

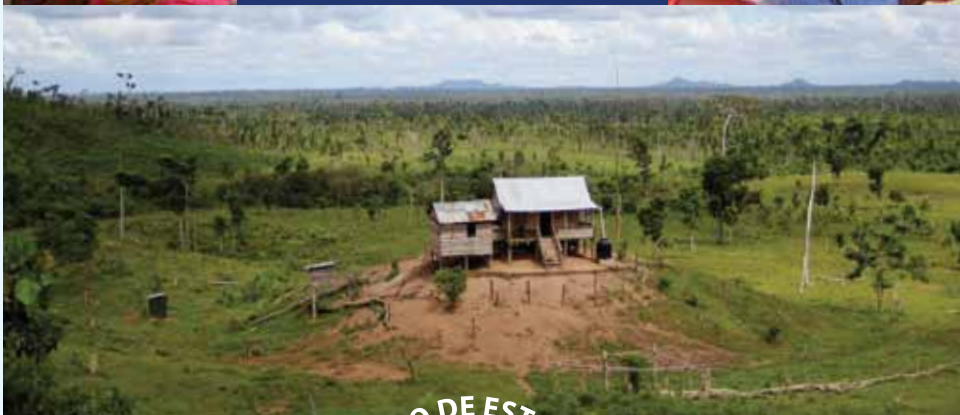


Stichting Rural Development Consult

annual report
2009-2010



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



CENTRO DE ESTUDIOS PARA EL DESARROLLO RURAL
STICHTING RURAL DEVELOPMENT CONSULT

Committed to supporting
public and private
interventions for rural
development





Stichting Rural Development Consult

Annual Report 2009-2011

San José, Costa Rica
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Message from the Staff

CDR has now been active for two decades in Central and South America and the Caribbean. Since the Foundation started operations in 1989, an estimated total of over 500 projects have been carried out in the field of economic and social development. The work of the Foundation has been gradually extended from the rural sector, to studies on productive and financial development, in rural as well as urban areas. These studies comprise economic assessments of highly diverse sectors, which deal with sustainability in terms of entrepreneurship, environment, social and institutional matters, including natural and human resource management, gender, organisational strengthening and improving trade lines of natural products. The development of markets for the provision of services in chains of production, finance and commercialisation have become a core area.

The permanent team of seven consultant-researchers has gradually become involved in an area much larger than the isthmus of Central America. Countries in the Andes and the Caribbean have become integrated into the team's work arena. The analysis has been evolving from a mono-sector focus toward an approach where various sectors are involved. Activities show an ever-closer conjunction between local development and economic and social trends at the global level. As a result, a wide array of institutional actors and practitioners are serviced, often in recurrent interaction with the permanent staff. We are therefore pleased to be able to share the results summarised in this report with numerous readers via CD-ROM or through the downloadable version on the updated website at www.cdr.or.cr.

Much still remains to be done in the field of applied development research in the western hemisphere. CDR's challenge is to strike a balance between consultancy assignments and academic research in a geographic area including Central America, the Andes and the Caribbean. Beyond the eight books that have now been published on themes such as rural finance, sustainable agriculture and neo-institutional economics, other works were published in areas of rural micro-enterprise and tourism. More than twenty-five undergraduates, with support from CDR, conducted student research in the region; others will be offered fresh opportunities. The Foundation has nourished lasting working relationships with twenty post-graduate specialists, most of them operating in networks throughout the region.

The Foundation strives to remain independent from special interests of donor agencies, recipient countries and institutions. This has proven to contribute to the quality of research findings and policy of technical cooperation. Research and advice converge in such a way that setting the right institutional environment is the key to success in developmental efforts. Individuals and groups will perform better when proper incentives, not necessarily of a material nature, are in place.

The road to development *cum* equity is paved with transparency, accountability and concerted feedback mechanisms. The financial and sector markets, beyond the supply of public goods and services, will not function well where strong tendencies prevail toward state or group dominance. The challenge is to bring about a mix of parallel participation, shared rules of the game, and collective and individual responsibility as a joint response to the pressing problems of the region.

After more than two decades of service, CDR remains committed to continue offering a balanced array of think-and-do services in the coming years. Its location, experience and multi-disciplinary approach do constitute an enabling basis for serving the public interest through analytical and educational means. There is a lasting need to support private and public intervention with insights based on field research and professional autonomy. They mark our operational agenda, on the road to an equitable and fair development process.

Introduction

Rural Development Consultant (CDR) is an international foundation, established in 1989 in Amsterdam (The Netherlands), independent since 2006. Since the beginning, it has been operating from San José, Costa Rica, as the base for all its work in Central America. In addition, it carries out research and advisory work in Caribbean and South American countries.

CDR maintains close collaboration with several research institutes, including universities in the Netherlands, Belgium and Nicaragua, as well as with consulting and research companies, ECORYS being a frequent partner. Synergies with Central American research institutions are actively sought.

The framework of CDR's consulting services is based on extensive applied research, which combines micro-level studies with sector and macroeconomic analyses. CDR is aware of the importance of small and medium-size rural producers in the region, and the need to achieve integral and sustainable development. The Foundation is also convinced that providing institutions with a sound environment that includes proper incentives and stability for producers is essential. CDR's work on the design and effects of producer policies and sector programs is based on careful empirical analysis of production systems and local organisations.

Over the last decennium, CDR's work has been mainly focused on:

- ✓ Research in **rural production chains** and commercialisation systems;
- ✓ Assessment of policies on **financial services** tailored to the needs of, in particular, small and micro-enterprises;
- ✓ Monitoring of **sustainable development** programmes in a setting of south-south cooperation;
- ✓ Research on **social performance management**, the impact of financial services to populations at the poverty level and their social autonomy;
- ✓ Guidance on policies and **sector programmes** for regional and local development.

Over the years, there has been keen interest and capacity built to address gender aspects in development. These are reflected in critical contributions to the development of a market for services that facilitate economic and social development throughout the region.

The present strength of the Foundation lies in the depth, specificity and flexibility in the assignments commissioned by bi- and multilateral institutions. The work is meant to alleviate concerns on the scope and effect of development policies through advisory and analytical methods. The aim is to create additional capacity on the side of target groups and agencies alike.



The Environment

Central American countries have small open economies, with 42 percent of the total population living in rural areas. After a decade of modest though uneven growth in the Isthmus, the economic crisis was felt sharply in 2009. The previous decade had been marked in the region by more open decision-making processes and greater involvement of the civilian population. In most countries, the budget deficit is being controlled which allows for a greater potential to reduce inflation rates. In 2010 the inflation rate fell in Central American countries. In particular, Honduras, Costa Rica and Nicaragua faced increases over more than seven percentage points, while Panama, Belize and El Salvador showed increases of less than three percentage points.

All economies grew during the year 2010, especially in Panama where gross national product expanded by 4%. This was reflected in per capita income (according to Purchasing Power Parity), where Panama (USD 12,200) has now overtaken Costa Rica (USD 11,300). Belize and El Salvador are kept at a distance with a GDP per capita (PPP) of USD 7,850 and 7,500, respectively. They are followed by Guatemala (USD 4,800) and Honduras (USD 4,500). Nicaragua, the second poorest country in the hemisphere, reached a per capita income of USD 2,700. With the exception of Costa Rica and Panama, other Central America countries received remittances from migrant workers, which contribute significantly to the national income.

The Isthmus is, since the 1990s, in a process of integration into international markets, albeit with differences in pace and extent. Virtually all countries showed increasing indices of trade volumes in relation to their national income. Following the financial crisis, imports shrank significantly in 2009, and, as a result, the current account deficit fell in 2009, but tended to increase in the subsequent recovery. In Guatemala, El Salvador, Costa Rica and Panama, the current account was roughly in balance in 2009, though still with a deficit in Belize, Honduras and Nicaragua (15% of GDP). The trends in 2010 pointed to a deterioration of the current account in almost all countries of Central America.

The last round of negotiations of the Association Agreement between Central American countries (excluding Belize) and the European Union took place in Madrid in May 2010. The scope of the Treaty is broader than investment and commercial activity, as it is intended to guide the participation of the civil society in policy decision-making, environmental protection mechanisms and a technical cooperation program for the next five years. Key issues would include the opening of American markets for services, import duties of the European Union for smaller but significant segments of fresh produce, and - what proved to

be the subsequent cause to suspend all negotiations in the first quarter of 2009 - the volume and use of revolving funds for productive sectors. Notwithstanding the foregoing, negotiations were resumed and completed in early 2010.

With or without an agreement with the European Union, the Central American economy will deserve thorough scrutiny in the coming years. The most vulnerable segments are more at stake when it comes to the economic openness of national borders. Whether or not the local farmers are sufficiently prepared to compete with more productive foreign producers, in many cases subsidized by their governments, this will be a subject of a more extensive research. To what extent the rural sector is able to perform other functions besides the production of consumer goods is also an important issue to be investigated.

Box 1: Impact of the financial crisis in Central America

Until early 2009, the impact of the financial crisis that shook the Western economies was not perceived as devastating in Central America. In accordance with the IMF growth estimates for 2009, in most countries the growth of the gross domestic product was negative, in some cases with a drop of more than five percentage points over the previous year. In other countries the year 2009 ended modestly positive. The largest economies (Argentina, Brazil, Mexico) and oil-producing countries (Ecuador and Venezuela) are in the first category. They were severely affected by the decreasing demand for commodities and industrial products, particularly by the United States.

More than two years after the financial crisis, most Central American countries, even with less exposure in the external sector, ended 2009 with negative growth. Panama, with a fifth of national product and labour related to the Canal, saw its growth reduced from almost eleven to just a little over two percent. Nicaragua's gross domestic product, fell by more than thirteen points.

Table 1: Change in Real Gross Domestic Product

	2008	2009	2010	2011
Belize	3,8	0	2	2,4
Costa Rica	2,6	-1,5	4,6	4
El Salvador	2,4	-3,5	0,7	2,5
Guatemala	3,3	0,6	2,5	3,1
Honduras	4	-2,1	2,8	3,2
Nicaragua	7,5	-5,6	4,5	3,3
Panama	10,7	2,4	4,5	7,4

Source: World Bank, National Statistics (May 2011).

Even if the fallout of the crisis to the Isthmus is weaker than in larger countries, in itself this does not indicate that lower income strata will not be hit. Admittedly, economic growth in recent years has not improved the welfare of the region's poor. They still

represent half of the population in Guatemala and El Salvador, and even two-thirds in Honduras and Nicaragua. Only Costa Rica (one-fifth) and Belize and Panama (one-third) count poor families to a relatively lesser extent. In the way they did not benefit from economic growth in recent years – in fact, inequality rose in countries with higher growth - they would not now necessarily suffer from the recession.

