remains to be done in the field of applied research for development in the Western Hemisphere. CDR's challenge is to strike a balance between consulting assignments and academic research, in a geographic area covering Central America, the Andean region and the Caribbean. Besides the books that have been published to date on topics such as rural finance and sustainable agriculture, the team has also published articles, workbooks, brochures and research reports. With support from CDR, more than 25 undergraduate students have conducted their research in the region; others will be receiving opportunities to upgrade.

The Foundation strives to remain independent of the specific interests of donor agencies and institutions that receive its advisory and other services. This has been shown to contribute to the quality of the results of the research and thus cooperation policy. Research and advising converge such that the establishment of an appropriate institutional environment is the key to success in the efforts for development. Individuals as well as groups perform better when it is possible to apply the right incentives, and not necessarily material ones.

The road to development with equality, is paved with transparency, trustworthiness and concerted mechanisms for feedback. Financial and sectoral markets, beyond the provision of public goods and services, will not work well where strong trends toward the dominance of the state or a group prevail. The challenge is to build a mixture of parallel participation, shared rules of the game, and collective and individual responsibility as a joint response to the most pressing problems of the region.

After more than two decades of service, CDR still remains committed to offering a balanced range of services for reflection-action in the coming years. Its location, experience and multi-disciplinary approach provide a foundation that enables it to serve the public interest. There is a continuing need to support public and private intervention with knowledge based on field research and professional autonomy. This is what distinguishes our operational agenda, on the way to an equitable and fair development process.



Introducción

The Rural Development Consult (CDR, its official name) is an international foundation established in 1989 in Amsterdam, the Netherlands, with an independent position since 2006. It has always worked in San Jose, Costa Rica, as the base for all its activities in Central America. CDR also conducts research and consultancies in Caribbean and South American countries.

CDR has ties for collaboration with several research institutions, including universities in the region, as well as with research and consulting firms in Europe, Central America and the Caribbean. For more than half a decade it has been able to count on close collaboration with the AIDEAS group of consultants (Spain).

The framework for CDR's consulting services is based on extensive applied research, which combines micro-level studies with sectoral and macroeconomic analyses. The region's small and medium-size rural producers are very important to the achievement of integrated sustainable development. The Foundation is also convinced that institutions must be provided with a suitable environment that includes appropriate incentives and stability for producers. CDR's work on the design and the impacts of sector policies are based on an empirical analysis of production systems and local organizations.

During the last decade CDR's work has been focused primarily on:

- ✓ Evaluation of **direct and indirect effects** of specific programs and interventions;
- ✓ Research on **rural production chains** and marketing systems;
- ✓ Evaluation of tailored **financial services**, in particular for micro and small businesses;
- ✓ Monitoring of programs for **sustainable development** with an emphasis on territorial dynamics and equality;
- ✓ Implementation of projects for the (re)construction of public infrastructure and urban planning.

Over the years, CDR has managed to integrate gender aspects into development. This is reflected in the contributions to the development of a market for services to facilitate economic and social development throughout the region.

The current strength of the Foundation lies in the depth, specificity and flexibility of commitments assigned by bilateral and multilateral institutions. The

work is aimed at alleviating concern about the extent and impact of development policies, through analytical and advisory methods according to the needs of development stakeholders. The goal is to build additional capacity on the side of target groups as well as agencies.



The setting

The Central American countries have small open economies, with 42% percent of the population living in rural areas. The welfare of the people - despite the financial crisis of 2008 and since - continues to improve with moderate steps. Human development indices have continued to rise in the six countries of the Isthmus, although the conditions in Guatemala, Honduras and Nicaragua are still below global standards. Half or more of the population of these countries are below the poverty line. In Panama, El Salvador and Belize, one-third of the population is in poverty; in Costa Rica, one-fifth is in poverty. However, inequality has been growing in Costa Rica in recent years, with national income distribution levels that are less favourable to the poorer strata.

All Central American economies began to grow again in 2010 and 2011, especially in the case of Panama, where the GDP grew by more than 10 percent last year. The per capita GDP level (according to Purchasing Power Parity, with current prices) is higher in Costa Rica (USD 12,240) and Panama (USD 11,450). Belize and El Salvador are far behind with per capita GDP around USD 6,800, followed by Guatemala (USD 5,000) and Honduras (USD 4,100). Nicaragua, the second poorest country in the hemisphere, achieved a per capita income of USD 2,600. The poorest countries of the Isthmus receive remittances from migrant workers, which contribute significantly to national income. Moreover, in the cases of Nicaragua and Honduras, this significantly offsets the deficit they have in the external current account.

In environmental and ecological terms, a Central American shows a more balanced level of consumption than the average global citizen. The ecological footprint is the parameter that expresses how many hectares a national resident needs in his or her everyday lifestyle. The world average is 2.4 hectares; on the Isthmus this figure is exceeded only by the citizens of Panama (3 ha) and Belize (2.7 ha). A Costa Rican citizen uses 2.5 hectares, while the people of Honduras (1.8 ha), Nicaragua (1.6 ha) and Guatemala (1.2 ha) have even less burdensome lifestyles. Greenhouse gas emissions are also mitigated. Where an average world inhabitant emits 2.5 tons of carbon dioxide equivalents, the citizens of Panama, Costa Rica, Belize and Honduras emit between 1 and 2 tons. In Guatemala, El Salvador and Nicaragua, the average per person is less than 1 ton of emitted gases. The Central American contribution to global warming is relatively moderate.

The Central American Isthmus and the Caribbean continue to be increasingly exposed to natural phenomena. The seismic structure of geological strata is one factor, weather patterns are another, reflected in hurricanes in the second half

Box 1: A development index in the context of the case of Ecuador

The assessment of economic and social conditions tends to rely increasingly on information available not only at the national level but also at municipal or cantonal levels. In 2011 in Costa Rica, the Cantonal Atlas of Human Development was published (UNDP), with an overview by municipality of the conditions that are described annually in the global Human Development Report. In this Atlas, a set of similar variables are used to determine the status of the population in terms of health, education and material wellbeing.

In Ecuador, the National Secretariat of Planning and Development (SENPLADES) aims to go beyond economic and social assessment, formulating long-term policies in order to improve conditions for the population under the *Plan Nacional del Buen Vivir (2009-2013)*. Such policies include a set of guidelines and interventions to improve not only the material conditions of the Ecuadorian population, but also to apply criteria for inclusion, equality, environmental equilibrium and the community life of Andean society itself.

This presents the challenge of how to articulate national public policies with a polished strategy in Ecuador's 226 cantons, according to local conditions and needs. In a study done in late 2011 (Project 11-28), an assessment tool was designed that focuses on several dimensions. The first area is human development, where health conditions (life expectancy), education and material well-being (satisfaction of basic needs) are determined for a given canton. The second dimension relates to the territorial dynamic being analyzed with data on financial flows (credits), development of the tourism sector and conditions at the level of safe and shared (public) transportation. Third, the field of economic and social inclusion is analyzed using data on the participation of micro-and small enterprises, public safety, and attention to senior citizens.

With a total of 15 variables, it is possible to map the social and economic conditions in a given municipal territory. However, to date it is not feasible to include environmental conditions, since there are almost no cases locally with data on biodiversity, air pollution, greenhouse gas emissions and the potential to sequester carbon dioxide. A development index that reflects more than the human aspect has yet to be devised. However, a limited set of information allows analyzing and working on local conditions, through long-term public policies.

Source: *"El Buen Vivir cantonal: con desarrollo humano, dinámica e inclusión,"* by Gustavo Novillo and Hans Nusselder.



of the year. The northern part of the Isthmus suffers disproportionately from exposure to both, while the southern part is more protected. During the first decade of the 21st century, Panama and Costa Rica had an annual average only 2 fatalities per million inhabitants. Nicaragua (7), Honduras (4) and El Salvador (7) are most vulnerable countries with higher levels of casualties in this regard. Guatemala (14) and Belize (13) had even higher annual numbers of victims per million inhabitants, demonstrating that the region suffers from natural inequalities.

The numbers of victims given above remain far behind with regard to the situation in Haiti, a country that in recent years has suffered a tragic spate of rains, hurricanes and, in January 2010, the most devastating earthquake in the history of the Western Hemisphere. The first decade of this century, Haiti registered an annual average of 66 victims per million inhabitants, which underscores the country's tremendous vulnerability to natural phenomena. Conditions not only justify prioritizing a reconstruction strategy for Haiti's infrastructure, they also merit reflection on a long-term strategy of how to prepare the Caribbean Basin for natural hazards that are in no way diminishing.

Faced with the challenge of climate change, in the rural economy sustainable agriculture offers an alternative that contributes to the transition to a greener economy. The area devoted to organic agriculture in Central America

Box 2: Reconstruction in Haiti

The earthquake in Haiti on January 12, 2010 led to large losses in human life, causing massive destruction of infrastructure, especially in the western department of the country. The city of Léogâne, approximately 32 km from the capital (Port-au-Prince), was one of the municipalities most affected. There were between 5,000 and 10,000 deaths among the 181,709 city residents and 90% of the buildings were lost. The center and thirteen community sections were devastated.

In March 2010, the Fund for Economic and Social Assistance (FAES) and the German Development Bank (KfW) organized a mission in the city of Léogâne to assess the situation. An agreement was made between the Fund for Economic and Social Assistance (FAES) and KfW on March 15, 2010 for a "Program to Support the Reconstruction of Léogâne (RELEO)", which led to a financing agreement between the Republic of Haiti and KfW. The German firm *Hydroplan* was selected to ensure the program's good technical implementation.

Through RELEO, FAES has enabled the players working for the town of Léogâne, despite the absence of a local development plan. A roundtable helped solidify the implementation of the necessary elements. These include the construction of four national primary schools, a secondary school, the reconstruction of the Library of Léogâne, the city square, two detachment units, two highways and an irrigation system. In addition, the program is strengthening the 13 municipal sections and their respective technocrats on the Léogâne council.

There are other actors such as Japanese Cooperation (JICA) that are working on the reconstruction of the streets. The Foundation of former U.S. President Jimmy Carter has

committed to building homes. All programs are in progress and when the efforts are completed, the municipality of Léogâne will have a new image: a city rebuilt.



is limited to 87,000 hectares, representing less than 1 percent of the total area for agriculture. Only Costa Rica has a third party country status for the European Union's regulation of organic farms.¹ However, the area has been expanding since 2005 and the markets have expanded in various ways. Not only have exports to the North American and European markets increased strongly in the certified coffee, cocoa and sesame sectors; the domestic Central American market has also been strengthened, with producers supplying urban demand through supermarket chains or organic fairs with direct sale to consumers. In addition, sustainable agriculture also includes the production of non-organic crops with greatly reduced use of harmful agrochemicals.

