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# After the Sugarcane: A Case Study of Community Development in Rural Dominican Republic

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# After the Sugarcane:

## A Case Study of Community Development in Rural Dominican Republic

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PIM 69

A Capstone Paper submitted in partial fulfillment of the requirements for a Masters of Intercultural Service, Leadership and Management at the SIT Graduate Institute in Brattleboro, Vermont, USA.  
February 10, 2013  
Advisor: Ken Williams

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## ABSTRACT

This is a qualitative case study of the relationship between MOSCTHA and the Savings and Loans Group demonstrating how both influence community development in Batey Antoncí, Dominican Republic. The purpose of this study is to discover and discuss the approaches used by both the organization and the group during the development process, and how the social identity and leadership styles of the women affected the community development initiative. Background and history of the community, MOSCTHA and community group is discussed. The methodology used throughout this process include: focus groups, diagnostics, verbal and written interviews, training and observations. The findings demonstrate that community development initiatives started strong, but have slowly begun to fall apart due to misguided leadership, issues in the development process and natural occurrences. The initiative is analyzed using various community development frameworks include: microfinance, women in development, participation and asset building. The leaderships styles and organizational structure of the Savings and Loans Group, and the social identity of the leaders are analyzed and discussed around the appropriateness of each and what practices could be done to better the situation of the group. Through this case study professionals would gain new perspectives on community development and the process of creating sustainable community groups, as well as discover ideas and approaches that could strengthen the groups.

Key Words: community development, batey, microfinance, women, leadership

## Introduction

“Some communities allow the future to happen to them, thriving communities recognize that the future is something they can create” (Phillips and Pittman, 2009, p. 77). Throughout my service as a Peace Corps Volunteer in the Dominican Republic, I have witnessed various development initiatives and organizations come and go through many communities. Some of the projects and communities succeed and thrive; however others fizzle out and the community’s development remains stagnant. Each project and organization has different lasting effects of the communities due to the quantity and quality of time spent within the community and the community’s investment into the projects.

Batey Antonc, the town where I lived and served my two years of service, is the prime example of a community where there have existed various community development projects: some which have failed, others that are still functioning, and still others that are in the middle of success and failure.

One non-profit organization that works within Antonc stands out against the others due to its quantity and quality of time spent in the community and on community development projects is the Socio-Cultural Movement for Haitian Workers (MOSCTHA). MOSCTHA formed a self-sustaining women’s group, the Savings and Loans Group (SLG). The SLG was a success when it was first formed, however over time it has been deteriorating for various reasons – now in a middle ground. The group is on the edge of falling apart or continuing the road to success, and a few actions could be taken to make it go either way.

As I witnessed both successes and failures within the development of Antonc, I wanted to investigate the relationship between MOSCTHA and the Savings and Loans Group; to discover and discuss the approaches used by both the organization and the group during the



development process, and how the social identity and leadership styles of the women affected the community development initiative; to understand what stands in the way of the SLG's success and suggestions for the future. This Capstone will begin with describing my role as a Peace Corps Volunteer in the Dominican Republic and the background relationships and history of Antoncí, MOSCTHA and the SLG. Then we will move onto the literature review and methodologies. Finally, we will discuss the analyses of social identity, leadership and the community development initiative.

### **Background Relationships**

#### **U.S. Peace Corps**

The U.S. Peace Corps just celebrated its 50<sup>th</sup> year of service around the world in 2011, and in 2012 Peace Corps Dominican Republic celebrated its 50<sup>th</sup> anniversary. Although many things may have changed since the formation of the Peace Corps, the goals of mutual cultural understanding and community development stays the same. The three goals of Peace Corps are:

1. To help the people of interested countries in meeting their needs through technical assistance;
2. To help promote a better understanding of Americans on the part of the peoples served;
3. To help promote a better understanding of other peoples on the part of Americans. (Peace Corps manual)

Each Peace Corps country has its own personal domains reflecting the needs of the host country. In the Dominican Republic there are currently four sectors: Community Economic Development, Healthy Communities, Information and Communication Technology for Education, and Youth, Families and Community Development (YFCD).

As a YFCD volunteer, my contributions that are successfully completed through the first goal are: organizing male and female baseball teams and games against other communities, teaching English in the local school, various English classes for the community, instructing a

business course with the possibilities of youth writing a business plan and money to start said business via a competition, attending the aforementioned business competition, community art classes, literacy work in the school, building and furnishing a community library, literacy teacher training, English teacher training, youth health group, girls' group, boys' group, adult exercise classes, organization of conferences, youth group manual creation, and work with the local women's group.