However, there are good reasons for adopting a cautious view regarding the effects of the crisis on poor households. Ten mechanisms may well give rise to hardships in the growth of lower income households, through direct or indirect channels:

- **Effect of population growth:** For the first time in years, the growth of real GDP was lower than population growth in the poorer core countries of the Isthmus, in particular in Nicaragua. Per capita incomes in Belize, El Salvador, Guatemala, Honduras and Nicaragua are bound to decrease. The poorer countries have higher population growth and it is their per capita incomes that are set to shrink.
- **Remittances effect:** Remittances are forecast to fall throughout Latin America, on average, by 7 percent. Less significant to Costa Rica and Panama, the other countries will be more vulnerable to the drop in remittances. Poor households often receive remittances for durable assets, health and education. Their prospect of building long-term assets will be affected.
- **Labour markets, hiring and firing:** Specific service sectors such as transport, tourism and others with higher percentages of less skilled migrants (as in Costa Rica and Panama) show evidence of decreasing demand, with consequences for employees without fixed contracts, if any at all. Sectors that are more vulnerable to the downturn tend to show less clemency when dealing with labour redundancies.
- **Reduction of external funds:** The stream of liquid resources for credit programmes has started to decline. Although this may have been preceded by donor considerations, at the end of the day loan funds to small entrepreneurs incur the risk of drying up due to cuts in donor programmes. El Salvador and Costa Rica have been especially affected.
- **Loan collection and credit crunch:** Throughout the Isthmus, non-bank intermediaries are reportedly reacting to the lower level of economic activity by collecting loans more intensely. This not only means higher operational cost, but also less tolerance to customers with a lower capacity to pay back. Poor clients encountering difficulties serving loans will face more obstacles in loan extension or refinancing.
- **Adverse context for savings:** Contrary to the state of microfinance in the Andean Region, Central American countries are ill prepared for a reduction in external sources. In all countries, savings mobilisation by most microfinance intermediaries is illegal. This has contributed to a savings rate in most economies close to 10 % of GDP or lower, instead of 20 % or more. Rural financial sectors are deprived of liquidity rotating between households. Consequently, microfinance intermediaries cannot offer smaller loan amounts to poorer households.
- **Reduced scope of options:** The scope of opportunities has narrowed to vulnerable strata throughout the Isthmus, also for environmental reasons. Migration to the cities has meant that many poor families cannot now go

back to rural areas, even less so if the soils have been eroded, depleted or sold. Small agriculture and livestock production, once abandoned, are no option for a return. Migration to industrialized overseas countries is even less secure.

- **Lack of public safety nets:** The levels of social expenditure, publicly financed and related to health, education and social security, vary widely among Central American countries. They range between USD 100 and 200 in Costa Rica and Panama, for all income brackets. But it does not exceed USD 40 in El Salvador, Guatemala, Honduras and Nicaragua. Lower income will see a drop in household revenues severed by faltering access to public protective facilities.
- **Displacement effect:** There is a relationship between the production of (bio-)fuels and food. When the price of Brent oil in international markets was close to USD 40 per barrel, prospects for expanding the production of bio-fuels were poor. In the following months when the oil price per barrel went up to more than USD 60, bio-fuel production regained attractiveness. In the case of extended areas and production on better soils, the bio-fuel sector may start displacing food production, with risks to the food security of 5 million undernourished Central Americans.
- **Reaching bottom:** Wealthier households feel the crunch of the economic downturn in absolute and relative terms: they may have lost capital, domestic or overseas. But their economic cushion will remain intact, which is not the case with poor households. On a scale of 0 to 100, with 10 as a supposed hardship line, a fall from 90 to 50 is steep. But to fall from 12 to 9 is far more serious. The minimal wealth needed for a poverty-exit strategy is then likely jeopardised.

The above factors will not automatically lead to the economic downturn spilling over to the poor in Central America. Some productive sectors that are less dependent on externally acquired intermediate goods and resources started to flourish several years ago and are likely to withstand the recession. However, the trend towards pro-poor growth that is not harmful to the environment is a long haul from the statement that Central America will be able to withstand the current economic crisis.



A second issue for new research regards the behavioural trends of producers and consumers in the face of environmental change, including the impact of carbon dioxide and other greenhouse gas emissions on a global scale. Until the present, the involvement of CDR has been centred on monitoring impulses to the tourism and energy sectors, together with community participation and gender equity, with a view to production sustainability in the long run. The effects of alliances, occasionally brokered by NGOs, between local producers and transnational companies, need to be critically assessed. Effects on income distribution patterns, use of scarce natural resources and health hazards stemming from processing primary products may undercut the advantages of these alliances. In general, the threats to the equilibrium of ecosystems justify a review of research efforts and present policymaking, from a cross-border perspective.

A third area for further study relates to strategies for enterprise development, which would have to respond to challenges in the surrounding context. This applies to both the urban and the rural sector, where innovation capacity and adjustment are intricately linked to external services. The market strengthening for organic produce is an example where a gamut of measures may be adopted, such as innovation and more efficiency within the farms, the organisation of farmers into competitive market niches, as well as the overhaul of production systems aimed at quality improvement in an eco-friendly setting. A similar approach is considered in other sectors; small and micro-entrepreneurs do respond favourably to business development services, provided that they enhance internal efficiency and adopt associative producer schemes, while involving stimuli for new product-market combinations.

Box 2: The financial crisis and sustainable agriculture create new opportunities

Since 2009, CDR has been developing the SEFAS Programme (Financial Services for Sustainable Agriculture), whose main objective is to facilitate access to sources of financing for groups of organic and sustainable producers in Central America. SEFAS has its origin in the report *Proyecto de Mejoramiento del Acceso a Financiamiento para la Agricultura Orgánica*, prepared by CDR in 2008.¹ This research identified as a priority need in the organic agriculture sector the financing of the *productive* end of the chain. The producers have limited and difficult access to financial services that would enable them to meet unfulfilled consumer demand. There are obstacles both on the side of the supply of financing (including financial entities) and demand (the producers).

¹ Source: Deugd, Michelle and Beluche, Giovanni. *Proyecto de Mejoramiento del Acceso a Financiamiento para la Agricultura Orgánica*. Report prepared for Hivos, (July 2008). Available at CDR.

One of the tasks of SEFAS was confronting one of the main barriers on the supply side of financing: the lack of information on the sustainable productive sector and the lack of information on its potential as viable credit customers. In the context of the economic crisis, this sector presents striking features,

Global crises, either economy, oil or climate, are recurrent and their frequency seems to be increasing. Rural economies - particularly in the framework of agricultural production - are particularly vulnerable to crises: Climate change represents a risk to production; oil prices directly affect the prices of transport and agrochemicals; the global financial crisis affects the prices of agricultural products on the market.

The financial crisis caused a general reduction of demand for agricultural products, processed and industrial and consequently, global exports. The agricultural sector was not exempt from these consequences. However - even taking into account variations between destination countries and products - the certified organic or sustainable² production sectors were less severely affected. With regard to organic products, some trends can be highlighted (2008-2010):

- ▶ Stable demand in the EU (Germany and Denmark increased by 15%); the sale of organic banana increased by 2%.
- ▶ Demand in the USA, June 2008: stabilized.
- ▶ Demand in the United Kingdom: initial reduction 10%, followed by stabilization.
- ▶ New Zealand: demand increased by 40%.
- ▶ Global Balance since 2007 is still positive (increased global demand and production).
- ▶ FAO forecasts a growth of 46% (2010-2015) in spite of the crisis.
- ▶ Increased interest from governments of *producer* countries in regulation and certification.

These trends are due to the fact that organic and / or certified sustainable models significantly reduce the risks associated with climate, oil and financial crises.

In climatic terms, the environmental sustainability of these production models means forested areas, which means less erosion and less risk of flooding and drought. The shortage of monoculture systems in models of sustainable agriculture reduces the risks of pests. International attention to the climate problem is indirectly boosting an increase in the number of conscious consumers. They prefer products from sustainable agriculture, among other reasons because of its direct contribution to the reduction in CO2 emissions, which is almost 68% lower in organic farms.

Organic inputs and reduction of chemicals required by other certifications of sustainability result in less dependence on oil supplies and thus a reduced vulnerability of the producer

² Certified sustainable production is the production that has the audited guarantee of one of the internationally recognized entities for its demands in the environmental and social sustainability of their standards (For instance: organic certifications, Rainforest Alliance, Fair Trade FLO, UTZ, and lots of others). Good Agricultural Practices “are a collection of principles to apply for on-farm production and post-production processes, resulting in safe and healthy [food](#) and non-food agricultural products, while taking into account economical, social and environmental [sustainability](#).” (Source: Good Agricultural Practices, FAO).

to the increases in oil prices. The producer also benefits from a greater safeguard of occupational health - which results in greater stability of the business – thanks to a reduced exposure to diseases resulting from exposure to hazardous substances such as agrochemicals. Certified producers also receive more technical training in handling substances and machinery.

Sustainability Certification either organic or otherwise, provides access to growing markets (the global market on average increases by \$ 5 billion annually), more stable markets, with buyers generally more committed for the long term. In most cases price differences from the conventional market can also be perceived. These can range from 30% to 200% on the rate of conventional price.

A fourth area for research and advice is related to the domain of human development, where public and private initiatives converge in the objective to improve facilities in remote rural areas. One angle is provided by the analysis of public investment in education, health care and cultural facilities with the help of external donors, which is often linked to programmes for food security. A second approach is offered by specialised organisations offering ethnic minority groups facilities in public health areas. With the expertise available in community development and public institution building, CDR may assist in the assessment of what works best in grassroots health care programmes. Optimisation of these efforts is more likely to be successful by letting factors interact through public action, but also demand-driven household and market forces.

In brief, the work of CDR is increasingly organised at distinct levels of economic and institutional development, with a stronger interregional focus between the Andean Region, the Central American Isthmus and the Caribbean. The challenge for 2011 and beyond is to further build on the matrix of issues, levels and sectors, while intertwining research and advisory assignments.

Helped by its physical location, its thematic specialisation and the regional focus of its work, CDR is well positioned to contribute to the above-mentioned trend. The factors allow for a better stocktaking of current developments, as well as for its advising role in the crafting of public policies and institutional strategies. Due to its role at distinct national and local levels, it may help to keep track of regional developments and seek tentative answers, while steering clear of established national or institutional interests.



Organisation and Staff

During 2009-2010, the Members of the Board of Directors of the CDR Foundation were:

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

CDR maintains an internal organisation with short communication lines according to its size. It currently employs seven full-time core staff members who mostly reside in San Jose, Costa Rica. Office direction is the responsibility of Hans Nusselder. The other principal researcher-consultants are: Alexandra Tuinstra, Marije van Lidth de Jeude, Ariana Araujo Resenterra, Angélica Ramírez Pineda, Stervins Alexis and Alejandro Uriza. Angelica Ramirez joined the team in early 2010, after working in research projects in 2006 and 2009; Stervins Alexis and Alejandro Uriza joined the team in early 2011, having also participated in other projects. During part of the 2009-2010 period, Giovanni Beluche and David Cornelis Marijs were also team members. Esther Laureano (general



Esther Laureano



Marta Valenzuela

assistant) and Marta Valenzuela (secretary and accounting officer) continue to provide administrative support. Douglas Sánchez Fieueyan assisted the team in information technology. Maria Elena Guadrón Carrillo gave language training on an individual basis.

The work team was complemented by a group of associate consultants — Iris Villalobos, Koen Voorend, Jan de Groot, Luis Samandú, Rosien Herweijer, Bob van der Winden and Arie Sanders— as well as consultants who were hired in the framework of specific projects.³

The main office of CDR in San José is located in San Pedro de Montes de Oca, the academic district of the capital. The office provides working space to nine professionals. There is a meeting room for medium-size groups, individual offices for staff members, additional space for guest and student researchers and a green patio for breaks. Worth mentioning is the reference section and conservation of the growing collection of documents about the CDR fields of interest. There are currently about 6,000 documents. Since early 2011, the foundation also has a branch office that facilitates the work of several consultants in Managua.



3. For the period 2009-2010, associated consultants included: Carlos Van der Laat, Olivier Pierard, Dhayra Machado, Joke Vuurmans, Gelacio Santamaría, Carolina Masariegos, Johan Bastiaensen, Jos Vaessen, Alejandra Camejo, Paula Zúñiga, Amilcar Castañeda, Rocío Loria, and Adriana Sánchez.

Activities during 2009-2010

During these years, the main staff at CDR devoted its attention to the areas of consulting services, training, research activities and participation in various forums. The work was focused on the areas of micro-finance policies and their impact on the living conditions of the client, support to institutional development and the planning of specific rural development programmes as well as consultancy projects in the area of human development and improvement of markets for agricultural production. The agenda demonstrated an adequate balance of capitalization of previous experience and exploration of new fields of interest.