In short, CDR's work is organized into different areas of economic and institutional development, with tasks carried out in the Andean Region, the Central American Isthmus and the Caribbean. The challenge for 2013 and beyond is to promote the construction of an array of situations, levels and sectors, while intertwining research and advising assignments.

Box 3: Sustainable agriculture and financial services

Access to suitable financial services tailored to the needs of sustainable producers in general, in the Central America region in particular. As part of the search for solutions to this problem, since 2008, the Dutch agency Hivos and CDR have been cooperating closely in implementing the Financial Services Program for Sustainable Agriculture (SEFAS).

¹ <http://www.organic-world.net/fileadmin/documents/yearbook/2012/fibl-ifoam-2012-summary.pdf>.

The initiative grew out of a study conducted (by CDR) in 2007, which identified the main obstacles to the growth of organic agriculture in Central America. The lack of funding adjusted to the particular needs of the sector was highlighted as a fundamental barrier. SEFAS complements the efforts of technical assistance programs on market access, facilitating access to financing for organic producer organizations to improve their linkages with markets.

The strategy promotes a comprehensive approach for linking stakeholders, mainly through the articulation of organized producers and providers of financial services. This helps reduce risks to producers and it helps financial service providers meet demand and build capacity for accessing markets. SEFAS sponsors rapprochement among organic and sustainable producer organizations, with the supply of financial entity services. In the long term it aims to reduce dependence on international cooperation funds, which have been dwindling in Central America, to form lasting modalities for the future.

Aided by its physical location, thematic expertise and regional work focus, CDR is well positioned to contribute to the aforementioned trend. These factors enable a better use of current developments, as does its advisory role in the formulation of public policies and institutional strategies. Because of its role at national and local levels, CDR can help monitor regional developments and seek tentative answers, while avoiding national and institutional vested interests.



Organization and personnel

The Foundation's Board of Directors meets periodically in The Netherlands, usually twice per year. For 2011-2012, the members of the Foundation's Board were:

- ✓ Geske Dijkstra (President, Professor of the Faculty of Social Sciences of Erasmus University Rotterdam).¹
- ✓ Johan Bastiaensen (Member, Senior Lecturer at the Institute for Development Policy and Administration. Antwerp University);
- ✓ Pitou van Dijck (Secretary, Associate Professor, Centre for Latin American Research and Documentation - CEDLA, Amsterdam);
- ✓ Marrit van den Berg (Treasurer, Associate Professor, Wageningen Agricultural University).
- ✓ Jos Vaessen (Member, Evaluation Specialist, UNESCO, Paris).

CDR maintains an internal organization with direct lines of communication appropriate for its size. Currently the staff has seven members, many of whom are living in San Jose, Costa Rica. The office is under the direction of Hans Nusselder. The other researcher-consultants are: Ariana Araujo Resenterra, Angelica Ramírez Pineda, Stervins Alexis and Alejandro Uriza. For much of the period 2011 - 2012, Alexandra Tuinstra and Marije van Lidth de Jeude were staff members. Giorgianela Carpio provided specific technical support in 2012 in the Financial Services Program for Sustainable Agriculture (SEFAS) implemented from



Esther Laureano



Marta Valenzuela

¹ As of 2013, the Board of Directors consists of: Pitou van Dijck, Jos Vaessen, Ruud Lambregts, Rosien Herweijer and Marieke de Ruijter de Wildt.

CDR, succeeding Nazaret Porras. Esther Laureano (General Services Assistant) and Marta Valenzuela (Secretary and head of accounting) provide administrative support activities. Douglas Sanchez Fieueyan gives the team information technology support. Orlando Arboleda provided support in reviewing evaluation reports.

The staff was complemented by a group of associate consultants — Iris Villalobos, Koen Voorend, Gustavo Novillo and Paul Cloesen — hired under specific projects.²

The main headquarters of the CDR Office remains in San Pedro de Montes de Oca, the academic district of the capital San José. The office has workspaces for nine professionals. Since late 2011, it has enjoyed the presence of the Costa Rican staff of the Anne Frank Foundation (Netherlands), Erika Méndez and Noemí Serrano. It also has a conference room for medium-size groups, individual offices for staff members, additional space for invited officials and student researchers, as well as a green area for resting. Of note is the reference section for archiving the growing collection of documents in CDR's fields of interest. It currently contains about 6,000 documents. The foundation also has a branch office that facilitates the work of several consultants in Managua.



² For 2011-12, associate consultants also included Asad Magaña, Wilfredo Díaz Arrazola, Olivier Pierard, Nkota Nabeta, Maissata Ndiaye, Rashed Al Hasan and Noé Rivera.

Activities in 2011 - 2012

During these years, the main personnel of CDR focused their attention on the areas of consultancies, training, research and participation in various forums. The work was focused on the fields of microfinance policies and their impact on the living conditions of clients, support to institutional development and the planning of specific programs for rural development, as well as consultancy projects in the area of human development and the improvement of markets for agricultural production. The agenda proved to have good balance suited to capitalization on previous experience and the exploration of new fields of interest.

Consulting and research services

Markets and value chains (MCV)

The articulation of production, international trade and financial services, is a primary field for research and recommendations. Central American markets have bottlenecks that are larger than those of producer organizations on the supply side. In some sectors, they represent products that have been exposed to market uncertainties, with considerable price volatility.

The approach prioritized by many cooperant actors is in the development of small and micro-enterprises in both urban and rural sectors. The point of view that SMEs face limitations with respect to their potential for growth is in vogue. There seems to be a vicious circle between the low value-added by production units and the ability to scale up operations. In other words, as value added is increased by SMEs, so is the chance that they will grow in terms of gross sales, employment and new investment. In Central America, the concept of “gazelles”, small young companies with high growth potential, has not yet been applied much. However, the study undertaken by the Ministry of Development, Industry and Trade (MIFIC) in Nicaragua (projects 11-28 and 12-06),





with funding from the European Commission, is testing this line of research.

At the same time it is emphasized that the expansion of SMEs should also follow a pattern consistent with environmental balance and limited use of energy and raw materials. The ecological footprint, to be investigated in the referenced projects, measures the consumption of

water, energy and raw materials, as well as the generation of waste, sewage and pollutants. Waste recycling practices and prudent use of production inputs can enable a relatively clean growth pattern. Combining best environmental practices with a managerial style focused on criteria for equality – income distribution, mandate and responsibilities in the company – could achieve a business growth model that would be triply responsible: prosperity with balance and equality.

In practice, the position of large and medium-size enterprises is analyzed from the point of view of their level of empowerment in the production chain. In an optimal case, the company gradually strengthens its negotiating terms with customers and with the suppliers of inputs and services. This will be reflected in better terms and conditions when contracting buy-sell commitments for goods and services. In the analysis of chains and sectors, it should be determined whether, over course of time, the companies with lower initial entrepreneurship capacity end up improving their performance against other participating actors. In this perspective, the analysis of productive chains is combined with the ecological footprint study and with the markets for the poor approach (M4P).

CDR proposals and studies in 2011-12 in Ecuador, Nicaragua and Haiti grew out of a dynamic that combines market development approaches with guidelines for balance, equality and empowerment of companies in domestic and external markets.

Planning, Monitoring and Evaluation (PME)

The evaluation of rural development programs in Central America is an ongoing activity of the Foundation. Part of 2010 was devoted to the regional assessment of *Oxfam-Novib* (Netherlands), following the departure of its cooperation on the continent. In seven countries - Mexico, Guatemala, Nicaragua, Colombia, Peru, Bolivia and Brazil – an exercise was carried out to ascertain the contribution of the Dutch agency's program over the past decade. Changes in production and marketing systems, at the level of civil society and women's rights around gender violence were examined with a team of nine evaluators. The result was reflected in the report *¿Misión Cumplida? Evaluación Del Programa De Latino-América (2003-2009) [Mission Accomplished? Evaluation of the Program for Latin America (2003-2009)]*, and it was later included in an "assessment of evaluations" by the Dutch Ministry of Foreign Affairs. The work for Oxfam-Novib was considered as one of the three best studies, out of a total of 19 evaluation reports.¹

Evaluation methodology is not constant over time. Although many of the concepts have been standardized under the guidelines of the Assistance Committee (OECD), the understanding of what is intended to be measured and evaluated is not always harmonized. The time and resources available often only allow inquiring about the direct results of the interventions of the programs, including the completion of facilities, their degree of functionality and effective use, their ability to generate revenue (or avoid costs) and management and sustainability in the future. In addition they usually confirm whether the intervention has contributed "at first glance" to improving living conditions and the environment of the population.



Measuring the indirect effects – as part of the impact generated by the intervention of programs – customarily requires increased deployment of human, technical and financial resources. Since data for the target population are rarely available before the intervention, most research is directed at detecting the change caused by the introduction of new facilities or the new service. In this way a gauging of the recent life of the persons interviewed is made, based on the before and after situation and the possible

¹ See: <http://www.rijksoverheid.nl/documenten-en-publicaties/rapporten/2012/01/25/iob-rapport-methodische-kwaliteit-van-programma-evaluaties-in-het-medefinancieringssstelsel-i-2007-2010.html>

change that has occurred over time. This methodology was successfully applied in the evaluation of the sectoral program in the area of health in Nicaragua, focused on the results obtained from the reproductive health assessment among rural women served by the NGO *Ixchen* (projects 11-03 and 11-07).

Other assessments encompass an array of interventions in rural settings that, while intended to improve the living conditions of the population, are not suitable for measuring indirect effects. The term “impact” has, in this case, a narrower meaning and therefore the changes produced are no longer explained by a single facility or service, but by stimuli of various kinds and intensity. Therefore the relationship between cause and indirect effect is lost. An assessment is only possible when it is limited to a circumscribed set of indicators to measure the performance, functionality, effective use and valuation of the goods and services offered. This approach was applied in the evaluation of the Participatory Community Development Project (PRODEP, projects 11-29, 12-05 and 12-13) as well as the evaluation for the Spanish NGO *Ayuda en Acción* and its Food Security Program (Project 12-14) .



The purpose of the assessment does not always cover the results obtained from sectoral programs; it can also focus directly on the management model and the architecture of the cooperation. The Northern Region Development Program in Ecuador, led by Belgian Technical Cooperation (BTC), seeks a balance between the participation of national and provincial entities. It also aims to provide opportunities for consultation and partnerships between public and private actors, represented by provincial governments and producer organizations. In late 2012, the outcome was a portfolio of nearly 80 initiatives with long-term investment plans to drive innovation in productive chains and marketing channels in five provinces. The mid-term evaluation (project 12-19) allowed validation of the management model, the product of a reform that had materialized in 2011.