Goal two is met through daily interaction with community members and other Dominicans, world map lessons, and special classes on the United States. Correspondence with family, friends, and strangers via phone calls, visits, blog posts, emails, photographs, and helping out various mission groups promote Peace Corps goal three.

### **Batey Antoncí**

Batey Antoncí is a small community of about 700 inhabitants and 169 houses. It is located in the municipality of Yamasá in the providence of Monte Plata in the Dominican Republic. A batey is defined as a "lugar ocupado por viviendas, trapiches, almacenes, etc., en los ingenios y otras fincas de campo" (place occupied by houses, sugar mills, warehouses, etc., in the sugar refineries and other farms in the country. Batey, 1979, p.228). When Antoncí became a batey, in order for the State Council of Sugar (CEA) to obtain cheap labor for its monopoly on the Dominican sugar competition, immigrants from Haiti and Dominicans from other parts of the country were brought to Antoncí.

The workers planted, harvested and cared for the sugar cane plants in 12 to 18 hour shifts, only to return to a lack of food and overcrowded housing. The workers were paid in vouchers rather than money and were locked into their quarters at night, both methods used to ensure no run-aways. There was little to no health care or educational system set up within the batey.

Almost all of the rights of the citizens were taken away to maintain the dominance and the social structure over these marginalized people. In reaction to the harsh conditions and rules, the workers sustained their own religious and daily traditions – their culture – to form community, maintain sanity and a certain level of happiness.

The CEA was disbanded in Monte Plata in 1997 and the land of the sugar cane company was eventually divided up and sold to the citizens of the batey, only after the bosses claimed what land that they wanted to keep. Today, almost every family in Antonc has their own small farm plot to grow their own food or raise cattle. The small farm plots allow for personal growth of food and are not sufficient enough to sell elsewhere. The main income comes from what little agriculture product they can sell and from remittances sent from family members who live in the capital or other parts of the country. Combining a stagnant local economy and the deprived state of being when the CEA was disbursed, Antonc has been left behind. Antonc is one of the only communities in the area that does not have running water. The entire community of 700 has to hand pump water from a well that is in the center of town. Within the town the electrical service is very intermittent throughout the day, and averages less than 12 hours a day throughout the country.

However, Antonc does host the local basic school (k-8<sup>th</sup>) where students from five communities attend, in the morning kindergarten through 4<sup>th</sup> and in the afternoon 5<sup>th</sup> through 8<sup>th</sup>. The Dominican Batey Relief Alliance (BRA) runs an agricultural project in the community where during planting and harvest seasons provides work to community members, as well as free services at their clinic. There are smatterings of other health related organizations that give their services sporadically throughout the year to community members.

## MOSCTHA

MOSCTHA is a non-profit organization founded in 1985 in the Dominican Republic, and has expanded its services into Haiti. MOSCTHA focuses its development work on Haitians, Dominicans of Haitian descent and marginalized communities within both countries. Their mission is “MOSCTHA implements and manages programs in the Dominican Republic and Haiti that provide communities with the tools, assets and resources necessary for a thriving and sustainable future” (MOSCTHA, 2011).

The programs that are implemented and managed by MOSCTHA in the Dominican Republic and Haiti, “provide communities with the tools, assets and resources necessary for a thriving and sustainable future” (MOSCTHA, 2011). These program goals include:

- Promoting the education and defense of the human rights of immigrants and their families by means of conferences, seminars, and legal aid;
- Fostering cooperative community and entrepreneurial development by promoting self-management and community participation in local development plans, especially in border areas;
- Training the population in projects fostering new alternative agricultural and business opportunities, job opportunities, access to microcredit, and management of microenterprises.
- Developing medical care and comprehensive health programs in shanty towns and border areas;
- Fostering water resource and environmental education and organizing environmental clean-up days with direct participation by the communities;
- Running comprehensive educational programs on such topics as community organization and management, leadership, family planning, domestic violence, and gender equality. (MOSCTHA, 2011).

MOSCTHA works within seven provinces and 67 communities in the Dominican Republic and in ten communities in Haiti. The projects implemented in each community are tailored to their needs, meaning that not every project that MOSCTHA has is carried out in each community. Along with the programs, MOSCTHA provides opportunities to the communities to network, go to conferences, and work with international volunteers.