Consultancy and research services

Markets Development

The interlinkage of production, international trade and institutional strengthening is a primary area for research and recommendations. Markets in Central America present major bottlenecks to associative trade organisations on the supply side. In some sectors, they represent products that have been exposed to market uncertainties, with considerable price volatility. Various processes of association and free trade between the countries of the region are currently in function, as well as other processes of negotiation such as the Association Agreement between Central America and the European Union, all based on improving market conditions through the association of production and trade blocks. CDR, at the level of consortium, conducted an assessment of the impact of trade sustainability in Central America, which aimed at studying the effects of the Agreement between the EU and Central America in terms of business expansion, prosperity and environmental balance,



taking into account the potential implications of the agreement, obtaining variable results. Along with this initiative on the Association Agreement, for which negotiations were closed in 2010, CDR, at the level of consortium, worked on a guide on how to export to the European Union, aimed primarily at small and medium businesses; part of the work included the development of case studies of successful exports in Central America and Panama, are some guidelines for market research and presentation of work between SMEs and support organizations in the region.



A trade agreement does not offer guarantees to small independent producers, but only for those with appropriate marketing mechanisms. It also favours entrepreneurs that apply efficient production techniques, offer novel products or target a non-traditional and less developed market niche. The problems faced by producers include access to financing sources with a view to strong and sustainable supply chains in the future.

In the framework of the Grant Funds for the competitiveness of SMEs developed by IDB-FOMIN and INCAE, CDR conducted the final evaluation in Central America and the Dominican Republic. One of the key challenges set out for productive improvement and efficiency in the search for new markets is associativity, allowing the creation of adaptable and robust enterprises. For its part, the support of organizations and institutions to exports of countries both in Central America and worldwide, represents one of the master keys for success with a stable and sustainable supply of independent small businesses, as well as groups or cooperatives of micro producers. This has been the case for many companies in Central America, which have relied mostly on technical support for the acquisition of updated market information, financing sources, trade fairs, strategic allies, partners, or simply to improve and adapt their products to direct them to international markets.

In the case of Nicaragua, a growing supplier of non-traditional products, an institution like the Center of Exports and Investments (CEI), is a key partner in promoting exports; the above was analyzed through a study conducted by CDR of some thirty cases of successful export businesses in the south and northeast of the country, where determinant factors are revealed in the export process as well as the role of CEI.

Planning and Evaluation

The planning of rural development programmes in Central America is an ongoing activity of the Foundation. In 2009, seven assignments were carried out in this field, bearing on specific issues relevant to the revitalisation of the rural sector. The greatest emphasis was placed on evaluating the effectiveness of Dutch cooperation in Nicaragua. For several months, a team of twelve studied the impact of microfinance services on homes and businesses, the performance of intermediaries, as well as the effect of training programs and export

promotion of Nicaraguan rural enterprises. The final document of the evaluation was reviewed and approved by the Ministry of Foreign Affairs of the Netherlands and with other built-in inputs in its publication (*Evaluación de la IOB, Evaluación de la cooperación holandesa con Nicaragua 2005-2008*, published in September 2010 by the Ministry of Foreign Affairs of the Netherlands).



One evaluation, at the request of ICCO (Netherlands), concerned

the path for information exchange, training, and documentation in a self-sustainable institution. Diversification of sources appears to be the best way forward, as concluded from the evaluation of SIMAS in Nicaragua. On the other hand, precarious conditions in the productive and social sectors of Nicaragua may well warrant continued access to external sources, at least as long as purchasing power in the country is falling short.

In 2010, CDR performed a comprehensive assessment of a development program throughout Latin America. At the request of Oxfam Novib in the Neth-

erlands, CDR assessed the Oxfam Novib Programme in Latin America and the Caribbean; the work was focused on seven countries for which the support provided was closely investigated from the results achieved by the partners of Oxfam Novib. The lessons learned in the exercise include, among others, the criteria of relevance, effectiveness, efficiency, impact and sustainability of the program. Assessing the role of Oxfam Novib is

not separated from the current debate in the Netherlands on the future of technical cooperation, its work and relevance in a context of inequality and environmental degradation.



CDR's role as consultant and evaluator is extended to different types of organisations and projects, at the regional or sector level. Belgian NGOs such as VECOMA feature a long track record in both financing and accompanying counterpart organisations. This presumes a balanced selection of sectors, geographic areas and minimum institutional requisites that would apply in a regional programme for a medium-term period. Bolstering the strategy around the VECOMA Operational Plan 2009, according to its first action plan 2008-2010, CDR was in a position to facilitate a regional meeting of the Regional Advisory Council for discussion of various issues highlighted in the plan. CDR also worked with both cooperation institutions and local development organizations, as is case of MOPAWI in La Mosquitia, Honduras, where CDR collaborated with performance evaluation and performance of the organization.

With regard to organic production, CDR became involved during 2009 in several projects related to this topic. The final evaluation of the Organic Sector Development project in El Salvador was carried out specifically on assessment and planning, at the request of Horizons 3000; it provides interesting results regarding the sustainability of the project's impact in the short and medium term.

Microfinance policies and their impact

In the course of 2009 and 2010, nineteen missions were carried out in the field of microfinance relating to advising programmes and microfinance institutions, but also to the measurement of social performance management and economic and social impact. The assignments were commissioned by the following sponsoring sources:

- ✓ Oxfam Novib (Netherlands): project 09-01
- ✓ HIVOS (Netherlands): projects 09-05, 09-06, 09-15, 09-18, 09-21 and 09-25
- ✓ ICCO (Netherlands): projects 09-07, 09-10, 09-35, 09-41, 10-03, 10-05, 10-07, 10-08, 10-11, 10-01 and 10-13
- ✓ Triple Jump (Netherlands): project 09-08
- ✓ Ministry of Foreign Affairs (IOB, Netherlands): projects 09-26, 09-28, 09-29, 09-30, 09-31, 09-32, 09-33 and 10-04
- ✓ Swedish Cooperative Centre (SCC, Sweden): project 09-40 and 10-10

A chief line of operations in the organisation consisted of an analysis of the effect of financial services on the living standard as well as the social involvement of its end users. Various techniques have been developed to measure quality in the delivery of services that are client and employee friendly, commonly known as Social Performance Management (SPM). Numerous microfinance institutions are successful in conducting credit operations with sufficient profitability and a constant focus on poor strata, while others are suffering from “mission drift.” SPM-inspired techniques allow for internal accountability, but also for a constant level of services fostering long-term bonds with the clientele. The area is consid-



ered as key to developing sustainable microfinance organisations beyond their net financial worth and was one of 10 projects developed by CDR as part of the evaluation of Dutch co-operation in Nicaragua.

A second line of operations consisted of conducting sector studies at the national level, with a view toward pinpointing the main determinants of

financial services in terms of financial institutions. As a whole, in the projects developed for IOB, a variety of research methodologies have been used as well as different data sources; government policies and private agencies as well as micro and meso-economic studies were particularly analyzed. Surveys and workshops were conducted and attended by more than a dozen experts in the various subject matters that were part of the study.

As part of the aforementioned Dutch cooperation evaluation, three impact studies were conducted, one at the household-level and two at the level of microenterprises in Nicaragua, as well as a satisfaction survey, all through the collection of information between end users of financial and non-financial services.

The performance, maturity and expansion of financial services offered to the private sector, allegedly coordinated with the development of business services, generated a more detailed knowledge of the gap that still exists between supply and demand of financial services in the small business sector. Moreover, strengthening of small and medium businesses not only depends on the interaction in the search for attainable markets, but also on its introduction into an efficient search for investment financing sources, as in the case of the advice provided by CDR at the request of the Association of Coffee producers of Café Manos Campesinas in Guatemala, through the SEFAS program.

The sectoral approach includes the evaluation of individual intermediaries, of how the external financing entities choose institutions that best meet the requirements for medium-term financing.

The supranational perspective emerges in the microfinance sector that shows signs of becoming mature at the global level and, as such, deserves to be analyzed. In that respect, one review was related to the networking institutions



with the participation of microfinance institutions and private development agencies. Supported by Oxfam-Novib (Netherlands), the International Network of Alternative Financial Organisations (INAFI) has been able to articulate the international growth of microfinance. With headquarters in Dakar (Senegal), this network has adopted a prominent role in the promotion of pro-poor financial services, such as gender policies and health insurance (in particular in Asia), remittances (Latin America) and penetration in rural areas (Africa). The global coverage of INAFI is conducive to diversification and spillover between continents. However, checks and balances are as vital to the network as to any other learning institution, with latitude to enhance the communication between stakeholders on different continents.

Linking microfinance with other topics of agricultural development is of great importance for the Foundation. During 2009 four missions were developed as part of Financial Services for Sustainable Agriculture (SEFAS), sponsored by HIVOS. In the long term the program aims to reduce dependence on cooperation funds, powering organic production as a sustainable market and a potential client of financial institutions. CDR works to strengthen the financial capacity of producers and marketing companies through training and specific advice. For this, a participatory assessment was carried out to determine training needs of organic farmers groups, towards designing a development strategy for financial management capacities; likewise, a systematization of bonding experiences between organic farmers and financial service providers in Central America was developed. A short list of systematized cases will be published in the beginning of 2011. Among other results of the training, there is a manual for interpreting financial statements, a guide on how to design financial products and a product prototype for the rehabilitation of coffee plantations.

Human development

A field with a solid expansion in the advisory and research agenda of the Foundation is human development, in particular, human resource development. This issue was addressed in the different work missions in 2009-2010.

At the initiative of the Regional Unit for Technical Assistance (RUTA), a competition was developed of innovative experiences, meant to enhance economic activities of rural women in Central America. The participants were involved in private or public programs focused on the women's role in the development of households, community and the environment. CDR was responsible for developing the rules of the competition as well as managing and monitoring the process.

Among other projects designed to generate positive effects on economic growth processes and improving the conditions of migrants, is Co-development, which aims to increase the contribution to these migratory movements in Nicaragua and Costa Rica. At the request of AECID and OIM in Costa Rica,

CDR conducted a consultancy for the creation of a data collection system and the development of a retroactive baseline for the Costa Rica-Nicaragua Co-development project; the above also allowed a mid-term assessment of the project and adjustments to the logical framework.



A significant initiative in the domain of integrated rural development – in the positive sense assigned to it decades ago – has taken shape in the agreement between UNICEF Costa Rica and CDR. As a first step in late 2008, a diagnosis was initiated in the area of indigenous development and child health care in border zones of northern and southern Costa Rica. This study was aimed at generating lessons learned and public policy framing in the course of 2009. The relevance of the study is manifest in the monitoring of health and living conditions of indigenous people, as well as the partnerships between development organisations, the state and the civilian population concerned. The dialogue process, joint planning, monitoring and feedback, with the Foundation maintaining its impartiality, is crucial for achieving long-term results

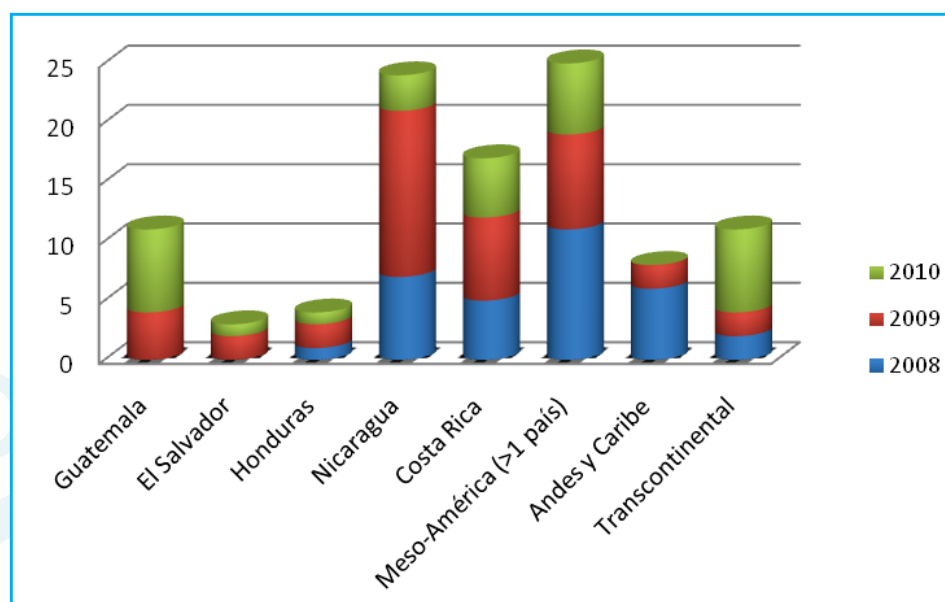
Much of the work mentioned before requires multidisciplinary teams in order to form well-qualified professionals and increase their participation. In 2009, the number of assignments with two or more consultant-researchers from CDR grew to 29, representing 70% of all projects, while in 2010 there were 25 projects, i.e., 83% of the total; for both years, CDR has been able to work with teams of more than 10 people for works of major extent. This underscores the validity of the Foundation's organisational focus, where staff members are stimulated to pool individual specialisations in a common working arena. This cross-fertilisation was fostered by the team members intertwining their principal working areas.