From the analysis of the management model, it is inferred that the work agenda is also defined in lines for planning and advising for the implementation of programs. This approach is outlined in the strategies for reconstruction and public infrastructure, as demonstrated in Haiti (see Box 2). There the activity is full-time, with high demands in terms of planning and partnering with stakeholders in both the financing and the execution of physical works. At the same time, capacity and the anticipation of new adversities are required, as was made apparent in November 2012 when Hurricane Sandy passed through

the Caribbean heading north. Technical support in strategic planning should be given to Central American organizations in a timely manner. Institutional development goes through a careful formulation of strategic plans, as was the case in western Guatemala (FASCO Network, project 11-08) and in El Salvador (TRIAS CAM, Project 12-15).

Finance and Management (FIG)

In the course of 2011 and 2012, nine missions were completed in the field of microfinance, related to advising microfinance institutions, but also with linking agriculture and mechanisms for sustainability. The assignments were commissioned by the following sponsoring sources:

- ✓ AFCI (VAIS Belgium): Project 12-10
- ✓ Cordaid (Netherlands): Projects 11-09 and 12-09
- ✓ SEFAS-HIVOS (Netherlands): Projects 12-07, 12-08 and 12-17
- ✓ ICCO (Netherlands): Projects 11-01, 11-02 and 11-12.

One main line of operations consisted of an analysis of policies at the level of guarantee funds that should also ensure their optimum use and long-term continuity. Many European financial institutions are interested in contributing to the development of the microfinance sector in Asia, Africa and Latin America, through loans to intermediaries with operations in developing countries. The risks they take are economic, political and natural disasters, diverging by country and sector served. So that the guarantee funds work optimally, a combination of critical mass in the scale of operations is needed along with considerable diversification in the portfolio of loans to intermediaries.

The level of risk in the portfolio of foreign financial institutions is not that high but in many cases it makes itself known with high costs in the administration

of a guarantee fund. For this reason, the self-sustainability of these funds requires higher premiums from the institutions that want to cover the credit risk of their portfolios. Consequently, the cost incurred tends to be passed on to the microfinance intermediaries that in turn must incorporate them into internal fi-



nancial policies. Finally, a microcredit client would have to pay for the financial stability of a guarantee fund based in the first world.

The work carried out with the Flemish Agency for International Cooperation (Project 12-10) was performed with the challenge of finding an answer to the dilemma of who bears the cost of the credit risk in the portfolios of the microfinance institutions. The policies have even greater significance in light of the problems in the European banking sector itself. Flanders international cooperation can become an actor that contributes to policy innovation in the microfinance sector.



Linking microfinance with other agricultural development issues is a high priority for the Foundation. During 2011-12 three missions were developed as part of the Financial Services Program for Sustainable Agriculture (SEFAS), sponsored by Hivos. In the long term, the program aims to reduce dependence on aid funds, enabling organic production as a sustainable market and a potential client of financial entities. CDR works on strengthening the financial capacity of producers and financial intermediaries through training and specific advice. For this, a training course was held (project 12-07), directed at professional technicians from intermediaries to contribute their knowledge and managerial skills in sustainable agriculture productive projects.

With a lot of external exposure, an event was held in September 2012 that has often had proven success in linking the financial sector and sustainable agricultural production. The FAST International Financial Fair, in partnership with SEFAS (projects 12-08 and 12-17), had ample room for stakeholders from both sectors to come together, with remarkable results in terms of conducting business that was profitable in many senses. Not only was the commercial

and social network of the stakeholders expanded, but the level of new transactions was estimated to be on the order of 34 million dollars.

With more foresight and guidance, the rural financial sector also needs advising on institutional strategic planning. On two occasions support to the formulation of long-term strategies was achieved. In Honduras



(projects 11-09 and 12-09), the Foundation for Rural Enterprise Development is leading in giving support to the Rural Bank sector, with a view to consolidating its operations through an institution that brings together its operations at regional and national levels. Capitalization techniques allow the involvement of many actors – large and small – through conditional contributions from abroad.

The Financial Network of Community Associations (Red FASCO, projects 11-01, 11-02 and 11-12) continues on a path of development in several dimensions. It seeks the expansion of financial services through the integration of a greater number of members in its partner associations. At the same time it seeks to diversify its non-financial services, in improving marketing channels, institutional development and investment feasibility studies. In close consultation with managers as well as the ICCO Netherlands sponsoring agency, technical support was provided through a market study for the development of new financial products. In addition, strategic planning culminated in a brand new business plan for the period until 2016, as a guiding thread for the FASCO Network in the period until 2016.

Environment (MAM)

The main threats to sustainable development in the Central American region are considered to be the deteriorating conditions of soil, water and air from north to south on the Isthmus. Because the coastlines are relatively long, coastal and marine resource management is becoming increasingly important, as is the demographic and productive pressure of tourism. On the southern Pacific coast



of Costa Rica, tensions have been building up in the control of marine resources, resulting from the practices of some larger companies without attention to long-term ecological equilibrium. The experience of the MarViva organization in the coastal communities of Drake and Golfo Dulce (Project 11-11) is instructive in the search for sustainable practices.

Honduras is the country where – despite the problems of governance in 2009 – spaces have been created for public-private partnerships in monitoring trends and a common response to alarming trends in environmental conditions. The country faces an uncertain future in the northern Atlantic, where the third-largest city of the country (La Ceiba, 3



masl) will be increasingly exposed to the consequences of climate change. Inland they are experiencing water scarcity, agriculture is marked by a sharp increase in harmful chemicals, renewable energy sources have much potential but are underutilized, while transportation systems – mostly private – are still reliant on fossil fuel sources. The management of solid waste generated by households and industries recently started going down the path of rational use and

classification, so far with pilot projects only. The new public policies should be based on an environmental profile of the country, which in the 12-27 Project (Country Environmental Profile) took the form of a scan of environmental status, current policies, new practices and approaches prioritized for the period until 2020, in this case with the support of the European cooperation.

The support provided by the CDR staff is in the near immediate availability of its researchers to participate in the study of recent environmental trends, consultation with public and academic institutions and civil society on the evolution and priorities of the sector, analysis and prioritization of guidelines, considering the future development of the Caribbean Basin.

Human development (DHU)

The Foundation's agenda on issues of human development is being strengthened through work in missions that encompass the issue specifically or tangentially.

Academic preparation and research are, in many cases, the basis for the understanding of the problems the region is facing in matters related to human development. A contribution to the support of the discussion of these realities is done through the work of the CDR team in key higher learning centres. For the past two years, CDR consultant-investigators have been giving a course in one of the master's programs at the University for Peace (San José, Costa Rica). Each semester the course on Research Methods



provides inputs to students to suggest research problems around issues related to sustainable human development. In a similar approach, a master's course on "Sociology and Rural Culture" has also been taught in a joint program of CATIE and INCAE.

Moreover, there are specific programs and projects to address the problems related to human development in the region. One example is the field of health, especially that of women's health, which continues to be a challenge, especially in terms of sexual and reproductive rights. The Sectoral Program for the Prevention and Detection of Cervical-Uterine Cancer developed by the Ixchen Women's Centre in Nicaragua was studied by the CDR in terms of its impact on the sexual and reproductive health of service users and the cost-benefit analysis of the medical examinations and treatments applied. The findings of the study commissioned by the Dutch Ministry of Foreign Affairs are key to future sectoral programs, as well as the impact the program had on women's health.



In terms of other health-related actions we have the Country Coordinating Mechanism for the Global Fund project, through which the U.S. Government designed a mechanism to provide short-term technical assistance to fight AIDS, tuberculosis and malaria in Ecuador, where CDR provided technical assistance. Using a different approach but always looking to have a positive impact on the conditions of those infected with AIDS, "Stop AIDS Now" and Hivos developed an initiative for linking microfinance with HIV-AIDS. Part of the CDR staff conducted the evaluation of the pilot project aimed at providing financial services with health care, information and moral support to the patients with this disease.

From a more academic analysis, part of the Foundation's team collaborated on a study conducted by the International Labour Organization (ILO), which focused on the analysis of the situation in Honduras, Nicaragua and Costa Rica regarding the Social Safety Net that exists in each country to protect the general population and the poorest and most vulnerable segments in particular, with special emphasis on access for carriers of HIV and AIDS patients. In most cases these safety nets do not cover the segments of the population with the least resources.

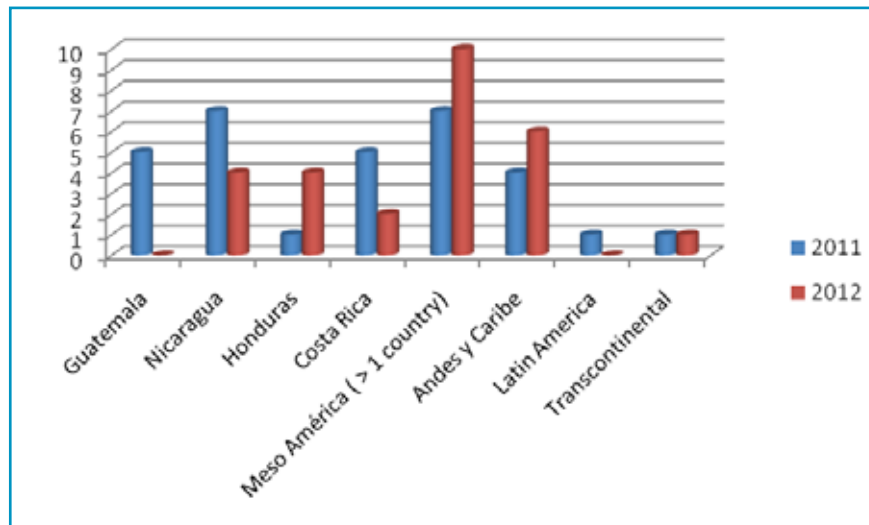
The promotion of human development also occurs from the structure of the organizations. The subject of gender and the promotion of equity in representation within decision-making structures and in the work that development organizations carry out in the region remain key. To promote the role that women have within ASDIR (Guatemalan social and financial organization), CDR developed its policy and action plan on gender.

Moreover, *Kinderpostzegels* ("Children Stamps", of the Netherlands) works on promoting the rights of children. In order to have an impact on this issue, CDR supported the organization in its fundraising strategy in order to continue having a positive impact on children in the region.