Antoncí was one of the first communities taken on by MOSCTHA in 1985. At that point in time, Antoncí was still a functioning batey, meaning that there was still commercial production of sugar cane through the CEA. MOSCTHA focused their first projects within Antonci on human rights, agricultural development and health.

The sugar industry in the Dominican Republic has a reputation for human rights violations, so the human rights project of MOSCTHA was imperative at this time in Antoncí. All bateys violate almost all of the international human rights laws that are enforced by the United Nations. Some of these rights that are violated include:

Article 1: All human beings are born free and equal in dignity and rights. They are endowed with reason and conscience and should act towards one another in a spirit of brotherhood.

Article 4: No one shall be held in slavery or servitude; slaver and the slave trade shall be prohibited in all their forms.

Article 5: No one shall be subjected to torture or to cruel, inhuman or degrading treatment or punishment. (United Nations)

Article 1 has been violated in the way that the Haitian or Dominican-Haitian workers have not been given the same rights as other citizens or aliens of the Dominican Republic. They are treated without dignity and without having personal freedoms within the bateys and the Dominican Republic. In a breach of Article 4, the workers are kept against their will in the bateys, under no circumstances are they allowed to leave. There is often little or no pay at all for their services, and many times instead of money, the workers are paid in vouchers that could only be redeemed at the local store. The violations relating to Article 5 come in many shapes and sizes; other than the undignified living and working conditions, the workers were locked into the barracks at night with an armed watchman to ensure that no one tried to escape. Punishments for any type of misconduct or accident lead to beatings, severing of limbs or even death.

In order to combat the injustices found in the bateys, MOSCTHA implemented a human rights program to inform and educate the citizens of Batey Antonc about their basic human rights, and how to obtain their official working documents. MOSCTHA then continued supporting the community through agriculture and microfinance programs, HIV/AIDS testing and monthly medical checks.

## **Savings & Loans Group**

### **History**

After the CEA left Antonc and the province of Monte Plata, MOSCTHA began to implement microfinance programs within the community. At first the program was targeted at the entire community, but then was re-focused on the women of Antonc. MOSCTHA created a women’s group called Women’s Development Group of Antonc, who make and sell jewelry, scented candles and recycled paper products. In 2008, out of this women’s group, MOSCTHA decided to train women on money management and savings, budgeting, finance, self esteem and human rights, thus was created the Savings and Loans Group (a copy of the requirements can be found in Appendix A). The women created bank accounts to begin a savings program and were given loans to create or fortalize existing business within the community in hopes to work with the economic development of Antonc. MOSCTHA was already working with a small loan program within the community but changed their sights to focus only on women.

### **Members & Membership**

To date there are around 26 active members of the group. The membership fluctuates every loan cycle with the entrance and exit of members. The Savings and Loans Group was created out of the Women’s Development Group, and every member that is in the Women’s

Development Group is a member of the Savings and Loans, but not every member of the Savings and Loans Group is a current member of the Women's Development Group.

### **Roles & Organizational Structure**

The organizational structure is representative of a simple structure of organization where there are two levels; the first consisting of the leaders (president, vice-president, secretary and treasurer) and the second of other members (Bolman and Deal, 2008, p.79). Even though there are people in positions of power, the decisions are made by acquiring the majority vote.

### **Finances**

When the Savings and Loans Group first began, MOSCTHA was in charge of giving out and collecting the loan repayments, and checking up on the group's progress. Only once all the loans are paid back can the group be offered loans again. Slowly MOSCTHA started giving the group more responsibility over themselves and the loan process. Now the women are in charge of distributing and collecting the loans. A savings account was created for the Treasurer to deposit the money.

The last cycle of loans were given in 2010 and has turned into a disaster for the SLG because about half of the women have not paid them back for various reasons (bad payers, had to spend the money on hospital bills and medication or do not trust the new treasurer). If the loans are not paid back, the next round of loans cannot be disbursed and the members of the group have to pay back the money lost, however this is not occurring at the moment.

### **Benefits**

One of the benefits for being a member of the SLG is that the loans financially help the individual members by increasing their income, whether it is immediate or latent pay off.

Another benefit is knowledge-based through the over 50 hours of initial training and the hours of

training that followed. This knowledge not only helps the women make better decisions with their money, but they also make better life decisions.