Overview by country and subject

In 2009-2010 CDR was involved in a wide array of research, evaluations and project advisory services. Graph 1 presents the information on a regional basis.

The regionalization of the projects seems to be a trend that remains significant despite a decrease compared to 2008: what also stands out is the continued interest in CDR services in Costa Rica as host country, where 19 assignments have been executed since 2007. In the case of Nicaragua, 2009 was an interesting year with the development of 14 projects, 9 of which are related to the area of Finance and Management. During 2010 the assignments were concentrated mainly in Guatemala, with 7 projects developed in that country, 6 of which were also related to Finance and Management.

Graph 1: Number of CDR projects according to country and region (2008-2010)



During period 2009-2010 there was a renewed interest in nationally-based financing sources. Fifty-two percent of the requests originated from the Netherlands, specifically from agencies such as HIVOS, ICCO, Oxfam Novib and IOB, whereas one-fifth were commissioned by agencies from Belgium, Spain, Sweden and the Central American region. Among others, one-fifth of the assignments were sponsored by multilateral organizations such as the European Union and by other agencies, organizations and institutions such as UNICEF, DCI, RUTA, OIM, OLF and the University for Peace.

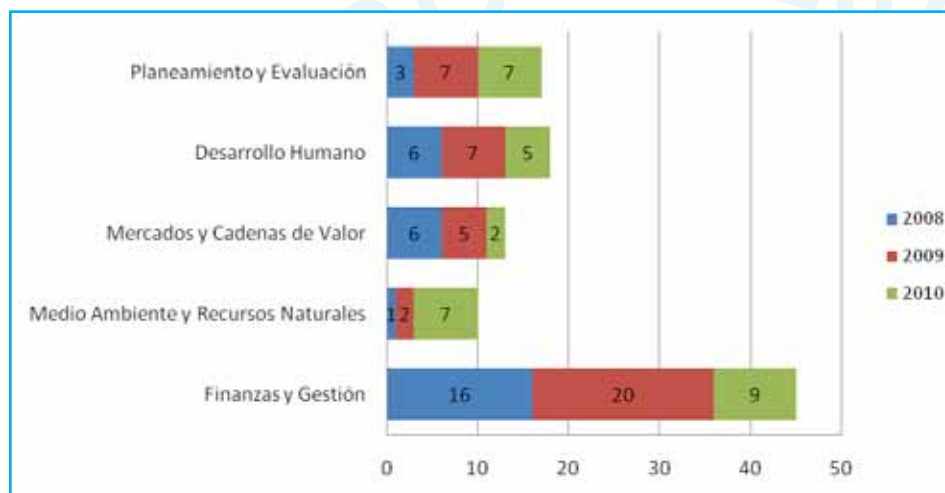
Concerning areas of interest, there has been a steady evolution in the issues covered by the team (Graph 2). Finance and management remains a dominant field of interest at CDR. It now brings together the assessment of individual intermediaries and advisory services on sector policies including the development of cross-continental networks. Studies on Social Performance Management (SPM) and Environmental Performance Management are now becoming integrated into a field previously filled by credit impact studies only. They now represent a full-fledged part of the agenda and represent a fresh

source of knowledge on the workings of the microfinance sector.

Next to the microfinance sector, development of the rural productive sector is an important area of *expertise*. In particular, the emphasis on value chains and commercialisation through fair trade channels is a field with fast expanding interest by agencies and overseas companies alike. More emphasis is being put on issues of standardisation and organisation on the supply side of these services. Key is the development and application of certification in order to link small enterprises and rural producers to value chains.

Human development represents an expanding field of projects in the Foundation's work. It is partly related to the development of human resources, but it is increasingly integrated with the conditions of indigenous populations in Central America. In 2010 there was renewed interest for issues related to the environment, specifically through the Project of Financial Services and Sustainable Agriculture. CDR has an important approach towards the development of organic agriculture, both as an alternative of support to small agricultural producers, and from the point of view of the reduction of pollution and impact on the climate through the promotion and support for this kind of production.

Graph 2: CDR's work areas for the period (2008-2010)



Research publications

In early 2009 a publication was completed under CDR's supervision on the availability of training for small and medium enterprises in the tourism sector called "Evaluation and Inventory of the offer for training for micro, small and medium tourism businesses in Central America". This publication was produced jointly with the Organization of American States (OAS).

Secondly, at the initiative of RUTA, CDR participated in the translation into Spanish of FAO's *Sourcebook Gender and Agriculture*, expanding the range of information available on the subject for Spanish-speakers by incorporating into the manual some experiences obtained in the region through a competition on innovative economic support experiences of rural women in Central America. The publication was issued in 2010.

Other academic services

At the University of Costa Rica, San José, a master's degree course was offered as part of the Master in International Agribusiness Management provided by CATIE and INCAE. The course aims at providing tools to address social and cultural challenges for the development of rural businesses in Latin America, always with a focus on agri-food value chains, forestry and timber-yielding products.

At the University for Peace, Ciudad Colon, Costa Rica, a course was offered in Research Methods for Masters students. The course introduces students to the range of integrated approaches at their disposal to carry out research on socio-environmental, socio-economic, anthropological, human development and related themes. Students develop a research proposal, and practice the application of the methods to compile and sort out quantitative and qualitative information.

According to its academic tradition, CDR also received students who carried out internships. In 2010, Susanne Groot (Hogeschool Utrecht) assisted the team in the update and analysis of trends in the thematic work areas and customers. She also started the design of the new brochure for the Foundation. Through the SEFAS Program, CDR also sponsored an Agribusiness Master student of CATIE-INCAE (MIAM), Anthony Privetera, who conducted a study on the costs of organic coffee production in the area of Turrialba and implications for the financing of this sector.

Audit

The financial statements for 2009 and 2010 were audited and found to be in agreement with the generally accepted accounting principles in the sector. The external audit was carried out by Moravia Audit and Business Co., S.A.

Annex 1: Consultant- research

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 training and institutional support to cooperative producer organisations; the strengthening of financial structures in Central America and the Caribbean; analysis and policy formulation on micro-enterprise sectors, and the 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 other continents, as well as impact studies, agro-commercialisation and development assistance programmes.



Alexandra Tuinstra Gomez

M.Sc. Alexandra Tuinstra Gomez (1982) graduated from the Institute of Social Studies in The Hague (ISS) with a specialisation in Local and Regional Development, where her thesis on environmental policy was awarded and published. With a Costa Rican-European citizenship, she has expanded her expertise through work carried out in Costa Rica, Honduras and several countries in eastern and northwestern Africa and Asia. Her work concentrates on issues of institutional strengthening, urban and rural microfinance, and performance evaluations of institutions and (inter) national microfinance networks. She has developed and implemented methodological approaches to strategic planning in remote “cajas rurales”⁴ characterized by high social, economic and environmental vulnerability. Currently she is coordinating the SEFAS program, including studies of financial systems and technical support agriculture in linking sustainable producers and financial entities.



4. Caja Rural: rural savings and loans association

Marije van Lidth de Jeude

MSc. Marije van Lidth de Jeude (1972) has a master's degree in Cultural Anthropology and a Bachelor's degree in Commercial Economy. She has a professional record of more than ten years in rural and urban sector development, in particular with multi- and bilateral donor agencies, governmental institutions, producer cooperatives, small enterprises and other civil society stakeholders. Before joining CDR she worked for organizations like Oxfam – Novib and IFAD - RUTA. Her expertise was established as a program officer and during research and consultancy assignments related to all phases of the project-cycle (from formulation and implementation to evaluation and sustainability). Thematic specialisations include socio-economic vulnerable groups (especially migrants and indigenous people), gender, natural resources, finances, technical and business development services for small and medium-size enterprises, corporate social responsibility and organic agriculture.

**Ariana Araujo Resentera**

Msc. Ariana Araujo Resentera (1981) is an anthropologist from the University of Costa Rica and 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**

Ing. 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 socio-economic 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 the CBI, an agency of the Ministry of Foreign Affairs of the Netherlands. She has more than five years experience working with



MSMEs 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 basin and territorial planning, research in tropical ecosystems and assessment of natural and anthropogenic impact. 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 (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 a working track record of nine years in various fields such as formulation and evaluation of regional, national and community projects in rural areas, development of business plans, quantitative and in-depth evaluations at community level, technical assistance and training for organizations and businesses. He worked with Zamorano University in studies on the environmental impact of pesticides and post-Mitch projects of USAID. For five years he served as head of communications for the Federation Red NicaSalud, being in charge of a communications and technical assistance program to 29 national and international organizations with community work in the country. In recent years he has held a series of consultancies for project evaluations and programs 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 consultant-researchers

Jan de Groot

Dr. Jan de Groot (1936), Ph.D, Universidad Libre de Ámsterdam-ULA (Vrije Universiteit Amsterdam), an agro-economist and co-founder of CDR-ULA at the end of the 1980s, represents the most experienced blend of consultant and research capabilities on rural development in Latin America and the Caribbean. Starting his career in the last phase of Dutch colonial rule, he quickly moved to Latin America, where macro-economic planning gradually intertwined with programme and project assessment and implementation. After completion of a long-term assignment in the rural sector of western Guatemala, Dr. de Groot is available on occasion for short-term program and sector evaluations.



Arie Sanders

Ir. 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 programme support and evaluation missions in Central America. His areas of specialization comprise the 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, via the Caribbean and the Andes, to the Southern Cone of Latin America, nourished by assignments for a wide array of multilateral organisations. He is currently working at the Zamorano University in Honduras.



Iris Villalobos

Lic. Iris Villalobos (1956), a Business Management graduate from the National University of Costa Rica, has become an advanced specialist in micro-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, charged either with financial management responsibility, or 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. In the latter, she trained and advised the rank and file during the process of institutional 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 in Central America. He has also worked on rural development issues in transition countries, notably 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 on the one hand, and trade on the other. Also, he is a lecturer at the School of Communication at the University of Costa Rica



Luis Samandú

Drs Luis Samandú (1947) holds a degree in Social Anthropology from the Katholieke Universiteit Nijmegen and has worked for several decades in the field of civil society development and institutional development. With Uruguayan and Dutch nationality, and working mainly in the Central-American Isthmus, he is thoroughly familiar with the socio-political context of the majority of the countries covered by CDR. His professional specialisations include the formulation of institutional strategies for sustainability, monitoring and evaluation of intra-organisational reform, as well as the national and regional policies to strengthen the rule of law in Central America. Support and harmonization mechanisms among civil society entities have been routinely covered in his professional assignments carried out for numerous European development agencies.