Review by country and topic

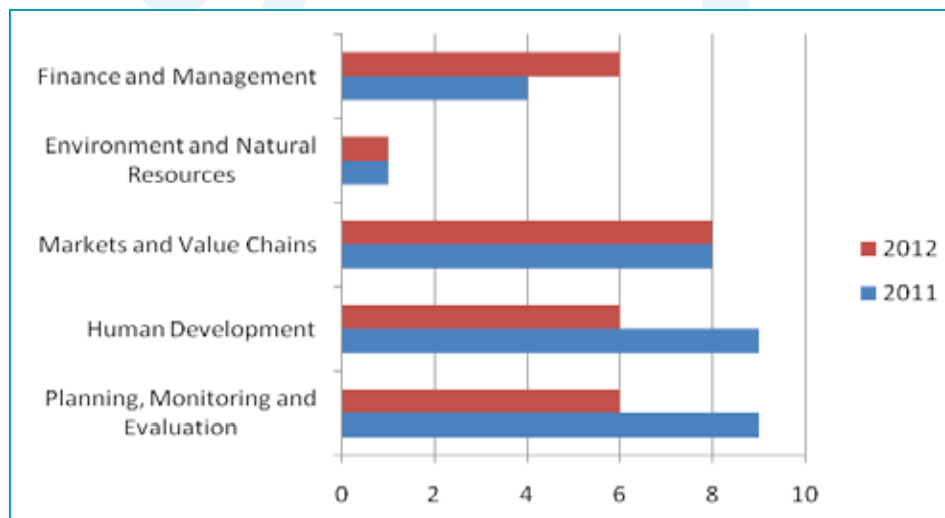
CDR was involved in 2011-2012 in a wide range of research, evaluation and consulting services for projects. Graph 1 presents project information during this period on a regional basis. The regionalization of projects is still gaining force, since most of the activities are carried out in the region rather than in one single country. Nicaragua, with 7 projects in 2011 and 4 in 2012, remains one of the countries where the most work has been executed. In a case like that of Guatemala, the work was more active in 2011, with five assignments, and no tasks executed in 2012 in the country individually. Although not reflected in the graph, Haiti shows an interesting trend (within the Andes and Caribbean classification), where two works were developed in 2011 and four in 2012. And Ecuador, with two projects each year for a total of four. The services of CDR within Costa Rica as the host country were stronger in 2011, with five cases versus two in the second year. Honduras showed the opposite trend, with just one mission in 2011 and four in 2012.

During the period 2011-2012 the percentage of work requests originating with Dutch funding decreased, with 61% for 2011 and 37% for 2012, for agencies such as ICCO, IOB, Hivos and Cordaid, which have been the most recurrent in the history of CDR's, and a new working relationship was added with Kinderpostzegels and Woord en Daad. Other new clients for CDR in this period have been GIZ-IS (Germany), TRIAS (Belgium), VAIS (Belgium), USAID (USA) and BDO (Spain). Organizations like FLO, OIM, SIMAS, SENPLADES, ASDIR and CTB were other clients. For a more particular case, work is being done on Haiti for the German cooperation bank KfW and a mission was executed for the World Bank. The University for Peace and CATIE INCAE remain contracting entities.

Graph 1: Number of CDR projects by country and region (2011-2012)

Concerning the areas of interest, there has been a steady evolution in the topics covered by the staff (Graph 2), but with some variations from other years. Although Finance and Management remains a dominant field of interest for CDR, more projects related to Markets and Value Chains and Human Development were implemented.

Planning and evaluation processes remain a strong trend in cooperation and therefore in the work of CDR. And the emphasis on working to stimulate sustainable markets and promote human development are reflected in the thematic areas under which projects are implemented.

Graph 2: CDR work areas by year (2011-2012)

Publications resulting from research

As part of the materials and tools of the SEFAS Program, part of an Information Directory about services, resources, product offerings and financial entities related to organic production in the region was published in the *Directory of Financial Entities* in coordination with PROAMO. Likewise the *Guide to Finding Funding for Sustainable Producer Organizations* was also prepared and published.

At the end of 2012, the article “El Buen Vivir a nivel cantonal: desarrollo humano, dinámica e inclusión” [The Good Life at the cantonal level: human development, dynamics and inclusion] was drafted and submitted for publication to a journal in Ecuador.

Other services

At the University of Costa Rica, San Jose, a course was offered as part of the CATIE and INCAE Master’s program in International Agribusiness Management. The course aims to provide tools to address social and cultural challenges for rural business development in Latin America, always with a focus on agrofood, forestry and wood product value chains.

At the University for Peace, Ciudad Colon, Costa Rica, a course was offered on Research Methodologies for master’s students. The course introduces students to the range of integrated approaches available to carry out research on socio-environmental, socioeconomic, anthropological, human development and related subjects. Students develop a research proposal and practice the application of methods for compiling and organizing qualitative and quantitative information.

CDR has maintained a partnership relationship with the Dutch magazine *La Chispa* (<http://www.lachispa.eu/partners/>) since 2010. The magazine offers a wide range of articles on political, social and economic development in Latin America and the Caribbean, based on its own research as well as contributions from other authors. The issue on research practices (March 2011) included an article on recent CDR work. Another issue of *La Chispa* (October 2011) published a description of the Macaya Foundation in Haiti, an organization with an agenda like that of the CDR.

Regarding the evaluation made of the PRODEP Project in Haiti’s rural sector, a presentation was given in September 2012 on the method and the results to a group of interested people in eastern Holland.

Auditing

The financial statements for 2010 and 2011 were audited and found in accordance with generally accepted accounting principles in the sector. The external audit was conducted in Costa Rica by Mr. Ismael Acosta (CPA 3115).

Annex 1: Consultant- Investigators

Core staff

Hans Nusselder

MSc. Hans Nusselder (1957) was trained in both economics and non-western sociology at the Vrije Universiteit, Amsterdam. He joined CDR after carrying out research in Southeast Asia and working with several international organisations in Latin America, West Africa and the Netherlands. His areas of specialization include formulation of productive and human development programs, training and support to producer organisations and international trade; the strengthening of rural financial structures in Central America and the Caribbean; analysis of policies for the private sector and civil society and the sustainable development of international border areas supported by technical cooperation and local institutions. Besides fulfilling the position of office director in San José, he is currently involved in the analysis of non-bank financial sector development in Latin America and Africa, as well as impact studies, agro-commercialisation and the development of assistance programmes with national coverage.



Ariana Araujo Resentera

Msc. Ariana Araujo Resentera (1981) is an anthropologist from the University of Costa Rica. She obtained her master's degree in Development Studies with a specialization in Local and Regional Development from the Institute of Social Studies in The Hague (ISS). She has ample knowledge and professional experience in the field of local and regional development, natural resource management, gender, agriculture, and in the formulation, implementation and evaluation of projects. Her professional experience also includes the analysis of development policy and programs financed by international cooperation or governments. She has become specialized in action-research processes using participatory methodologies with diverse social groups and organizations in the context of the Central American region.



Angelica Beatriz Ramírez Pineda

Eng. Angélica Ramírez Pineda (1983) obtained a degree in Socioeconomic Development and Environment at the Pan American Agricultural School, Zamorano in Honduras. She has worked on projects related to microfinance and socioeconomic monitoring in Central America, mainly developing research tools, field information surveys, statistical analyses and systematizations. Angelica has experience in designing projects for product diversification in the area of exports, as well as development of value chains and management of alliances. She has executed various missions in Latin America for CBI, an agency of the Ministry of Foreign Affairs of the Netherlands. She has more than five years experience working with MiSMEs in Latin America and has also worked as a trainer in capacity building programs to promote exports for nearly three years. She also has experience in building market information tools such as sector studies, product research and export guidelines.



Stervins Alexis

Dr. Stervins Alexis (1967), a Civil Engineer from the Institut Supérieur Technique d'Haiti, obtained his Ph.D. degree in Global Change and Sustainable Development from the University Alcalá Henares in Madrid. He has fifteen years of experience in formulation, management and monitoring of plans, programmes and projects in regional, local and rural development, social infrastructures, natural resource management and support to organisation building. He specialised in local development processes, natural resource management, risk prevention and management, and disaster relief. These areas include assignments in watershed and territorial planning, research in tropical ecosystems and assessment of natural and anthropogenic impacts. He studied the effects of climate change, pollution and habitat fragmentation in the course of long-term consultancies and research in various Caribbean countries.



Alejandro Uriza

Lic. Alejandro Uriza Ferretti (1977) studied Agricultural Economics at the National University of Nicaragua (UNAN), subsequently specialising in Marketing and Publicity at the Technological Institute of Monterrey and the American University in Nicaragua. He has more than nine years of professional experience in various fields such as the formulation and evaluation of regional, national and



community projects in rural areas, development of business plans, quantitative and qualitative evaluations, technical assistance and training for organizations and businesses. He worked with Zamorano University on studies of the environmental impact of pesticides for USAID's post-Mitch projects. For five years he served as head of communications for the Federation Red NicaSalud, in charge of a communications and technical assistance program for 29 national and international organizations doing community work in the country. In recent years he has worked on a series of consultancies for project and program evaluations at national and regional levels and he has advised on the development of business plans, financial sustainability strategies, marketing plans and evaluations of programs and projects.

Associate consultants

Paul Cloesen

MSc. Henri-Paul Cloesen (1959). Agronomist (plant breeding, tropical and subtropical crops), graduate of the University of Leuven, Belgium. He has extensive experience in management, administration, monitoring and evaluation of cooperation projects in agriculture and rural development in general. He has worked in economic diversification, agricultural marketing, rural finance, SME support, development of management information systems, emergency preparedness, biodiversity conservation and environmental protection. He has also given administrative and accounting support to farmers associations and has worked with a wide range of food and industrial crops in tropical and agro-food industry, where he conducted economic, social and environmental feasibility studies.



Gustavo Novillo

Gustavo Novillo (1961) is a commercial engineer with a specialization in marketing, based in Machala, Ecuador. He has specialized professional experience and a vision for sustainable development that is reflected in a career marked by leadership and management experience in development, strategic planning, NGO management, specialized consulting and direction of public and private projects and programs. He has the ability to suggest alternatives and implement solutions for achieving sustainable development. Novillo has a proven track record of timely work completion with the efficiency and effectiveness required by major priority projects for the participating groups and funding organizations and he has directed and coordinated multidisciplinary teams.