The SLG also benefits the community. With more money in the community there is more monetary movement within the community, stimulating the community's economy. This movement stimulates the small businesses within the community allowing for the members to profit and invest more into their community.

### **Strengths & Weaknesses**

The strengths of the SLG are that it has financially helped many women and families in Antonc by allowing them to start or improve micro-businesses. This allows the women to live more financially secure and helps the economic flow within the community.

One of the weaknesses is that once MOSCTHA let the group go completely in the hands of the community members it fell apart because many of the group members did not feel that they needed to be accountable to the leaders of the group once MOSCTHA left. One of the reasons for this lack of accountability is that some of the members feel that the current treasurer is not honest with the money and would not deposit it in the group's bank account. Also, some of the women had to spend their loans on urgent medical issues or other emergencies and were not able to invest their loan money into their business and are not able to pay back their loans. Another weakness is that some of the members explicitly stated that they would not be taking out any more loans because they do not have any way to pay them back in the future. This hinders the group's participation and financial stimulus of the community.



### **Future plans**

The future plans of the SLG include having meetings with MOSCTHA to see what can be done to encourage the women to pay off their loans and to eventually start another loan cycle once the current loans are paid back.

### **Research Methodology**

Many different research methods were used to gather information for this qualitative case study. Primary resources include diagnostics of the community, group and organization through the use of focus groups, SWOT analysis, interviews, trainings, and observation. Secondary information includes textbooks, pamphlets, articles and other forms of written information about the organization, leadership, social identity, community development and sustainable development. (Informed consent forms and data collection instruments are available in Appendices B and C).

This is a case study of the SLG that was started by MOSCTHA, an international non-profit organization, in a rural community in the Dominican Republic. This study is specific to only the community of Batey Antoncí and the women's group, but may give insights on the issues and solutions about working within community development. Some of the strengths of a case study are that it is illustrative, insightful, and have a value in teaching.

Within the diagnostics a SWOT analysis was conducted for each community, SLG, and MOSCTHA to discuss the strengths, weaknesses, opportunities and threats. This type of analysis gave insight on the issues, what is working, and hopes for the future of each sector being analyzed.

Verbal interviews were conducted voluntarily by the leaders and non-leaders of the SLG, with a signed consent form. The interviews were semi-structured allowing flexibility of the

conversation and questions; by using this style of questioning it led to new findings that the interviewer was not expecting. The interview questions were open-ended allowing the interviewee freedom in his/her answer and gave the researcher more information to work with. The interview discussed the interviewees' role of leadership within the group and community, and their social identity. By employing verbal interviews "we can probe an interviewee's thoughts, values, prejudices, perceptions, views, feelings and perspectives. We can also elicit their version or their account of situations which they may have lived or taught through: his or her story" (Wellington, 2007, p. 81). Understanding each person's position on issues, their account on a story or their thoughts on identity is vital to this research.

Written interviews were given to MOSCTHA to gather information about the organization's role in community development in Batey Antonc, the history of the organization and its programs and events in Antonc.

Focus groups were used for the diagnostics of Antonc, the SLG, and MOSCTHA. The average size of the focus group was four to six women. Strengths of focus groups are that the participants "may feel safer, more secure and at ease if they are with their peers" (Wellington, 2007, p. 88). Written notes were taken during the meetings, which can leave for holes in the data if the researcher is not able to keep up with the conversation while writing, however, the researcher was able to repeat the question to obtain the correct information. The use of a tape recorder or video camera was not useful in this case due to the amount of noise pollution in the area.

Leadership trainings were performed with the women's group to assess the leadership styles within the group and of the leaders of the group. A number of different activities took place including games, definitions, activities to assess styles and discussions.

Observations were made of the community and group meetings run by the women themselves and meetings run by MOSCTHA, as well as meetings and trainings conducted by the researcher. The type of observation was observer as participant and semi-structured where the researcher was observing and taking notes of the leadership patterns and other behavioral patterns, but not limited to this information. Discussing the practice of an observer as participant Wellington (2007) gives this example, “Equally, in a long-term study of an organization, an observer may start as a complete observer but gradually become more and more of a participant” (p. 80). This demonstrates that over time the observation strategies might change as the observer gains the trust of the other participants, allowing him or her more access into the meetings or process that the observer is looking for. After a year and a half living and working in the community, the trust of the community has been gained by the researcher, and this allowed her to participate in meetings but still focus on collecting observational data. There was no structured schedule for what the researcher was recording; for example, the “frequencies of certain events or interactions in the observed situation have been recorded over set time periods” (Wellington, 2007, p. 81). During data collection the difficulties were to not interrupt the natural process of the meetings and regulating the amount of participation from the observer.