Alejandra Camejo

Lic. Alejandra Camejo (1974), a social and cultural anthropologist of the University of the Republic of Uruguay with master's studies in Local and Regional Development has more than ten years of work experience in this field. Her professional experience includes: research on decentralization and development projects in the Latin American context, systematization and evaluation of programmes and public policies for development and territorial cohesion in Uruguay, the design and implementation of local development projects in urban and rural areas of Uruguay focused on productive organizations and civil society, providing advice to public and private entities in the articulation of territorial promotion strategies through cultural resources; as well as teaching at graduate and bachelor's levels on development theory, qualitative research methodology and project formulation. Alejandra Camejo has worked in various programmes of the Government of Uruguay and for agencies such as UNDP, IDB and the World Bank.



Bob van der Winden

Dr. Bob Van der Winden (1951) holds a master degree (with honours) in Public Administration and Organisational Sciences (Utrecht University). He has extensive experience in civil society topics related to practice, management and international cooperation settings regarding support to non-state actors. He has worked on research and evaluation advising, with a track record on innovative approaches (including publications) and practical implementation in the organisation of a 'fourth generation evaluation' methodology, leading several evaluations, and implementing several 'third party' evaluations. Other thematic specialisations are capacity building, human rights and media.



Annex 2: Projects in 2009

09-01 Organizational and managerial review of INAFI

Bangladesh, India and Senegal, January-February, 2009

International networks of specialized microcredit providers exist globally, but networks that encompass a variety of models on three continents are unique. The INAFI Network has been operating since the mid-1990s, based on the affinity of its members with the financial professionals of Asia, Africa and Latin America. The challenge for the INAFI Network is in the equilibrium between the institutional mission, service to its clients, efficiency in administration and communication, as well as best practices for accountability.

Hans Nusselder, "INAFI Organisational Review", Final Report, April 2009.

09-02 Policy Formulation for Environmental Performance Management (EPM) for BANEX

Nicaragua, January-May, 2009

IMF's management goes beyond mere financial issues and involves social and environmental aspects. BANEX has formulated its Policy for Environmental Performance Management, which includes the construction of environmental indicators for their insertion into its SPM. This initiative aims at reducing negative impacts to the environment produced by BANEX clients' businesses and promotes opportunities that contribute to its improvement as a consequence of the actions of its clients and the financial entity itself.

Ariana Araujo and Marije van Lidth de Jeude. Política de Gestión del Desempeño Ambiental for BANEX. Nicaragua, 2009.

09-03 Integral health care for the indigenous early childhood population of Costa Rica

Costa Rica, January-June, 2009

A study on the existing supply and demand for integral care services for indigenous children in early childhood (0-6 years) of migrant or settled populations in Costa Rica was developed for UNICEF. Talamanca, Chirripó, Coto Brus and the Los Santos areas were used as case studies. Information was sought on the existing supply for this population, the people's needs for attention and the perspectives of diverse actors, toward the end that the results and proposals would be inputs for the preparation of models for attention and/or future public policy.

Carlos Van der Laet, Ariana Araujo, Marije van Lidth de Jeude and Rocío Loría Bolaños. Oferta de servicios de atención en salud para la primera infancia indígena de Costa Rica. UNICEF.

09-04 Trade Sustainability Impact Assessment

Central America, January-June, 2009

Since 2006, negotiations have been underway between the European Commission and the governments of six Central American countries on an Association Agreement whose intent is to facilitate free trade, technical cooperation and political dialogue. The implications may have great scope and an analysis of macro-economic, sectoral, environmental and social aspects is warranted. In collaboration at the consortium level, the effects were studied in terms of expansion, prosperity and environmental equilibrium, with variable results.

ECORYS, CDR and CS, "Trade Sustainability Impact Assessment of the Association Agreement to be negotiated between the EU and Central America", Trade08/C1/C14&C15" (Final Report + Annexes), September 2009 (<http://tsia.ecorys.com/ca/>).

09-05 Support to strategic planning for the Rural Financial Network

Ecuador, February-March, 2009

Networks are considered institutional vehicles that support the development of the microfinance sector. The participation of many institutions fosters transparency, a public and private setting that favours exchange, savings systems, responsibility and public debate. The Rural Financial Network is doing this, as an outcome of the assessment undertaken at the request of HIVOS. Participating banks, credit unions and NGOs can take greater advantage if they choose to deepen and revitalize their services, maintaining functional and effective monitoring.

Hans Nusselder, "Misión de evaluación y de apoyo, Expansión de servicios financieros a zonas rurales y urbano marginales, a través de fortalecimiento de los programas de asistencia técnica de la Red Financiera Rural (RFR) a sus instituciones miembros".

09-06 Financial Services Program for Sustainable Agriculture (SEFAS)

Central America, January-December, 2009

This HIVOS-sponsored program seeks to bring producer organizations and organic product trading companies together, with the supply of financial services entities. In the long term it aims to reduce dependency on funds from international cooperation and form lasting modalities for the future by encouraging financial entities to learn about the organic agriculture sector as a potential client. Special attention in the work is given to women's organizations or ones that have high women's participation.

Giovanni Beluche V. (general coordinator) and Ariana Araujo R. Programa de Servicios Financieros para la Agricultura Sostenible. Central America, 2009.

09-07 Formulation of the Rural Financial Services program in Central America. Pilot program in Guatemala

Guatemala, January-September, 2009

With ICCO, a program has been formulated whose objective is to expand access to financial services of the poor population in rural zones of Central America with a focus on Nicaragua, Honduras and Guatemala, to improve the living conditions of the target population. The pilot program will be executed in Guatemala with the members of the FASCO Network (2009-2010). The strategic elements are: institutional strengthening and access to funding; impact on public policy; access to financing for value chains; monitoring, evaluation, investigation and systematization.

Marije van Lidth de Jeude, Iris Villalobos and Ariana Araujo R. Formulación del Programa de Servicios Financieros Rurales en Centroamérica, Piloto en Guatemala. ICCO. Guatemala, 2009.

09-08 Review and development of CREDISOL Financial Products

Honduras, January-March, 2009

At the request of Triple Jump Advisory Services, the financial products of the Trujillo Diocese Credit Program in Honduras were analyzed and redesigned, encompassing the implementation of these products to optimize their performance in terms of growth, yield and risk mitigation, and social mission. The work consisted of a local level market study as well as fieldwork with clients and non-clients. During the first months of 2009 attempts were made to adjust the products with CREDISOL's clients.

Iris Villalobos. Desarrollo de Productos. Programa de Crédito de la Diócesis de Trujillo CREDISOL. Honduras. 2009.

09-09 Global evaluation of the Challenge Fund for SME Competitiveness

Central America and the Dominican Republic, April 2009

The IDB-FOMIN, with the collaboration of INCAE as the central execution unit, developed the program "Challenge Fund for SME Competitiveness." This initiative sought to improve the competitiveness of small businesses by means of association in the Central American countries and the Dominican Republic. The program attended to around 532 SMEs through 24 projects in 7 countries. CDR evaluated 14 of the projects (2008) and conducted the final global evaluation of the program (2009).

Giovanni Beluche, Marije Van Lidth de Jeude, Ariana Araujo. Evaluación final del programa BID-FOMIN/INCAE. Centroamérica y República Dominicana, 2009.

09-10 Advising CONFRAS on the transition of the PROCAMPO and CREDICAMPO programs

El Salvador, February 2009

Administration of the resources of the CONFRAS Credit Fund is undergoing change. At present, resources are invested in two financial products: PROCAMPO and CREDICAMPO. CREDICAMPO is a rural microcredit product and PROCAMPO was designed to finance cooperatives for larger amounts. The objective of the mission was to advise CONFRAS on the transition process for the funds administered by a financial entity toward the definition of a new administration mechanism.

Iris Villalobos and Giovanni Beluche V. Asesoría en la fase de transición de PROCAMPO y CREDICAMPO. El Salvador, 2009.

09-11 Designing strategic lines for financial sustainability of SIMAS

Nicaragua, February 2009

In the framework of the current Strategic Plan 2009 – 2013, the Mesoamerican Information Service on Sustainable Agriculture (Spanish acronym SIMAS) aims to become an organization that administers human and material resources to meet its objectives with efficiency and institutional transparency. The development of the strategic lines for SIMAS' financial sustainability begins with a participatory process involving actors both within and outside of the organization that will allow a common understanding of what needs to be done.

Alejandro Uriza with the help of Marije van Lidth de Jeude. Diseño de líneas estratégicas de sostenibilidad financiera para SIMAS. Nicaragua, 2009.

09-12 Asesoría a Manos Campesinas

Guatemala, 2009

The SEFAS Program provided advising services to the coffee producer organization *Manos Campesinas de Guatemala*. The purpose of the advisory services given to directors of the organisation was to orient them about possible funding sources for investments and give them information about the procedures that must be completed in order to receive credit.

Iris Villalobos. Asesoría a Manos Campesinas. Guatemala, 2009.

09-13 Institutional performance of Moskitia Pawisa Apiska (MOPAWI)

Honduras, March-April, 2009

The Mosquitia region in the north-eastern tip of Honduras is home to major ecological and cultural diversity in a natural zone that is the most extensive on the Isthmus. Equally unique are the natural resources that the NGO MOPAWI has been working to conserve for more than two decades. Its mission, the internal organization and its ties with distinct external actors were reviewed, with an analysis of the areas where they

need to function as a development organization. Their challenge is to converge external, institutional, target population and environmental interests.

Hans Nusselder and Wilfredo Díaz Arrazola, "Evaluación del Funcionamiento y del Desempeño Institucional de Moskitia Pawisa Mapiska", San José-Tegucigalpa, May 2009.

09-14 Regional Consultation for VECOMA

Nicaragua, April 2009

The Belgian cooperation agency VECOMA periodically convenes its Regional Consultative Council. On this occasion, the central topic revolved around the 2009 VECOMA Operational Plan, based on its first action plan for 2008-2010. CDR facilitated the Regional Meeting, participated in discussions on Chain Approaches and Gender Policies, and prepared for and guided discussions on the topic of Corporate Social Responsibility.

Giovanni Beluche V. Consulta Regional de VECOMA. Nicaragua, 2009.

09-15 Guaranty Fund for PROAMO

Costa Rica, April 2009

In the framework of the SEFAS Program, the Guaranty Fund was designed for the Support Program to Organic Markets for Central America and the Caribbean (PROAMO), which was initially formed with resources contributed by HIVOS. Its aim is to help PROAMO's target producer groups or groups it recommends gain access to lines of credit existing in the national and international financial market. To achieve this, the fund will offer complementary guaranties as the backing needed for contracting financing in the financial system.

Iris Villalobos, Diseño del Fondo de Garantía del PROAMO. Costa Rica, 2009.

09-16 Integral care services for the indigenous early childhood population

Costa Rica, June-December 2009

This project is a continuation of the study on the demand and supply of integral care services for the indigenous early childhood population (09-03). In this stage, proposals were formulated based on an analysis of data gathered during work in the communities, a review of secondary sources, and interviews with public institutions involved and other key actors. Included were working meetings with representatives from different government institutions and UNICEF, to present and enrich the proposals made in the study.

Carlos Van der Laat, Ariana Araujo, Marije van Lidth de Jeude and Rocío Loría Bolaños. Oferta de servicios de atención en salud para la primera infancia indígena de Costa Rica. UNICEF.

09-17 Evaluation of the Project to Promote the Organic Sector of El Salvador

El Salvador, June 2009

The project's purpose was to contribute to the growth of organic agriculture in El Salvador through a strengthened Organic Movement, the professionalization of MAG entities dedicated to its control and registration, the expansion of its market and raised awareness in consumers. The project was executed by CLUSA under the coordination of a consortium with CORDES and Horizont 3000. The evaluation analyzed the relevance of the project, assessed the degree of impact and whether the levels of sustainability achieved will help maintain the effects of the project in the short and medium term.

Giovanni Beluche V. and Hans Nusselder. Evaluación final del Proyecto Fomento del Sector Orgánico de El Salvador. El Salvador, 2009.