Arie Sanders

Eng. Arie Sanders (1966), an agro-economist from the Wageningen Agricultural University, has had extensive experience with CDR in a blend of applied academic research and support to programmes and evaluation missions in Central America. His areas of specialization include financial sustainability of rural financial intermediaries, the impact of credit at rural producer household level and interlinking patterns of credit, production and migration in several Central American countries. Mr. Sanders' consultancy experience stretches geographically from the Isthmus to the Caribbean and the Andes, and to the Southern Cone of Latin America, nourished by assignments sponsored by numerous multilateral organisations. He is currently working at the Zamorano University in Honduras.



Iris Villalobos

Lic. Iris Villalobos (1956), a Business Management graduate of the National University of Costa Rica, has become an advanced specialist in finance training in Central America. For more than 15 years she was closely involved in the development of a number of financial intermediaries in the region. She also took on financial management responsibility with external assessment and evaluation assignments. Ms. Villalobos is thoroughly familiar with an array of sophisticated appraisal techniques, and has gained experience with several financial institutions. She has also trained and advised key institutions during the process of their incorporation into the formal financial sector. She has recently been engaged in the formulation of financial business plans, as well as the evaluation of credit components of NGO and multilateral development programs.



Koen Voorend

M.Sc. Koen Voorend (1981) holds a Master's degree in International Economics Studies from the Maastricht University, The Netherlands, and a master's degree in Development Studies with a specialization in Economics of Development from the Institute of Social Studies, The Hague. He has experience in the study of trade and its social and economic impact in developing countries, specifically in Southern Africa and Central America. He has also worked on rural development issues in transition countries, mostly in the Caucasus and Central Asia. He holds experience



in urban development studies, particularly focusing on informal settlement development, and labour market studies, specifically paid domestic work. Currently, in his position as a researcher at the Institute of Social Research of the University of Costa Rica, he is specializing in the study of welfare regimes, gender, labour markets and the formation and impact of social and economic policies, and trade. He is also a lecturer at the School of Communication at the University of Costa Rica.

Jan de Groot

Dr. Jan de Groot (1936), Vrije Universiteit (ULA), Amsterdam, is an agro-economist and co-founded CDR-ULA in the late 1980s. He represents the most experienced blend of consultant and researcher capabilities, especially in the field of rural development in Latin America and the Caribbean. He began his career in the last phase of Dutch colonial rule and then moved to Latin America, where macro-economic planning gradually intertwined with programme and project assessment and implementation. After completing a productive long-term assignment in the rural sector of western Guatemala, Dr. de Groot is available on occasion for short-term programs and sector evaluations.



Annex 2: Projects in 2011

11-01 Market Study FASCO Network

Guatemala, April 2011

Access to credit and savings windows in rural western Guatemala is difficult and local associations in the area face many challenges. Organized into the FASCO Network, they try to meet the demands of their members and new customers. Market research, facilitated by the ICCO agency, focused on three areas: deepening, expansion and innovation by Rural Financial Services (RFS). The report serves as an input for new strategies, suggested to reinforce the position of households to the needs of trade, production, education and emergencies in daily life.

FIG¹

Angélica Ramírez & Asad Magaña. Profundización, expansión e innovación: estudio de mercado de la Red Fasco [Deepening, expansion and innovation: market research for the FASCO Network]. Quetzaltenango, Guatemala. April 2011.

11-02 Systematization of experiences Rural Financial Services

Central America, April – September 2011

The experiences in rural finance on the Isthmus, created over more than two decades now, are rich and diverse, with lessons for future initiatives. Honduras, Nicaragua and El Salvador represent cases with ICCO counterparts who collaborated in this study for a systematization of experiences designed to strengthen services in the field: expansion of rural intermediation, innovation and encouraging savings, brokerage and other complementary services, social performance and increasing attention to environmental equilibrium.

FIG

Stervins Alexis, Sistematización de experiencias con el apoyo de ICCO en Servicios Financieros Rurales en Centroamérica [Systematization of experiences with ICCO support in Rural Financial Services in Central America], Santo Domingo, November 2011.

11-03 Impact Sexual and Reproductive Rights

Nicaragua, January-December 2011

The programmed detection of cervical-uterine cancer in rural Central America is a recent development. It does not yet have a general character, which exposes the vast majority of women living in villages to inadequate health service care. The Sectoral Programme for the Prevention and Detection of Cervical-Uterine Cancer developed by the Ixchen Women's

¹ FIG = Finance and Management, DHU = Human Development, MCV = Markets and Value Chains, PME = Planning, Monitoring and Evaluation, MAM = Environment.

Centre covered more than 76 Nicaraguan municipalities until 2008. The impact study, commissioned by the Dutch Ministry of Foreign Affairs, focused on three topics: (1) cervical cytology coverage, (2) awareness raised in women attended, and (3) healing treatment of cervical-uterine cancer.

DHU

Angélica Ramirez & Koen Voorend. Cobertura, conciencia y tratamiento: análisis cuantitativo del impacto del Programa Sectorial de Detección y Prevención del Cáncer cérvico-uterino de Ixchen en Nicaragua [Coverage, awareness and treatment: quantitative analysis of the impact of the Ixchen Sectoral Programme for the Detection and Prevention of Cervical-Uterine Cancer]. December 2011, consortium of CDR with ETC, KIT and Ecorys.

11-04 Master's Course "Sociology and Rural Culture"

Costa Rica, January 2011

The course is part of the Master of International Agribusiness Management offered by INCAE and CATIE. The overall objective of this Master's degree is to train environmentally and socially responsible leaders to conduct sustainable business in and with the rural sector of Latin America and the Caribbean in agro-food, forestry and wood product value chains worldwide. The purpose of the "Sociology and Rural Culture" course is to provide participants with the necessary analytical and practical tools, to address the social and cultural challenges within the framework for sustainable rural business development in Latin America.

DHU

Marije van Lidth de Jeude. CATIE – INCAE.

11-05 Gender policies and practices of organizations certified by FLO

Guatemala, May-November 2011

The involvement of women in decision-making regarding production in Central America has traditionally been very low. A side issue of the FLO (Fair and Ethical Trade) program is to promote gender equality in all activities of certified organizations. Based on the Assessment, alternative proposals are developed that foster the full socioeconomic participation of women in small producer organizations as part of a gender strategy with a value chain approach for each one of the organizations.

MCV

Marije van Lidth de Jeude & Iris Villalobos. Diagnóstico participativo sobre Políticas y prácticas de género de las organizaciones certificadas por FLO Centroamérica [Participatory assessment of gender policies and practices of the organizations certified by FLO Central America], Guatemala.

11-06 Labour migrations and job market information systems: the case of Costa Rica

Costa Rica, January-March 2011

Management of the migrant worker process in six countries (Costa Rica, Nicaragua, Colombia, Tunisia, Senegal and Ghana) is affected by the lack of objective, relevant and updated information. Thus, the International

Organization for Migration (IOM) implemented the project “Best practices in collecting and sharing information on labour migrations to improve Labour Market Information Systems (LMIS).” The methodological note was used to conduct the study in Costa Rica in early 2011.

DHU

Marije van Lidth de Jeude, Nota para la OIM y la Comisión Europea [Note for the IOM and the European Commission]. Costa Rica.

11-07 Linking microfinance with HIV-AIDS

Central America and Southern Africa, January – March 2011

Since 2007, direct care for people living with HIV symptoms was intensified with a pilot program that combines the provision of financial services with health care, information and moral support. The organizations “Stop AIDS Now” and Hivos facilitate their implementation in countries of southern Africa and Central America. The assessment points to the importance of (1) collaboration of microfinance intermediaries and social-medical entities, (2) a comprehensive not-for-profit approach, and (3) platforms with multiple stakeholders including public agencies and entities that promote awareness.

DHU

Marije van Lidth de Jeude, Alejandro Uriza, Isaac Nkote, Richard Otim, Tabitha Kibuka, Fred Iga Luganda, Olivier Pierard, “Evaluation of the Stop Aids Now Pilot Project. Integrating HIV Aids into Microfinance. September 2011.

11-08 Strategic and Business Plan for the FASCO Network (2011 – 2016)

Guatemala, March 2011

The Strategic and Business Plan for the FASCO Network 2011-2016, in western Guatemala, defines the master outlines of programs to be carried out locally, regionally and nationally. It also develops the decision criteria to be used by the FASCO Network during its lifetime. The Plan is intended to be more specific in response to current demands for financial and non-financial products, so operationally it works on the needs of the communities where the Network’s affiliates operate, through new products with the strengthening of the partnerships.

PME

Red Financiera de Asociaciones Comunitarias (Red FASCO), Plan Estratégico y de Negocios, 2011 – 2016 [Community Association Financial Network (FASCO Network), Strategic and Business Plan, 2011 – 2016]. Totonicapán, April 2011.

11-09 Feasibility structure for a corporation of Rural Banks

Honduras, February 2011

In the country nearly 4,500 Rural Banks are operating with the participation of approximately 85,000 members. This rural financial movement has great potential to create links between communities for the promotion of savings, investment in small businesses and environmental initiatives, particularly

for renewable energy (solar). FUNDER, with a history of several decades in rural development, is well positioned to coordinate the efforts of a finance company that brings together the interests of local banks.

FIG

Stervins Alexis & Hans Nusselder, Estudio de Factibilidad de una Entidad Financiera de Segundo Piso de Apoyo a Cajas Rurales [Feasibility study for a second-tier financial entity to support Rural Banks]. San José, March 2011.

11-10 Business Development of the Peoples Community Action Association

Nicaragua, January 2011

A great many small businesses are operating in the northern part of the country, nearly 8,000 of them, and they have received support from the Peoples Community Action Association, specializing in credit and business development services. Covering the period 2007-2010, the impact assessment done at the request of Word and Deed Netherlands (Woord in Daad) aimed to highlight the effects achieved in the process of 'entrepreneurial achievement.' While we are seeing beneficial effects in living conditions, credit conditions and their intermediation warrant reform.

PME

Ariana Araujo & Alejandro Uriza, Evaluación del Programa de Desarrollo Empresarial de la Asociación Pueblos en Acción Comunitaria (PAC) [Evaluation of the Entrepreneur Development Program of the People in Action Community Association (PAC)]. January 2011.

11-11 Socioeconomic factors and use of coastal and marine resources of Drake and Golfo Dulce

Costa Rica, February-June 2011

Communities in the South Pacific region of Costa Rica are exposed to limited employment options, increasing pressure on marine resources (fishing) and a tourism sector dominated by foreign players. The study prepared for MarViva, Costa Rica, characterized the socioeconomic and organizational reality of the Drake and Golfo Dulce coastal communities, with an emphasis on the use and conflicts over coastal and marine resources. These affect the social and environmental balance of half a dozen communities in the area.