Some of the overall strengths of the data collection are that many different tools were used in this process in order to obtain the most accurate information possible, and that the researcher has previous experience in each of the research methods that was used.

## **Limitations**

The methodology also contains many limitations or weaknesses that may affect the results of the data collection. The most prominent limitation that spans all of the data collection tools is the lack of trust between the researcher and the participants; “the ability of practitioners to develop trusting relationships is paramount to successful practices of reading change. This allows people to take practitioners into their confidence, enabling them to see and hear what would otherwise be hidden” (Reeler, 2007, p. 19). If high levels of trust are not created nor maintained between the practitioner and the participants, the participants will not feel comfortable with an outsider of their group knowing its secrets and issues. This lack of trust can damage the answers and outcomes to the interviews, focus groups, observations and other activities.

Just like each data collection tool has strengths, they also have their weaknesses. The limitations of a case study are that they may not be generalized, representative, replicable or repeatable (Wellington, 2007, p. 94). If a case study similar to this one was carried out in neighboring communities to Antonc, results may be similar but not the same, thus not supporting the same findings. The data gathered cannot be generalized for the entire country or developing population because this is a small, specific study on one community.

Some weaknesses of the interview methodology are that the interviewees may feel pressured to say the correct answer if the right amount of trust is not built beforehand. The interviews will be recorded if permission is granted by each participant, and answers will be written down by the interviewer incase technology does not work. Also, in the community there is a high quantity of noise pollution; note-taking will accommodate the situation if the recordings are not ‘readable.’ There are also limitations of written interviews sent to MOSCTHA, because

the researcher was not there in person to verify any questions or to see the reactions of the interviewee.

Limitations of focus groups are that the dominant voices will not let the others' be heard, and working with more people than a one-on-one interview allows for less control of the situation. Also, one might think that the narratives given by the participants are accurate when in fact they could only be "shaped by our desire to maintain high self-esteem, make sense of (often random) events and reduce the cognitive dissonance between conflicting pieces of information" (Wellington, 2007, p. 91). To overcome this problem many clarifying questions were asked, every participant was asked a similar question and the majority of the questions were asked again in the one-on-one interviews where the participants could feel free to say whatever they wanted.

The weaknesses of the data collection are that some of the women are illiterate or have low levels of formal education, so it will be a challenge creating visuals for them along with the written word. Also, the language barriers might get in the way throughout the questioning and during the transcription process of the interviews because Spanish is my second language and it is also the second language of some of the women.

### **Summarized Data**

Once the data gathering methods were conducted the information from the focus groups, interviews and observations were compiled according to four main categories: Antonc1, MOSCTHA, and the Savings and Loans group. Sub-categories were then devised by the questions and answers to include social identity, and leadership.

Table 1 shows the results of the SWOT analysis for the diagnostic of Batey Antonc1. From the community diagnostic of Antonc1, we learned that there are a significant amount of positive attributes to the community than there are in relation to the negative attributes. There

has been a long history of outside organizations intervening in the community with various programs, however not all of them are still active. There are also many possibilities and opportunities that Antonc is capable of or would like to have in their community. There are also many infrastructural weaknesses in the community such as the lack of potable water, houses, and useable roads that make things more difficult for the development of the community.