09-18 Identification of needs for organic producer organisations

Costa Rica and Nicaragua, May, 2009

As part of the SEFAS Program's activities, a participatory assessment was made of three organizations of organic producers in Nicaragua and one in Costa Rica. The objective was to determine the training needs of these groups and design a capacity-building strategy that will put them on the path to sound financial management and make them eligible for credit.

Iris Villalobos, Ariana Araujo R. and Giovanni Beluche V. Identificación de necesidades de capacitación en gestión financiera de organizaciones de productores orgánicos. Nicaragua and Costa Rica, 2009.

09-19 Information intermediate evaluation and baseline for the Costa Rica – Nicaragua co-development project

Costa Rica, May - December 2009

This project aims to increase the contribution of migratory movements to development processes in both countries, expecting to generate positive effects in the area of promoting economic growth processes and improving social conditions for migrants and their families in the high migration zones of these countries. The consultancy consisted of creating an information gathering system, developing tools for data collection, and making an intermediate evaluation and retroactive baseline (with adjustments to the logical framework) for the project.

Marije van Lidth de Jeude with the help of Carlos Ariñez. Sistema de recolección de información, Evaluación intermedia y Línea de Base del proyecto Codesarrollo Costa Rica – Nicaragua. AECID – OIM. Costa Rica, 2009.

09-20 Innovative support experiences to economic activities of rural women

Central America, June-October, 2009

The Central American contest was developed with the Regional Unit for Technical Assistance (RUTA). The intent was to compile cases of successful

experiences that represented innovative ways of aiding rural women that resulted in social and economic benefits for them and their context. The work consisted in laying the groundwork for the contest, administration and monitoring of the process. Winners were chosen for each one of the established topics of gender and food security, rural finance, natural resource management, aquaculture and fishing, silviculture and value chains.

Ariana Araujo R. and Marije Van Lidth de Jeude, Hans Nusselder, Ana Lucía Moreno, Pamela Vargas. Concurso de experiencias innovadoras de apoyo a actividades económicas de mujeres rurales en Centroamérica. Costa Rica. 2009.

09-21 Training of organic producer organisations

Costa Rica and Nicaragua, June-August, 2009

The consultancy was carried out as a follow-up to the assessment made under the SEFAS framework. The fieldwork included: (a) an intervention based on the results of the assessment; (b) training on financial statements with an organization in Costa Rica; and, (c) participatory workshops with an organic coffee producers' organization in Nicaragua, to design a financial product for the members. As a result, a manual for the interpretation of financial statements, a guide for the design of financial products, and a financial product for the rehabilitation of coffee farms were created.

Iris Villalobos, Ariana Araujo and Giovanni Beluche V. Capacitación de productores orgánicos y diseño de producto financiero. Nicaragua y Costa Rica, 2009.

09-22 FAO, IFAD and World Bank Manual on Gender and Agriculture

Transcontinental, July-December, 2009

At the beginning of 2009, the World Bank, FAO and IFAD published *Sourcebook Gender and Agriculture*, a manual that combines descriptive stories of gender-focused agricultural experiences with practical operational directives for the design of rural development strategies for poverty reduction that include women and men. Based on a RUTA initiative the decision was made to translate this book into Spanish to make it accessible to a wider public. In addition to coordinating the translation, cases from the contest (Project 09-20) serve as innovative initiatives in the region that will be incorporated into the book.

Marije van Lidth de Jeude con Paula Zúñiga and Adriana Sánchez and contributions of Marisol Fonseca and Sofía de los Ángeles González. Manual de Género y Agricultura del FAO, FIDA, Banco Mundial. Transcontinental, 2009.

09-23 Strengthening Civil Society with support from co-financing agencies

Nicaragua, August-December 2009

Civil society institutions, non-governmental organisations and others representing economic, social and cultural sectors outside the State, have been booming in the national context of economic and social stagnation. Some four Dutch co-financing agencies have offered support to the development of civil society organisations, although there have been no external evaluations for at least seven years. An evaluation team, hired by CDR for this purpose, made a specific study.

Kees Biekart, Guadalupe Wallace and Goya Wilson, "Evaluación del apoyo neerlandés a la sociedad civil en Nicaragua". Pending.

09-24 Facilitation of the Vías Alternas Network Meeting

Costa Rica, July, 2009

The NGO *Defensa Internacional de los Niños y las Niñas*, has been promoting a regional project for Juvenile Penal Justice since 2004, whose purpose is to contribute to strengthening the Juvenile Penal sub-system, in accord with articles 37 and 40 of the Convention on the Rights of the Child (CRC). In particular, the "Vías Alternas" project promotes alternative sanctions over the use of prison in the Juvenile Penal Justice sub-systems of the Central American countries. CDR facilitated the III Central American Meeting of Vías Alternas Network Counterparts.

Giovanni Beluche V. Facilitación del III Encuentro Regional de la Red Vías Alternas. Costa Rica, 2009.

09-25 Linking organic producers with financial service providers

Central America, July-December, 2009

One of the strategies of the SEFAS Program is the systematization of experiences that have a demonstration effect, to motivate other actors to become involved with these services. During part of the second semester of 2009 the SEFAS team focused on investigating cases that can be systematized, making contacts with key actors, interviewing organic producers and financial entities taking advantage of events where these meet as members of their networks. In this way a short list has been made of cases that will be systematized in early 2010.

Giovanni Beluche V., Iris Villalobos and Ariana Araujo R. Sistematización de experiencias de vinculación entre productores orgánicos y oferentes de servicios financieros. Guatemala, El Salvador, Nicaragua, Costa Rica and Panamá, 2009.

09-26 Dutch Cooperation Support to the microfinance sector (Initial phase)

Nicaragua, August-September 2009

Microfinance in Nicaragua dates back to the early 1990s when channelization mechanisms were formed with support from the PAMIC Program, financed by the Government of the Netherlands. At the

beginning of this decade, the sector was attending to 20 percent of the population, with a consolidated portfolio on the order of USD 130 million. In 2007, coverage in financial terms had more than quadrupled. The effects of the support provided during the last half of the decade by diverse means of Dutch public cooperation, became the subject of a study through a methodology preparatory phase.

“Evaluación del apoyo neerlandés al sector de microfinanzas en Nicaragua”. Informe de inicio, para el Ministerio de Asuntos Exteriores de los Países Bajos (IOB). Managua, October 2009.

09-27 VECOMA’s departure from Costa Rica

Costa Rica, September 2009

In 2009, VECOMA will close out its direct operations in Costa Rica to make way for a mode of regional cooperation. The organization’s departure was organized in this context. This implied a consideration of VECOMA’s future challenges in the region and fostered a reflection on the past of VECO’s contributions in joint construction processes, in which the members were the protagonists. Exchange activities and Central American trans-boundary processes are already underway to favour a regional integration process.

Giovanni Beluche V. and Ariana Araujo R. Encuentro de salida de y reorientación de VECOMA en Costa Rica. Costa Rica, 2009.

09-28 Trends in the microfinance sector

Nicaragua, October 2009

Although microfinance has proliferated a great deal during the last fifteen years in Nicaragua, contextual factors had an impact that was not always positive. Intermediaries grew thanks to the massive channelization of resources from external lenders. On the other hand, the context became more adverse with a restrictive legal framework, external pressure on regulation (costly and urban-biased) and an unfavourable interaction among unfriendly practices of some institutions and actions that affected the continuity of services.

Hans Nusselder and Gelacio Santamaría. Tendencias en el sector de microfinanzas en Nicaragua. Informe para el Ministerio de Asuntos Exteriores de los Países Bajos (IOB). Nicaragua, December 2009.

09-29 Financial performance of microfinancial institutions

Nicaragua, October-November 2009

The evolution of the microfinance sector in the last half-decade is characterized by three phases. Until 2007 it continued expanding portfolios with placements of loans in sectors with ephemeral growth, such as the cattle-raising sector in the northern part of the country. In 2008, due to the external juncture and the interaction mentioned earlier (09-28), a reaction was unleashed with much less productive and even

unprofitable portfolios. A third phase occurred in 2009 with significant losses for microfinance, inflicting inherited contractions on it that were difficult to surmount.

Gelacio Santamaría and Iris Villalobos. Desempeño financiero de instituciones microfinancieras en Nicaragua. Informe para el Ministerio de Asuntos Exteriores de los Países Bajos (IOB). Nicaragua, December 2009

09-30 Institutional Development: SPM and EPM. Evaluation of Dutch support to the microfinance sector in Nicaragua.

Nicaragua, October - December 2009

An MFI's institutional sustainability involves aspects such as: social management, their orientation toward the clientele served, aspects of gender, environmental management and the perception of their services by users. Social Performance Management (SPM) has been analysed under this component, as well as the aspects related to the Environmental Performance Management (EPM) of some of the MFIs that receive support from the Dutch government. Client perception and satisfaction was also analyzed with respect to the manner in which clients are receiving financial services, the benefits that they generate for them and the difficulties they face upon receiving and using their loans.

Marije van Lidth de Jeude, Alejandro Uriza, Giovanni Beluche V. and Ariana Araujo R. Evaluación del Apoyo neerlandés al sector de microfinanzas en Nicaragua, componente de Desarrollo Institucional: GDS y GDA. Estudio realizado para el IOB - Ministerio de Asuntos Exteriores de los Países Bajos. Nicaragua, 2009.

09-31 Analysis of support from Dutch cooperation

Nicaragua, November-December 2009

In the 1990s, bilateral cooperation aimed at the financial sector was centred on stimuli to a large number of incipient institutions, but with differing degrees of success. After 2000, efforts had a more heterogeneous nature, with a larger number of agencies involved and a tacit delegation of faculties by the Ministry to specialized institutions. Most of these, in turn, offered reimbursable resources with an agenda complementary to regulation. All seemed to be going well, until the crisis began to take shape.

Johan Bastiansen, Hans Nusselder and Gelacio Santamaría. Tendencias del apoyo de la cooperación neerlandesa en Nicaragua. Informe para el Ministerio de Asuntos Exteriores de los Países Bajos (IOB). Nicaragua, December 2009.

09-32 Study of the impact of microfinance and Dutch support

Nicaragua, September - December 2009

Topics of microfinance coverage, scope and impact occupy a central position in the debate about the added value of the intermediaries and

the support provided by cooperation. If the effects tend to be difficult to measure (due to a lack of panel studies with initial measurements), certain methods can help determine the incremental effects of the microfinancial intermediation. Two surveys (2 x 540) were made between households and micro-businesses, with clients of seven intermediaries and their branch offices in different areas of the country. With prudence, the impact of services was seen more strongly among businesses than among households and it was seen as positive.

Arie Sanders, Koen Voorend and Cor Marijs. Estudio de impacto de las microfinanzas entre clientes. Informe para el Ministerios de Asuntos Exteriores de los Países Bajos (IOB). Nicaragua, December 2009.

09-33 Evaluation of Dutch support to the microfinance sector

Nicaragua, September - December 2009

The ten projects (09-23, 09-26, 09-28 to -32, 09-37 to 09-39) designed to analyze the effects of Dutch cooperation on microfinancial, economic and institutional activity, form part of a country evaluation for the Netherlands Ministry of Foreign Affairs. The variety of methods used was large: micro- and meso-economic studies, realization of three surveys, workshops with end users of microcredit services, analysis of official policies and private agencies, and case studies in different export sectors. In mid-November an internal workshop was held in San José as a first inventory of the results.

Hans Nusselder et. Al. Estudio de impacto del apoyo de la cooperación neerlandesa en el sector de las microfinanzas en Nicaragua. Informe final para el Ministerios de Asuntos Exteriores de los Países Bajos (IOB). Nicaragua, December 2009.