MAM

Ariana Araujo & Juan Carlos Marín. Factores socioeconómicos y usos humanos del recurso marino y costero en Drake y Golfo Dulce [Socioeconomic factors and human uses of the coastal and marine resource at Drake and Golfo Dulce]. June 2011

11-12 Innovation of rural financial services, FASCO Network

Guatemala, January-November 2011

In western Guatemala to date, members of thousands of households have failed to deposit savings or obtain loans. The FASCO Network was formed more than a decade ago for this purpose, eventually receiving support from the Dutch agency ICCO. The advising provided consisted of planning, research, training and evaluation of actions undertaken with a

dozen associations that bring together the interests of households, now increasingly integrated into the financial market in Guatemala. Services should be expanded gradually.

FIG

Hans Nusselder, Informe narrativo de actividades final, Período 1 Julio 2010 – 30 Junio 2011 [Final narrative report of activities, Period 1 July 2010 – 30 June 2011].

11-13 Regional Coordination of SEFAS, Central America

Central America, January – December 2012

In 2011, six projects were carried out under the Financial Services Program for Sustainable Agriculture (SEFAS). Sponsored by Hivos, this program aims to reduce dependence on international cooperation for the sustainable productive sector by bridging the gaps in information, knowledge and skills adjustment between the sustainable production sector and the financial sector in Central America. It does this through direct outreach activities, training workshops, direct technical assistance to producer organizations, advising to financial entities, research and development of popular education materials.

PME

11-14 Master Course: Introduction to research methodologies, UPEACE

Costa Rica, April 2011

With a broad portfolio of examples of applied research, UPEACE masters students are trained in the basic principles of academic research applied to social, economic and environmental problems, as part of the promotion of peace. This introductory course provides the basic tools for developing a solid research proposal, from the formulation of a functional research question to the development of a theoretical framework and the application of the most relevant methodologies.

DHU

11-15 FAST Financial Fair (FFF), Estelí, Nicaragua (SEFAS)

Central America, June 2011

The experience with FAST (Financial Alliance for Sustainable Trade) in the methodology for Financial Fairs for linking sustainable producers with the financial sector has been positive. Therefore, support was given to the preparation, training and participation of several productive cooperatives in Estelí Fair in April 2011. The fairs are business conferences where producer organizations negotiate their credit applications with financial institutions, many of which had been unknown to them earlier. SEFAS plays a role in the analytic and strategic processes before and after the fairs in Central America.

MCV

11-16 Baseline for the CLARA Region of Woord en Daad for its Strategic Plan 2011–2015

Colombia, Guatemala, Nicaragua and Haiti, March - May 2011

The countries of the Caribbean and Latin America (CLARA) share a set of social problems in areas of poverty and inequality. A baseline study of the population that the counterparts of Woord en Daad are working with aimed to map out conditions at the household level. The survey in four countries served to establish a poverty index, enrollment rates, education and literacy levels, and a gender parity index. Workshops on social capital were also held in the four countries. The data are used to define the strategies and activities for the implementation of programs.

PME

Ariana Araujo, Angélica Ramírez, Stervins Alexis & Alejandro Uriza. Informe de Investigación, Abril-Mayo 2011 [Research report, April-May 2011].

11-17 Cervical-Uterine Study, CIES

Nicaragua, May – November 2011

Research on the prevention strategy for cervical-uterine cancer in Nicaragua has different angles of analysis: a survey among women diagnosed (11-03) and an assessment of their home environments, the institution in charge of cytology (the NGO Ixchen) and public agencies in the community, the region and nationally. The Centre for Research and Health Studies (CIES) was hired to carry out the complementary assessment, integrated into a workshop for analysis and reflection in Managua in December.

DHU

Hermen Ormel, Angélica Ramírez Pineda, Zaira Pineda, Meg Braddock, Esther Jurgens, Alejandro Uriza, Vivian Alvarado, Koen Voorend, Mary Luz Dussan, Julio Ortega Betanco, Hans Nusselder, "El cáncer cérvico-uterino entre prevención y curación: un ambiente de solidaridad con las mujeres" [Cervical-uterine cancer between prevention and cure: a setting for solidarity with women]. ETC Report, Ecorys, Royal Tropical Institute and CDR. Amsterdam, February 2012.

11-18 Policy and Action Plan on Gender, ASDIR

Guatemala, July – August 2011

DHU

11-19 Financial advising for a cocoa cooperative, Waslala, Nicaragua (SEFAS)

The results of the Financial Fair in Estelí in April 2011 include the access of a cocoa cooperative to an institutional credit window. Advising was provided on the credit negotiation process as well as internal administrative preparation for using that financing. At the end of 2011 the cooperative was in an advanced stage of negotiation for investing in a long-term sustainable development strategy.

MCV

11-20 Guarantee Fund for small organic producers, Central America (SEFAS)

Costa Rica, June – November 2011

The Support to Organic Markets Program (PROAMO), with support from the HIVOS agency, was conducted in Central America until 2012, in parallel with SEFAS. Among their instruments was a guarantee fund assigned by PROAMO to allocate funding to cooperatives producing and processing cashew, tea, coffee, fruit and organic cocoa. The operations manual, a basic tool of this fund, was reviewed under the SEFAS Program to ensure its relevance to continuity in the organic production sector.

MCV

11-21 Baseline Study (for Child and Development)

Nicaragua, August-November 2011

Child & Development is a program of the Alliance developed by three civil society organizations in the Netherlands; 'Kinderpostzegels' Foundation, 'Stichting Liliane' Foundation, and 'Terre des Hommes' Foundation. It seeks to develop the capacity of local civil society Nicaragua, Ethiopia, Kenya, Uganda and Tanzania. The baseline study aims to determine a representative picture of the initial status of the program's objectives in relation to the MDGs for education, health care and the economic situation of vulnerable groups that the program will address.

PME

Judith Mathijssen & Alejandro Uriza. Estudio de línea de Base Nicaragua [Baseline Study Nicaragua]. November 2011.

11-22 Development of a tool for financial self-assessment, Central America (SEFAS)

Central America, November 2011

For a producer organization to be eligible for credit, it must successfully combine a set of factors related to internal administrative management, production capacity, market integration, communications management, among others. The SEFAS Program helps representatives of groups of small producers to prepare for the credit application and negotiation process. SEFAS began the process of developing a self-rating tool for cooperatives and producer associations, to continue in 2012.

MCV

Iris Villalobos & SEFAS staff. Herramienta de auto-evaluación financiera [Tool for financial self-assessment]. In preparation.

11-23 Support Program for the Reconstruction of Léogâne (RELEO)

Haiti, July – December 2011

The German Development Bank (KfW) has funded the program to support the reconstruction of Léogâne through the FAES static structure. This program aims to support the Haitian government in reconstruction as well as social and economic stabilization in the municipality of Léogâne and in particular to improve the population's access to social and public infrastructure and

related services which allows a portion of the population to have income generation activities (to be adjusted). The program's components are Urgent interventions, Infrastructure Projects and Institutional Strengthening.

PME

Stervins Alexis, Rapport d'Avancement No. 1 [Progress Report No. 1], August-October 2011, Port-au-Prince, November 2011.

11-24 Meeting of producers and exporters with the Exporters and Investment Centre (CEI)

Central America, July 2011

Recognizing the importance of adequate funding for successful trade links, the Center for Exports and Investments of Nicaragua (CIS) and SEFAS included a round of credit negotiations in the annual meeting of producers and exporters that was especially aimed at sustainable producers. More than 17 productive organizations and 9 financial institutions were involved in more than 80 meetings to negotiate credit potential. This round was characterized by the presence of local financial institutions such as local banks, micro-intermediaries and savings and loan cooperatives.

MCV

11-25 Master Course: Introduction to Research Methodologies, UPEACE

Masters students of in Environmental Security and Peace, Responsible Management and Sustainable Economic Development, Sustainable Urban Governance and Peace, among others, learn about a variety of research methodologies. They acquire knowledge about their epistemological origins, and their practical application in the field. They develop a research proposal for their thesis or internship. The course aims to prepare students for the complexities of social research, using a variety of methodologies.

DHU

11-26 Guide to financing for small producers, Central America (SEFAS)

Central America, November – December 2011

One of the major obstacles that sustainable small producer organizations in Central America face in financing their commercial production activities is the lack of information about the potential financial service providers that could serve them and how to enter into contact with them. SEFAS developed two products: (1) an educational guide on financing and how to find it, and (2) a directory of financial entities operating in the Central American region.

MCV

SEFAS. Guía de Búsqueda de Financiamiento para Organizaciones de Productores Sostenibles [Guide to Seeking Financing for Sustainable Producer Organisations].

11-27 Technical Assistance to the Country Coordinating Mechanism for the Global Fund project

Ecuador, October 2011

The U.S. Government designed a mechanism to provide short-term technical assistance to fight AIDS, tuberculosis and malaria. To support the Country Coordinating Mechanism (CCM), a team of specialists provides assistance for strengthening governance in: 1) the restructuring of the CCM, 2) government strengthening (revision / improvement of framework documents), and 3) the establishment of a strong secretariat, including the development of a CCM budget and work plan.

DHU

Alejandro Uriza, Apoyo técnico ofrecido al Mecanismo Coordinador de País de la República de Ecuador por Grant Management Solutions, para su reestructuración y fortalecimiento de la gobernabilidad [Technical support offered to the Country Coordinating Mechanism of the Republic of Ecuador by Grant Management Solutions, for its restructuring and strengthening of governance].

11-28 Business sector study for the Ministry of Industry, Development and Trade (MIFIC)

Nicaragua, October-December 2010

The business sector in Nicaragua is characterized by the predominance of small and micro-enterprises, as well as by the concentration of units in the capital. Other features of importance for policies to promote sector development are virtually unknown. In collaboration with the partner entities Ecorys and UCA-Nitlapán, Managua, the study in 2012 would have a national survey and a total of 38 business chain studies to typify the sector in employment, productivity, social profile and future potential to contribute to national development.

MCV

ECORYS, Nitlapán & CDR, Informe Preliminar, Estudio Sectorial del Sector Empresarial en Nicaragua [Preliminary Report, Sectoral Study for the Business Sector in Nicaragua]. December 2012.

11-29 Evaluation National Project for Participatory Community Development (PRODEP) 2005- 2010

Haiti, December 2011

The Government of Haiti and the International Development Agency (IDA) have signed an agreement for the implementation of the National Project for Participatory Community Development, in order to undertake, on the one hand, the institutional and economic reconstruction of the country and, on the other hand, to give new hope for the future of economic and social development in the nation's rural areas. At project end, the financier requires an impact assessment of the results during the period, in order to indicate whether PRODEP achieved the objectives of helping poor rural and suburban communities.