Table 1: SWOT Analysis of Batey Antonc

<p><b>Strengths</b></p> <ul style="list-style-type: none"> <li>- People want to learn</li> <li>- Bakery</li> <li>- Elementary school</li> <li>- MOSCTHA</li> <li>- BRA</li> <li>- FUNDEN</li> <li>- Churches</li> <li>- Pro-Family</li> <li>- Cooperative of Women</li> <li>- PC</li> <li>- Neighborhood group</li> <li>- People care for the elderly</li> <li>- Medical Clinic</li> </ul>	<p><b>Weaknesses</b></p> <ul style="list-style-type: none"> <li>- There is no water</li> <li>- Street is not paved</li> <li>- Houses are falling apart</li> <li>- Malnutrition</li> <li>- Lack of jobs/work</li> <li>- Lack of employment opportunities</li> <li>- Lack of economic resources for the women</li> </ul>
<p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>- Many organizations including Pro-family, MOSCTHA, BRA that give opportunities and workshops</li> <li>- There is plenty of land to farm, and raise animals</li> <li>- Everyone has a house</li> <li>- Library – education</li> <li>- Buy equipment for the bakery</li> </ul>	<p><b>Threats</b></p> <ul style="list-style-type: none"> <li>- Drugs</li> <li>- Delinquency</li> <li>- HIV/AIDS</li> <li>- Fights using rock, pistols, and machetes</li> <li>- The lack of human resources</li> <li>- Homes are falling apart</li> </ul>

The focus group and diagnostic of MOSCTHA showed that the organization has had a positive influence in the community of Antonc and with the women’s groups through the institution, medical, agricultural, workshops and programs. The major weaknesses and threats of MOSCTHA are not related to the organization but the women who have taken out loans and

have not paid them back yet. The focus group stated that these issues create a tense relationship within the organization. Demonstrated in Table 2 are the results of the SWOT analysis of MOSCTHA.

Table 2: SWOT Analysis of MOSCTHA

<p><b>Strengths</b></p> <ul style="list-style-type: none"> <li>- The institution itself</li> <li>- Pro-family</li> <li>- The loans</li> <li>- Workshops and trainings</li> </ul>	<p><b>Weaknesses</b></p> <ul style="list-style-type: none"> <li>- There are no loans right now (because some women have not paid theirs back)</li> <li>- MOSCTHA has not visited in months</li> <li>- No scheduled visits</li> <li>- No personal help</li> </ul>
<p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>- The workshops</li> <li>- To have the women’s association</li> <li>- To be economic (ex. At the grocery store)</li> <li>- Savings and Loans Group</li> <li>- Women’s Development Group</li> <li>- Able to meet women from other parts of the country and world</li> </ul>	<p><b>Threats</b></p> <ul style="list-style-type: none"> <li>- Women don’t pay back their loans</li> <li>- Women talk badly about MOSCTHA when they do not give them loans</li> </ul>

The diagnostic of the Savings and Loans Group and questions from the interviews demonstrate that the positive attributes of the group (strengths and opportunities) are slightly stronger than the negative attributes (weaknesses and threats). The positive attributes were significantly stronger than the negative during the first years after the group was formed. The women heard of the SLG through word of mouth. The average number of loans taken out was two and the greatest was four. Five of the women paid back their latest loan and four are still in the process of paying their loans back. One woman has never taken out a loan, but would like to in the future. The women who are leaders in SLG are members of between two to five other groups in the community. Table 3 shows the results of the SWOT analysis of the SLG.

Table 3: SWOT Analysis of the Savings and Loans Group

<b>Strengths</b> <ul style="list-style-type: none"> <li>- The loans and savings</li> <li>- The women are united</li> <li>- The program helps the community</li> </ul>	<b>Weaknesses</b> <ul style="list-style-type: none"> <li>- Women do not pay back their loans</li> </ul>
<b>Opportunities</b> <ul style="list-style-type: none"> <li>- More loans in the future</li> </ul>	<b>Threats</b> <ul style="list-style-type: none"> <li>- Women have not paid their loans back</li> </ul>

From the leadership training there were four structural leaders, one political, three human resources and two symbolic. Each personality and leadership style plays different roles within each group. The results will be discussed further in this paper.

The results of the interviews with the ten participants of the SLG are demonstrated in Table 4. Out of the ten interviews conducted, all are or were members of the SLG. The ages of the women ranged from 23 to 56 – with seven of the women being over 40. Two women describe themselves as Dominicans of Haitian descent, whereas the other eight describe themselves as Dominican. All women identify themselves and their families as poor or very poor, and all are able-bodied. All of the women are religious: four Catholics, two Evangelical, and two Christians. The education levels vary greatly: 3 women had no years of formal education, one woman through second grade, one woman through third grade, one woman through fifth grade, one woman through sixth grade, one woman through eighth grade and two women graduated high school. Eight out of ten women have birth certificates but all of them have Dominican identification cards. Three of the women were born in Antonc, five moved to the community during their childhood or youth and two when they got married.