09-34 Evaluation of financial services for organic production

Ecuador, October-November 2009

In the first half of 2008, at the invitation of the Association of Small Banana Producers "El Guabo" (APPBG), work was carried out in three stages. First, a study was made of the credit system in execution and the advance payment system, administered by the Association. Since a complex, difficult to manage panorama was the result, in the second stage conditions were created for an alliance between the Association and the Jardín Azuayo Savings and Loan Cooperative. In the third stage, the viability of the new system was verified, whenever the participants keep their services flexible and aim them at the modest scale of small producers.

Alexandra Tuinstra and Hans Nusselder, "Evaluación de la alianza entre la Asociación de Pequeños Productores de Banano de El Guabo (APPBG) y la Cooperativa de Ahorro y Crédito Jardín Azuayo (COACJA)". Informe de evaluación, San José, November 2009.

09-35 Pilot Program for Innovation and Deepening of Rural Financial Services

Guatemala, September - December 2009

The Pilot Program for Innovation and Deepening of Rural Financial Services in Central America (2009-2010) in Western Guatemala with community association partners of the FASCO Network is carried out jointly with ICCO. A coordinating committee has been formed consisting of the FASCO Network (principal executor), the Katalysis Network and CDR (both key technical service providers in the pilot program). Coordination by CDR consists of following up on the execution of the technical advising carried out by the centre and monitoring the experiences and lessons learned from the pilot program to shape them for the next phase of the Central American program.

Marije van Lidth de Jeude. Coordinación del Programa de Innovación y Profundización de los Servicios Financieros Rurales en Centroamérica, Piloto en Guatemala. ICCO. Guatemala, 2009.

09-36 Master's course "Sociology and Rural Culture"

Costa Rica, November – December 2009

This course is part of the INCAE and CATIE master's program in International Agrobusiness Management. The program's general objective is to train environmentally and socially responsible leaders to conduct sustainable businesses in and with the rural sector of Latin America and the Caribbean in agro-food, forestry and timber product value chains at the international level. The course offers participants the analytical and practical tools needed to address the social and cultural challenges under the framework for the development of sustainable rural businesses in the region.

Marije van Lidth de Jeude with Koen Voorend. CATIE – INCAE. November – December 2009.

09-37 Study of the impact of the Training Vouchers Program (INDE-PROSEDE)

Nicaragua, November - December 2009

After concluding financial support efforts and business development services in the micro-enterprise sector in the 1990s, support was concentrated in 2001 through the Services for Enterprise Development Program (PROSEDE), administered by the Institute for Enterprise Development (INDE). In terms of impact of the training given and the advising provided, 540 surveys were conducted with micro-businesses to compile information on the areas of entrepreneurial and personal development.

Koen Voorend with Angélica Ramírez and Leonardo Centeno. Estudio de impacto del Programa de Bonos de Capacitación (INDE-PROSEDE). Informe para el Ministerios de Asuntos Exteriores de los Países Bajos (IOB). Nicaragua, December 2009.

09-38 Study of the impact of the Export Stimulus Program (CEI)

Nicaragua, November - December 2009

The exportation of Nicaraguan products faces economic challenges of an opportune (over-valuation of the currency) and structural (market demands) nature. On the other hand, in different agricultural and industrial categories, small and medium-size businesses have managed to position themselves with a stable and lasting supply. Their success is attributed in part to the role of the stimulus offered by the Centre for Export and Investments (CEI), to date with a barely documented and analyzed influence. A case study, covering one-thirtieth of businesses in the south and northeast of the country, could shed light on determinant factors in the process.

Alexandra Tuinstra and Alejandro Uriza. Impacto del Programa de Fomentos a la Exportación entre sus clientes. Informe para el Ministerios de Asuntos Exteriores de los Países Bajos (IOB). Nicaragua, December 2009.

09-39 Evaluation of the municipal ties between Nicaraguan and Dutch cities

Nicaragua, November 2009 - February 2010

Sister city relationships were booming between Nicaragua and the Netherlands during the 1980s. The space for the National Council for Netherlands-Nicaragua City Partnerships (LBSNN) was created in Holland in 1986, with significant participation of private co-financing agencies and national bodies for municipal development (VNG). The results in popular housing, civic participation, and primary and secondary education sectors warrant an external evaluation whose results will be made known in 2010.

Edith van Ewijk, Paul van Lindert and Alvin Salinas. Evaluación de Programa de Lazos Municipales entre ciudades nicaragüenses y neerlandesas. February 2010.

09-40 Study on the state of the art in rural microfinance

Central America, December 2009

This purpose of this consultancy was to advise the Swedish Cooperative Centre (SCC) on the design and implementation of a financial services strategy to support the counterparts of the Rural Development Program. As a first step, a study was made that will ground the modernization of the SCC in the debates and trends of the services and the rural financial markets in their areas of intervention. In 2010 the consultation process will continue with the SCC's counterparts regarding their expectations and needs for financial services.

Giovanni Beluche V., Ariana Araujo R. and Hans Nusselder. Estudio del estado del arte en microfinanzas rurales en Centroamérica. Costa Rica, 2009.

09-41 “Construction of a sustainable interest rate” for FASCO members

Guatemala, December 2009

In the context of the Pilot Program for Innovation and Deepening of Rural Financial Services in Central America that is being executed with the FASCO Network, a workshop on the construction of a sustainable interest rate was held. The workshop’s objective was to have participants master the concepts related to the process of calculating a sustainable and effective interest rate, and to learn to calculate interest rates and prices of financial products that will allow them to cover the costs of their organizations’ operations, generating the desired profit margins.

Iris Villalobos. Taller “Construcción de una tasa de interés sostenible”. ICCO. Guatemala, 2009.

Annex 3 Projects in 2010

10-01 Export Guide

Central America and Panama, January-April 2010.

As part of the tools created to help with the Association Agreement between Central America and the European Union, a practical guide has been created on how to export to the EU, directed to small and medium enterprises that are current and prospective exporters. A list of websites relevant to market research in Europe has been developed and included in the Export guide.

BID - Ecorys - CDR. Guía práctica para PyMES: ¿Cómo exportar a la UE? May 2010.

10-02 SEFAS Programme: Financial Services for Sustainable Agriculture

Central America, January - December 2010

The gap between producers and financial entities on the Isthmus is due both to a lack of adequacy of the financial offer to the reality in the field, and the need for administrative strengthening of associate producers. The SEFAS program, sponsored by HIVOS, seeks to facilitate access to financing for organizations of organic producers with the goal of deepening the offer of financial services, improving their links with the markets and reducing dependency on international aid funds.

10-03 Consultancy to the FASCO Network

Guatemala, January - December 2010

The deepening of rural financial services in western Guatemala is faced with the challenge of bringing those services to thousands of homes that to date have failed to deposit savings or received loans. For this purpose, the Red (Network) FASCO was formed over a decade ago, subsequently receiving support from the Dutch agency ICCO. The consultancy imparted by the consulting team consisted of planning, studies, training and evaluation of actions with a dozen associations that bring together the interests of households, now increasingly integrated into the Guatemalan financial market.

10-04 Completion of the Impact Study

Nicaragua, January – April 2010

Ten previous projects (09-23, 09-26, 09-28 to -32, 09-37 to 09-39) carried out to analyze the effects of Dutch cooperation on microfinancial, economic and institutional activity, are part of a country evaluation for the Netherlands Ministry of Foreign Affairs. The variety of methods was large: micro- and meso-economic studies, realization of three surveys, workshops

with end users of microcredit services, analysis of official policies and private agencies, and case studies in different export sectors.

IOB, Evaluatie van de Nederlandse Hulp aan Nicaragua, Nr. 328, Den Haag, December 2010.

10-05 Study of FASCO Network clients

Guatemala, February 2010

Preparatory phase of research on the scope, impact and innovation of financial services in western Guatemala (Project 10-10). Half a dozen member associations were identified by the FASCO Network to cooperate and receive input on the planned survey, involving interviewers trained in the application of a questionnaire for short interviews.

Angélica Ramírez and Hans Nusselder, "Fase Preparatoria Estudio clientela Red FASCO, Programa de Innovación y Profundización de los Servicios Financieros Rurales en Centroamérica", February 2010.

10-06 Experiences in financing organic production (SEFAS Programme)

Central America, February - December 2010.

Traditional models of agricultural production financing offer ever fewer benefits to the emergence of innovative financing arrangements involving the various actors of the links in the production chain, from production to marketing. By means of the triangulation of producer, buyer, and financing entity, or through co-investment as trading partners or the creation of guarantee funds based on savings, the financing of the sustainable and organic production sector is being achieved, coupled with its possibilities and needs.

Ariana Araujo and Alexandra Tuinstra. Experiencias innovadoras en el financiamiento de la agricultura sostenible en América Central y del Sur (in preparation).

10-07 Workshop 2 FASCO Network

Guatemala, March 2010

The placement of credits, based on an external supply of resources without pre-selection criteria, involves risks of an economic, climatic, institutional and personal nature. A good analysis of projects, portfolio credit, risks inherent to the placement and customer analysis can serve as part of a strategy to balance the costs and income of the loan portfolio. The workshop, held with nearly thirty managers of institutions in the FASCO Network, proved to be useful.

Hans Nusselder and Everth Hernández, Taller "Análisis de Crédito, Cartera y Cobro, Totonicapán, 2010.

10-08 Diagnosis theme savings and recommendations

Honduras, April-August 2010

The evolution of microfinance had a clear focus on the placement of credits as an engine to economic development. The diagnosis is based on different types of institutions in Honduras: Private Organizations of Financial Development, Savings and Credit Cooperatives, Savings and Credit Cajas Rurales, Banks and Financial Institutions. The study was presented at the Second Central American Meeting of Rural Finance in October 2010.

Marije van Lidth de Jeude and Olivier Pierard. Nuevas Oportunidades para la promoción del Ahorro rural en Centroamérica: el caso de Honduras. Diagnóstico realizado para ICCO, Honduras, 2010.

10-09 Manual for Gender and Agriculture of FAO, IFAD and the World Bank

Transcontinental, July 2009-March 2010

In early 2009 the World Bank, FAO and IFAD published "Sourcebook Gender and Agriculture", a manual that combines descriptive stories of agricultural experiences with gender-sensitive operational practical guidelines for the design of rural development strategies that include women and men for the reduction of poverty. At RUTA's initiative this book was translated into Spanish for a wider audience. Besides coordinating the translation, the cases of the competition (Project 09-20) served as innovative initiatives in the region.

Marije van Lidth de Jeude with Paula Zúñiga and Adriana Sánchez and contributions of Marisol Fonseca and Sofía de los Ángeles González. Manual de Género y Agricultura del FAO, FIDA, Banco Mundial, 2010.

10-10 SFR Programme Strategy Proposal

Central America, Bolivia and Paraguay, February-June 2010

Based on a previous study, an analytical study and a proposal were carried out, to be implemented by the Swedish Cooperative Centre with its partners. The proposal is based on an analysis of the financial situation in Central America, as well as fieldwork in countries, namely: El Salvador, Honduras, Guatemala, Nicaragua, Bolivia and Paraguay. The work proposes strategic guidelines for the implementation of a rural financial services programme aimed at CCS counterparts.

Ariana Araujo and Giovanni Beluche, "Lineamientos estratégicos para la elaboración de una propuesta de intervención en servicios financieros rurales para contrapartes del Centro Cooperativo Sueco". June 2010.

10-11 Customer Survey FASCO Network

Guatemala, April- May 2010

The study of the customers of the FASCO Network in Guatemala at the request of ICCO provides three elements of analysis: (1) the scope of FASCO Network affiliates regarding type of customers by poverty level; (2) the

impact of services received on the quality of life of the clients with respect to the acquisition of property or improvements made to the house; (3) the opening up to innovation of non-financial services to probe customer interest in the use of technologies with less environmental impact. The obtained results provide some strong lessons.