PME

Stervins Alexis, Pierre Guedj, Hans Nusselder et Guiders Kernizan, Evaluation de l'impact du Projet, National de Développement Communautaire Participatif «PRODEP» 2005- 2010 [Project Impact Evaluation, National Participatory Community Development "PRODEP" 2005- 2010], Methodology Report, December 2011.

11-30 Economic Geography in the planning context

Ecuador, November – December 2011

As the most densely populated country in South America, Ecuador has a polycentric cantonal structure with three dominant urban areas and another half dozen in strong development, especially in coastal areas. The National Secretary of Planning and Development (SENPLADES) aims to unify the analysis of local conditions along poles of human development, territorial dynamics, socioeconomic inclusion and the environment. The cantons Manta, Montecristi and Quito served as pilot areas for the assessment, trend projection and public policies suggested through 2025.

PME

Hans Nusselder & Gustavo Novillo, (a) Apuntes para la consultoría Análisis Geográfico en el Marco de la Planificación, (b) Diagnóstico de Territorios y (c) Anatomía y Articulación del Desarrollo: Proyección y Lineamientos para Políticas Públicas hasta 2025 [(a) Notes for the consultancy Geographical Analysis in the Planning Framework, (b) Territorial Assessment, and (c) Anatomy and Articulation of Development: Projection and Guidelines for Public Policy through 2025]. Programa de Apoyo al Sistema Económico, Social Solidario y Sostenible (PASES), UE-SENPLADES, Nov.-Dic. 2011.

11-31 External project evaluation with ICCO, HIVOS and EED funds

Nicaragua, December 2011

The evaluation of the project "Facilitating innovation in sustainable agriculture with equality for improving the livelihoods of poor rural families in Nicaragua and Central America" seeks to measure progress against the results expected from the project to draw clear conclusions about the impact of work and to obtain inputs and suggestions for project actions and the SIMAS strategic plan for the coming years. The project started in January 2009 with financial support from ICCO and HIVOS; in 2010 the EED joined the effort by providing co-financing.

David Bradford y Alejandro Uriza, Evaluación Externa. Informe para SIMAS. Nicaragua, Managua, s.f.

PME

Annex 3: Projects in 2012

12-01 Reconstruction of Léogâne

Haiti, January – December 2012

The earthquake in Haiti on January 12, 2010 has gone down in history as the deadliest ever in the western hemisphere. The price was paid with the lives of tens of thousands of victims and nameless homeless people, of whom half a million still have no shelter. Problems with health, safety, education, transportation and individual and collective welfare were also aggravated. The reconstruction of Léogâne, near the capital, includes investments in public infrastructure around the central park, with a view toward the functionality and beauty of a future city reborn.

PME

Stervins Alexis, Cuatro informes trimestrales de avance para FAES, Hydroplan y KfW («Appui à la Reconstruction de Léogâne (RELEO)») [Four quarterly progress reports for FAES, Hydroplan and KfW ("Support to the Reconstruction of Léogâne (RELEO)")].

12-02 Coordination of the Financial Services Program for Sustainable Agriculture (SEFAS)

Central America, January – December 2012

Access to financial services for sustainable producers in Central America is limited, but their need for these resources is compelling. The Financial Services Program for Sustainable Agriculture (SEFAS) aims to facilitate linkages between the local and international providers of financial services and the groups of sustainable producers, many of them certified. SEFAS is co-directed with the Humanist Institute for Development Cooperation (Hivos-Netherlands).

MCV

Ariana Araujo Resentera. Coordinator, Financial Services Program for Sustainable Agriculture (SEFAS). Hivos, Central America with an emphasis on Nicaragua and Guatemala.

12-03 Technical Assistance to the Country Coordinating Mechanism of Ecuador (MCP-E)

Ecuador, January- March 2012

HIV, malaria and tuberculosis have been the most devastating diseases in tropical countries for decades. The Global Fund, the principal multilateral funder in health, has allocated more than USD 50 million to Ecuador through the CCM-E to save the lives of people living with these diseases. Restructuring and difficult governance have jeopardized the continuity of

resources. Regulations, policies for electing representatives and managing conflicts of interest, were outcomes meant to enable the continuity of the country mechanism.

DHU

Alejandro Uriza, on technical assistance to the mission with experts, designed by Grant Management Solutions.

12-04 Value Chains for Export

Honduras, January - February 2012

Support to exports from a value chain approach is essential for their sustainable development. The Centre for the Promotion of Imports from Developing Countries (CBI, Netherlands) contributes to the expansion of exports, through an integrated approach with different types of intervention. In the framework of its Agrofood Export CA Program, five value chains with high export potential were analyzed. The analysis verified the relevance and strong organization of the coffee sector, and the importance of other emerging areas in Honduran exports: roots, tropical and exotic fruits.

MCV

Angélica Ramírez. Informes de contraste de la situación actual de las cadenas de café, cacao, frutas tropicales, raíces tropicales y pimienta [Contrasting reports of the current situation of the coffee, cocoa, tropical fruits, tropical roots and pepper chains]. Honduras. March 2012.

12-05 Participatory Community Development (PRODEP)

Haiti, January – July 2012

The dynamic of the rural Haitian sector has remained despite emigration, political upheavals and natural disasters in recent years. The National Project for Participatory Community Development (PRODEP) aims to promote local development through investments in infrastructure, production systems and the social sector (education, culture and recreation). The evaluation carried out in 60 communities, among the nearly 1,500 served by the project, encompassed the completion and use of local works, their potential to generate income and appreciation on the part of end users. The evidence points to the relevance of the participatory approach.

PME

Stervins Alexis, Hans Nusselder & Angélica Ramirez (e.o.), Rapport final d'Evaluation. Evaluation de l'impact du «Projet National de Développement Communautaire Participatif» [Final Evaluation Report. Evaluation of the impact of the National Project for Participatory Community Development]. July 2012.

12-06 Characterization of the business sector

Nicaragua, January – June 2012

The breadth and diversity of the Nicaraguan business sector justify an assessment that goes beyond the traditional criteria. The ability to create jobs, increase productivity indices, improve competitiveness, maintain equality and minimize environmental impact are key issues in this study of

medium, small and micro-enterprises. With the development of a research protocol to examine the profile of over 600 companies, it will contribute to the characterization of the sector as well as the design of new public policies.

MCV

Hans Nusselder, Angélica Ramirez, Alejandro Uriza & Ariana Araujo, "Caracterización del Sector Empresarial. Protocolo de Investigación. Componente II: Estudios Sectoriales" [Characterization of the Business Sector. Research Protocol. Component II: Sectoral Studies]. May 2012.

12-07 Sustainable rural agriculture: Alternative, opportunity and innovation: finance course

Central America, August – September 2012

Lack of access to finance for sustainable producers is partly explained by the lack of knowledge about the sector among financial service providers. The course on "Finance for Sustainable Rural Agriculture: Alternative, opportunity, innovation" was meant to encourage knowledge in financial institutions about the characteristics and need for financing. The SEFAS event was held in the context of the VI Central American and Caribbean Conference on Microfinance.

FIG

SEFAS (with Ariana Araujo & Iris Villalobos). Curso de Finanzas para la agricultura rural sostenible: alternativa, oportunidad, innovación [Course on Finance for rural sustainable agriculture: alternative, opportunity, innovation]. 3 - 4 & 5 September. Panama City, Panama. In coordination with HIVOS (Holland), REDCAMIF (Central America) and with support from Project CAMBio.

12-08 SEFAS-FAST Financial Fair

Nicaragua, July 2012

The third SEFAS Financial Fair was held to link sustainable producers with the financial sector, in a strategic alliance with FAST (Finance Alliance for Sustainable Trade) and CEI (Center for Exports and Investments). It provided an opportunity for direct negotiation between sustainable producer organizations and financial institutions, in meetings that were often a new experience for them. This will facilitate access to credit, preparing the groups for the requirements imposed by the financial entities. More than USD 34 million was negotiated for sectors such as coffee, honey and livestock.

FIG

SEFAS. SEFAS-FAST Financial Fair, in the context of the VI Meeting of Producers and Exporters of Nicaragua. Managua, 26-27 July, 2012.

12-09 National financial structure for Rural Banks

Honduras, January 2012

Nearly 4,500 rural banks are operating in the country with an approximate participation of 85,000 members. This rural financial movement has great potential for creating links between communities for the promotion of savings, investment in small businesses and environmental initiatives, particularly for renewable energy. The FUNDER initiative, examined in a pre-feasibility study for an umbrella financial institution for rural banks, was presented at a MicroNet forum at the request of its member CordAid (Netherlands).

FIG

Stervins Alexis & Hans Nusselder, Estudio de Factibilidad de una Entidad Financiera de Segundo Piso de Apoyo a Cajas Rurales [Feasibility Study for a Second-tier Financial Entity to Support Rural Banks]. San José, Report presented in Utrecht (17 January 2012).

12-10 Restructuring Guarantee Fund of Flemish Cooperation

Belgium, February – March 2012

The risk run with international operations by private institutions from Flanders specializing in microfinance has different natures: economic, institutional and finally, political. For the existence of a Flemish portfolio of loans to intermediaries in developing countries, there must be a larger diversified portfolio. However, there are alternatives to encourage the channeling of credit to intermediaries, without having to cover the credit risk from a distance. As such a proposal to restructure the Flemish Microfinance Guarantee Fund was developed.

FIG

Hans Nusselder, Iris Villalobos, Maissata Ndiaye & Rashed Al Hasan, "Toekomst Waarborgfonds Microfinanciering". Beleidsdomein Internationaal Vlaanderen, Vlaams Agentschap voor Internationale Samenwerking (VAIS), Eindrapport, Amsterdam, maart 2012.

12-11 Study of the potential of sustainable agriculture for certification

Honduras, June – July 2012

Sustainable production has dual significance at the international market level and as a means of development for small producers; thus access to certification is key to finding markets. FIDE is a support agency for exports and the sustainable agricultural sector in Honduras. The findings of the study include the role of financing in access. In addition, there is a tendency for double and triple certifications for improving the cost-benefit relationship of certification systems.

MCV

Angélica Ramírez. Producción Sostenible en Honduras: potencialidad para la certificación [Sustainable Production in Honduras: potential for certification]. San Pedro Sula, July 2012.

12-12 & 12-24 Course on Research Methods, UPEACE

Costa Rica, April 2012

The Research Methods course is an integral part of the UN's University for Peace master's program. Through practical-theoretical elements, students are given the tools to develop solid academic research proposals of relevance to peace and environmental studies. It was inspired by the idea of creating critical and analytical thinking through the asking of solid questions coherent with conceptual frameworks and research methods. The methodology seeks to contribute to student responses to root problems.

DHU

Ariana Araujo & Koen Voorend. "Programa de estudios para el curso Introducción a Metodologías de Investigación" [Study program for the course 'Introduction to Research Methodologies']. United Nations University for Peace. April, 2010.

12-13 Evaluation PRODEP - Surveys

Haiti, March-July 2012

PRODEP (see 12-05) seeks to support the Haitian government in the transfer of public resources to community organizations in poor rural or suburban areas through community projects of common benefit. In the research conducted information was gathered on the perception beneficiaries have of the aspects that the program contributed to governance and improved social capital of the organizations and surrounding communities. Noteworthy results include effects on social and human capital formation in the communities, although the success and sustainability of the projects remain somewhat modest.

PME

Stervins Alexis, Hans Nusselder & Angélica Ramirez (e.o.), Rapport final d'Evaluation. Evaluation de l'impact du «Projet National de Développement Communautaire Participatif» [Final Evaluation Report. Impact Evaluation of the National Project for Participatory Community Development]. July 2012.

12-14 Food Security Program of Aid in Action

Guatemala, Honduras, El Salvador and Nicaragua, February – April 2012

Hurricane Stan struck Central America in 2005, producing the highest number of deaths and dozens of communities and towns completely isolated. It was ranked as the deadliest tropical system of the season. Helping families to reduce their risk and dealing with food insecurity crises are major tasks, especially among rural families in emergency conditions. The evaluation determined the degree of compliance from the results regarding the capacity of local actors and the lessons learned for future strategies.

PME

Alexandra Tuinstra & Alejandro Uriza. Evaluación Externa Final con BDO-España del Convenio 06-CO1-073 [Final External Evaluation with BDO-Spain for Convention 06-CO1-073]. Executed by the NGO) Ayuda en Acción with cofinancing from the Spanish Agency for International Development Cooperation (AECID). Central America, 2012.

12-15 Strategic Planning Trias CAM

Central America, September – November 2012

Good strategic planning (SP) provides a holistic view of the organization, in practical rather than a standardized way, linking results to strategies and actions. The Belgian organization Trias began a process of this type at the corporate level, which includes its Central American office. It supported the planning process for Trias from its grassroots, formulating a plan on the issues, actions and strategies for the period 2013-2018. The approach is based on support to value chains and MiSMEs, from second-tier organizations in Honduras, Nicaragua and Guatemala.

PME

Angélica Ramírez with A-Company Consultant. Trias CAM Regional Strategy. El Salvador. October, 2012.

12-16 Information and Communication Technologies (ICT) for Green Developments

Central America, June – August 2012

In recent years, the intensive use of ICT has accelerated the so-called digital revolution of the 21st century. ICT is a key driver of productivity, innovation and economic growth. Its implementation is key as a mechanism for social transformation and improving the living conditions of vulnerable populations. Learning about the trends, access to and use of these technologies makes them an input for rethinking the priorities of the programs implemented and internal reflection by social organizations in Central America.

MCV

Alejandro Uriza with Erika Valverde. Diagnóstico del Uso estratégico de TIC en Organizaciones de Emprendimientos Verdes en Centroamérica [Assessment of the Strategic Use of ICT in Organisations for Green Development in Central America]. HIVOS. Managua, 2012.

12-17 Training on “Characteristics and Financing the Certified Sustainable Sector”

Central America, September – December 2012

Central American financial institutions often perceive that the sustainable agriculture is risky. So there are significant gaps between the supply and demand for specialized financial services. However, certified sustainable producers have more stable markets, more beneficial prices and stronger organizational characteristics. Different modules disclosed the features, advantages and credit needs in the

sector. Guidelines are suggested for financing the sector with successful cases of agricultural chain financing.

FIG

SEFAS. *Módulos de capacitación sobre “Características y Financiamiento al Sector Sostenible Certificado” [Training modules on “Characteristics and Financing for the Certified Sustainable Sector”]. In press.*

12-18 Training in “Access to Financial Resources for Trade and Sustainable Production”

Nicaragua, July 2012

Ignorance of the financial supply available to sustainable producers is an obstacle to the development of the sector. Credit prices can vary greatly, depending on geography and the size and financial condition of the borrowers. Such conditions have an effect on perceived risk and the transaction costs associated with a loan. During the Financial Fair (see Project 12-08), positive experiences and long-term strategies were presented with a view toward expanding credit opportunities for Nicaraguan producers.

FIG

Alejandro Uriza. *Informative talk at the SEFAS-FAST Financial Fair, in coordination with the Centre for Exports and Investment (CEI).*

12-19 Rural Development of the Northern Region

Ecuador, July – September 2012

The population served by the Northern Region Development Programme (NRDP), with resources from five provincial governments and cooperation of the Kingdom of Belgium, totals nearly 1.5 million people. Its producers work in agriculture, fisheries, trade and services, with serious limitations in trying to improve their market position. The NRDP starts its provincial proposal capacity through public-private partnerships, with investments in the productive apparatus and in the organization of producers. The program management model lends itself to continuing over time and replication.

MCV

Hans Nusselder & Gustavo Novillo, *Informe de Evaluación de Medio Término del Programa de Desarrollo Rural del Norte de Ecuador [Midterm Evaluation Report for the Northern Region Development Programme of Ecuador] (20 July – 20 August 2012), at the request of Belgian Technical Cooperation (CTB), Brussels.*

12-20 Fundraising for partner organizations of Kinderpostzegels in Central America

Central America, August – September 2012

The current economic situation means that development NGOs must adjust to a downturn. Seeking funding alternatives is a challenge and a priority for the sector. Organisations working with children in Central America have been reducing their management capacity and they must take steps to ensure continued support for marginalized youth. In a workshop

for organizations served by Kinderpostzegels (“Children Stamps”, the Netherlands), a contribution to fundraising capacity was made *DHU* Alejandro Uriza. Preparación y animación de un taller sobre movilización de fondos [Preparation and animation of a workshop on fund mobilization]. Guatemala and Nicaragua.

12-21 Impact Sexual and Reproductive Rights

Nicaragua, January-December 2011

The programmed detection of cervical-uterine cancer in rural Central America is a recent development. It does not yet have a general character, which exposes the vast majority of women living in villages to inadequate health service care. The Sectoral Programme for the Prevention and Detection of Cervical-Uterine Cancer developed by the Ixchen Women’s Centre operated until 2008. Data from the program enabled a cost-benefit study of the medical examinations and therapies applied, with key findings for future sectoral programs.

HUD

Meg Braddock & Alejandro Uriza. Estudio de costo-efectividad. Evaluación del programa sectorial de prevención del cáncer cérvico-uterino 2005-2008 [Study of cost-effectiveness. Evaluation of the sectoral program for cervical-uterine cancer prevention 2005-2008]. IXCHEN Women’s Centre. Managua, November 2011.

12-22 Analysis of productive chains in Central America

Central America, August - September 2012

Although organic production in Central America is still not very representative, rising expectations are high given the growing international demand for certified products. The Belgian organization Trias supports small and micro-scale enterprises. The new program to develop seeks to strengthen producer organizations in their internal performance and external representation. This should include aspects from the selection of actors and allies, to potential areas for support, covering coffee, cocoa and honey chains.

MCV

Angélica Ramírez con A-Company Consultora. Análisis de las cadenas productivas en el sector de la producción orgánica y de comercio justo y el potencial de contribución al desarrollo de pequeños productores organizados/-as de Centroamérica (CA4) [Analysis of productive chains in the organic production and fair trade sector and the potential to contribute to the development of small organized producers of Central America (CA4)]. Central America. September 2012.

12-23 The Social Safety Net and HIV/AIDS

Central America, September – November 2012

HIV is a major epidemic that has affected the world population in the last 30 years. Vulnerable groups in poverty, with low education levels and little or no access to health services, have the highest level of risk for contracting the virus. Awareness of the sensitivity of social protection programs against HIV contributes to reflection and decision making to promote access to essential services. At stake is the wellbeing of the poor and vulnerable, especially those affected by HIV or at serious risk from the epidemic.

DHU

Koen Voorend & Alejandro Uriza. International Labour Organisation (ILO). November 2012.

12-24 See 12-12

HUD

12-25 Improvement of road infrastructure

Haiti, November – December 2012

With an area of almost 28,000 km², until recently the total length of Haiti's road network was less than 700 km (one tenth that of El Salvador, whose surface area is smaller). Recently the country has been overcoming its delay in the development of the road network, partly with the construction of bridges in the heart of the country. The rehabilitation of the Montrouis Bridge not only ensures transport between the major cities of the country (Port au Prince and Gonaïves), it also ends the isolation of the northwestern area. The evaluation of this project is instructive nationally.

PME

Stervins Alexis y Guiders Kernizan, "Rapport d'évaluation de la reconstruction du pont de Montrouis en Haïti", pour Agilis à la requête de l'Agence Française de Développement (AFD) [Evaluation report for the reconstruction of the Montrouis Bridge in Haiti", by Agilis at the request of the French Development Agency (AFD).]. Port au Prince, December 2012.

12-26 Infographics from the Regional Assessment of the use of ICT

Central America, November – December 2012

The use of information and communication technologies (ICT) has boomed since their introduction in the mid-1990s, including in sustainable rural enterprises. Computer graphics, as a new communication tool, provide a practical and visually appealing medium. In this context the results of the "Regional Assessment on the use of ICT in green enterprise organizations in five countries of Central America" were presented. The purpose was to share the outcomes of the study (see 12-16) with stakeholders.

MCV

Erika Valverde & Alejandro Uriza. REDDES-HIVOS Program. 2012.

12-27 Country Environmental Strategy

Honduras, December 2012

During the 18th Conference of the Parties (COP 18) in Doha, Qatar, Honduras and Nicaragua were indicated as the countries most vulnerable to climate change. Even before it had been clear that, with a large environmental footprint relative to income per capita, the country suffers from a rapid deterioration in the management of soil, water and air. In addition, deforestation involves more than one million hectares of forest lost in 15 years. A snapshot of the current status of the environment, policies in force to date, productive and consumption practices, and prospects for structural improvements were outlined in a country strategy through 2019.

MAM

Juan Palerm, Ernesto Florez & Hans Nusselder, Plan Ambiental de País, Honduras [Country Environmental Plan, Honduras]. Executed through GIZ-IS (MOSEF Project) at the request of the EU Delegation. Tegucigalpa. February 2013.