Angélica Ramírez and Cor Marijs. "Alcance, impacto, uso e intereses de prestatarios: Estudio de la clientela de las asociaciones de la Red FASCO. Guatemala". May 2010.

10-12 Workshop 3, FASCO Network: "Scope and Recovery"

Guatemala, May 2010

Recovering strategies, as taught in accordance with the portfolio analysis, portfolio and charging (Project 10-07), are of little use if they are not put into practice with robust action plans. In a follow-up workshop, proposals were developed to anticipate and reduce the phenomenon of delinquency to loan portfolios managed by a dozen associations of the FASCO Network, applying criteria in tune with the context. Added to this is a reflection on customer profiles and their interests for the offer of new financial services in a social, environmental, and energy saving context.

Hans Nusselder and Cor Marijs. Taller "Análisis de Cobro y Alcance de cartera". Totonicacán, May 2010.

10-13 Workshop 4, Client Loyalty in the FASCO Network

Guatemala, May 2010

Under the Pilot Program for Rural Financial Services (ICCO), this workshop aimed at building a closer relationship between associations and customers. Through basic theory and practical exercises an approach on the theme of customer service was provided towards the sustainability of relationships formed with them, in terms of service delivery, problem solving and communication, data management, as well as in the theme of recovery. Through socio-dramas, participants were directed to a common reflection on the importance of the relationships of the institutions with their customer base.

Marije van Lidth de Jeude and Carolina Mazariegos. Taller "Fidelizacion de clientes a partir de la excelente atención a socias y socios. ICCO, Red FASCO. Guatemala, May 2010.

10-14 Financing sustainable coffee: Opportunities and challenges (SEFAS)

Costa Rica and Nicaragua, November 2010.

As the region needs to improve production through the renewal and replanting of coffee farms, a workshop on medium and long term financing

in the coffee sector was organized, taking advantage of the knowledge generated through the coordination of SEFAS and the presence of key players in SINTERCAFE. Possible models for financing the renovation of coffee plantations were presented, as well as some ongoing experiences and SEFAS sponsored the participation of a field technician in Dipilto, Nicaragua, who presented the considerations from the field.

10-15 Gender policies and practices of the organizations certified by FLO

Guatemala, beginning November 2010

The involvement of women in decision-making surrounding production in Central America has been traditionally very low. A cornerstone of the FLO program (Ethical and Fair Trade) is to promote gender equity in all activities of the certified organizations. Based on an assessment, alternative proposals were developed that promote the full socio-economic participation of women in small-scale producers organisations as part of a gender strategy with a value chain focus for each of the organizations.

Marije van Lidth de Jeude and Iris Villalobos. Diagnóstico participativo sobre Políticas y prácticas de género de las organizaciones certificadas por FLO Centroamérica, Guatemala, November 2010-actual.

10-16 Migration and labour market information systems: the case of Costa Rica

Costa Rica, December 2010

The management of labour migration processes in the six countries (Costa Rica, Nicaragua, Colombia, Túnez, Senegal y Ghana) of the study is hampered by the lack of timely, objective and reliable data on labour migration stocks. Therefore, the International Organization for Migration (IOM) implements the project: "Best practices on collecting and sharing labour migration data for improvement of the labour market information systems (LMISS)". A study is realized to compare the situation of this thematic in the above-mentioned countries. The methodological framework serves as a base for realizing the country study of Costa Rica at the beginning of 2011.

Marije van Lidth de Jeude, Note for IOM and the European Commission. Costa Rica, December 2010.

10-17 Presentation Export Guide

Central America and Panama, April 2010

On behalf of the consortium (Project 10-01), the guide was presented in Guatemala, El Salvador, Costa Rica, Honduras, Nicaragua and Panama. Over five hundred producers and union representatives had an opportunity to get to know its content and share their achievements and obstacles in exporting products to the European market.

10-18 Completion of the study “Municipal Ties”

Nicaragua, January – April 2010

Sister city relationships were booming between Nicaragua and the Netherlands during the 1980s. The space for the National Council for Netherlands-Nicaragua City Partnerships (LBSNN) was created in Holland in 1986, with significant participation of private co-financing agencies and national bodies for municipal development (VNG). The outcome in popular housing, civic participation, and primary and secondary education sectors warranted an external evaluation, with results published in 2010.

IOB, Evaluatie van de Nederlandse Hulp aan Nicaragua, Nr. 328, December 2010.

10-19 Mid-Term Evaluation RUTA

Central America, June – November 2010

The design of public policies in the rural sector of the Isthmus has been a constant challenge since the eighties when the RUTA project was launched by a group of cooperation agencies. Agro-economic, social, political and regional integration aspects are only covered by this organization to date through contributions to regional, environmental, business and recently climate strategies. Standardized assessment criteria help determine project performance in the current Phase VI (2008 - 2010), with a view toward streamlining cooperation efforts.

Ariana Araujo, Jan de Groot, Hans Nusselder, Joke Vuurmans, Evaluación Medio Término, Proyecto Unidad Regional de Asistencia Técnica (RUTA), Fase VI (2008 – 2010), Informe CDR-AIDEAS.

10-20 Opportunities and alternatives for the financing of sustainable agriculture

Central America, August 2010.

The gap between the financial sector and organic and sustainable production sectors is further aggravated by the lack of knowledge of the financial sector on organized certified producers, customers and markets, the business opportunities offered by this sector and their needs for financing. The SEFAS Programme conducted a study to characterize the sustainable productive sector for the financial sector. This study generated three products: a report on the characterization of the sector; a database of certified organic and / or fair trade producers and a booklet with a summary.

Dhayra Machado. La Producción Orgánica: nos conviene a todos. Informe de Sensibilización de Entes Financieros. August 2010.

10-21 Health and sexual and reproductive rights

Nicaragua, August-October 2010

The cooperation of the Netherlands with Nicaragua in the area of reproductive health was put under examination in the country assessment, conducted in 2009 by the Ministry of Foreign Affairs (IOB, see Proj. 10-04). A next step is a specific study on the effectiveness of local initiatives in preparing strata of the Nicaraguan population, according to their rights against practices that threaten their sexual and reproductive health. Opportunities for presenting and sharing the information will be evaluated - after this preparatory phase - in an impact study, scheduled for early 2011.

KIT, CDR, ETC and ECORYS, "Country evaluations of the support by the Netherlands to sexual and reproductive health and rights programmes in Mali and Nicaragua", Nicaragua study - Inception Phase, N.d.

10-22 Oxfam Novib Programme Assessment for Latin America and the Caribbean

Regional, August -December 2010.

For over three decades, the co-financing agency Oxfam Novib has been supporting NGOs, catalyzing profound changes in the economic, socio-political and gender-relations context on the continent. Of a portfolio with nearly 200 organizations in seven countries, the contracted assessment covers the implementation of strategic objectives through record review, focus groups, case studies and analysis of regional information, as an input to the debate on decision-making in terms of cooperation and its current relevance in the countries.

OXFAM-NOVIB Países Bajos, Evaluación del Programa de Latino-América, 2003-2009, Informe de Enfoque, September 2010.

10-23 Research Methods Introductory Course, Peace University

Costa Rica, October 2010

The Research Methods Course, taught at the Peace University is an integral part of the master's program at the university. It is mandatory and aims at introducing and exposing the students to basically qualitative theoretical and practical concepts of social research. The course is an analytical method for approaching research problems, questions and objectives. It is based on the learning process of social research methods, and covers issues related to human development, the environment and the Latin American context.

Ariana Araujo and Alexandra Tuinstra. "Programa de estudios para el curso Introducción a Metodologías de Investigación". October 2010.

10-24 Financing and production costs of organic coffee (SEFAS Programme)

Costa Rica, August - November 2010.

The Organic Producers Association of Turrialba (APOT) is characterized by a representative profile of a large majority of organic farmers' organizations in Central America: it has great strengths in product quality and the commitment of its partners, but it is weak in business development and financial management issues. An intern developed and implemented a methodology to calculate production costs and identify and prioritize the financing needs of APOT member producers as a tool in SEFAS' support.

Anthony Privetera. Financiamiento del café orgánico: Un estudio de caso de la Asociación de Productores Orgánicos de Turrialba (APOT). December 2010.

10-25 Directory of financial services for sustainable production (SEFAS)

Central America, October - December 2010.

Just as the financial sector lacks information on certified sustainable and organic producers, the production sector is under-informed about the financing opportunities for its production and means of access to adequate financial resources. SEFAS began the task of preparing a directory of first and second tier financial entities with national and international coverage in Central America that include, among their services, products for the agricultural sector and have sustainable producers on their customer lists; information to be released in 2011.

10-26 Migration and Health

Central America and Mexico, September-December 2010.

The Central American region (including the Mexico-Guatemala border) although a geographically small area, has high population mobility. The issue of health in migrant populations has not been addressed in concrete terms regarding access to services and health conditions. The IOM Regional Office is considering strategies to address health and migration issues in the region. This study represents a first input toward raising the profile of the situation.

Ariana Araujo, Angélica Ramírez and Alejandro Uriza. Migración sana en América Central. Organización Internacional para las Migraciones. November 2010 (in process).

10-27 Oxfam-Novib Assessment, Desk Study

Regional, September - October 2010

During the Latin-American Programme (2003-2009), Oxfam Novib financed around 180 partners in seven countries: Mexico, Guatemala, Nicaragua, Colombia, Ecuador, Peru, Bolivia and Brazil. A third of them were subjects of a desktop assessment focused on the three main goals defined in the right

to food and income security: democratization and participation, freedom from gender-based violence, and for women to be able to exercise sexual and reproductive rights. On that subject, one single format and specific criteria were applied for each target.

10-28 Oxfam-Novib Assessment, Workshops with counterparts

Regional, October 2010

Oxfam Novib's organisation of training workshops with numerous partners in Central and South America provided an opportunity to conduct focus groups and interviews with institutional partners about results achieved with the cooperation resources. Furthermore, the impact of the Dutch agency's decision to withdraw from the continent in the coming years has also been assessed. The openings created would facilitate the perception of the counterparts in defining the purpose, the operational themes and the external orientation of their organization, regarding a future post-ON.

10-29 Oxfam-Novib Assessment, Case studies and internal workshop

To extend knowledge on national and regional networks was the main challenge of the case studies in four countries of the continent, on issues of productive and environmental economy, democratization and gender rights. In particular the meetings with working teams and counterpart target groups allowed a balancing of the Oxfam Novib agenda in different areas with an inventory of achievements, weaknesses and issues that are pending on the regional agenda. The findings were discussed at an internal workshop involving eight team members.

10-30 Oxfam-Novib Assessment, Preparation of the final report

The lessons learned in the exercise included the criteria of relevance, effectiveness, efficiency, impact, and sustainability of the ON-LAC Programme. Similarly the three areas of production, democratization and gender rights, as well as interaction with counterparts in the framework with other affiliates relate to the current needs of the continent. The assessment of the role of Oxfam Novib is not separated from the current debate in the Netherlands on the future of technical cooperation, its tasks and relevance in a context of inequality and environmental degradation.

Stervins Alexis, Ariana Araujo, Alejandra Camejo, Rosien Herweijer, Hans Nusselder, Angélica Ramirez, Marije van Lidth, Luis Samandú, Bob van der Winden, "¿Misión Cumplida? Evaluación del Programa de Latino-América de Oxfam-Novib, 2002-2009."

10-31 Financial Fair FAST: Linking sustainable producers to utilities (SEFAS)

Central America, November 2010

The SEFAS Programme partnered with the Alliance for Sustainable Trade (FAST) to organize the Second Financial Fair FAST. This event took place in parallel with SINTERCAFE in San José, Costa Rica. The aim was to provide sustainable farmers' organizations the opportunity to present their projects and financing needs to international financial organizations specialized in financing. USD 35 million in financing were requested during the fair. In addition to the follow up with the participants, Nicaragua had the support of the Export and Investment Center (CEI).