Table 4: Summarized Interview Information

Number of women interview:	10 participants of the SLG
Ages:	23, 28, 34,41,44,50, 52, 55, 56, 56
Nationality:	8 women identified themselves as Dominican 2 women identified themselves as Dominican of Haitian descent
Economic Status:	All 10 women said that they were very poor
Religion:	6 women are Catholic 2 women are Evangelical 2 women are Christian
Education:	3 women say they are never received any schooling 1 woman went to school through 2 <sup>st</sup> grade 1 woman went to school through 3 <sup>rd</sup> grade 1 woman went to school through 5 <sup>th</sup> grade 1 woman went to school through 6 <sup>th</sup> grade 1 woman went to school through 8 <sup>th</sup> grade 2 women graduated from high school
Birth Certificates:	8 women currently have it 2 women do not have it
National Identification Card:	All 10 women have it
When did they arrive to Antoncí:	3 were born there 5 arrived during their childhood 2 arrived when they got married
How many other groups do they participate in other than the SLG:	1 woman participates in 0 other groups 4 women participate in 2 other groups 2 women participate in 3 other groups 1 woman participates in 4 other groups 2 women participate in 5 other groups
How many loans have they taken out:	1 woman has never taken out a loan 6 women have taken out loans two times 2 women have taken out loans 3 times 1 woman has taken out loans 4 or 5 times
Out of those who have taken loans, who has paid back the most recent:	5 women have paid back all of their loans 4 women have not paid back their most recent loan 1 woman is not applicable for this question

### Analyzed Data

From the summarized data, conclusions were made regarding the SLG. First the women enter and stay voluntarily in the SLG because of unity, diversion and possible different level of social identity development than other women in the community. This conclusion was drawn through the fact that the majority of women became members when the group started and have

stayed active members throughout the years; also these women are active members of various other groups within the community demonstrating their devotion to community and self development.

The consensus is that MOSCTHA is extremely helpful within Antonc due to all of the projects and initiatives that they have brought there. Although there are strong leaders in both of the groups, they would like the support from MOSCTHA to continue due to uncertainty about leading the groups themselves and future steps.

Seeing as about half of the women in the Savings and Loans Group have not paid their loans back one can tell that the financial situation is bad in Antonc. The lack of a steady income, access to financial resources and other issues makes it very difficult for the community members to gain enough income to support the loan program.

More in-depth analyses will be found in the sections: social identity development, leadership, and application of frameworks.

### **Social Identity Development**

#### **The Researcher**

Tatum (2000) states that “the concept of identity is a complex one, shaped by individual characteristics, family dynamics, historical factors, and social and political context” (p. 9). Social identity is something that is also always changing and adapting, dependent on experiences and locations. One’s social identity is always bouncing back and forth between the different stages depending on new experiences, thoughts and realizations – and they can change throughout time.

Social identity according to Tatum is classified on physical and relatively concrete attributes: ethnicity, gender, religion, sexual orientation, socio-economic status, age and

physical/mental health. For example, as the researcher, I am a 25-year-old white female who was born in the United States of America, is of able mind and body, has a college education, who was raised Presbyterian from a lower middle class family and heterosexual.

Identity is ever changing – starting from experiences in adolescence when one gains the capacity of “self-reflection (and resulting self-consciousness) [which] allows one to ask, ‘Who was I before?’ ‘Who will I become?’” (Tatum, 2000, p. 10). This questioning of one’s identity comes after the first three stages of Hardiman and Jackson’s (1997) social identity development model, which are naïve/no social consciousness, acceptance and resistance, respectively. This comes after stage is called redefinition, where the participants ask “‘Who am I?’ not ‘Who am I not?’” (Hardiman & Jackson, 1997, p. 27). I often find myself split between the redefinition stage and the internalization stage – the third and fourth stages of the Hardiman and Jackson model.

Living in a foreign country one is overly aware of one’s social identity – physical features, background, ideas and thoughts. I receive special treatment whether it is special privileges that host country nationals would not be given or the ‘gringo tax,’ the special price reserved for foreigners. The fact that I am a foreigner brings out my multiple identities even more:

When we think about our multiple identities, most of us will find that we are both dominant and targeted at the same time. But it is the targeted identities that hold our attention and the dominant identities that often go unexamined (Tatum, 2000, p. 11).

While living in Antonc, it brings out the fact that I am a young, white, college-educated, Presbyterian-raised female. The community has had limited contact with people of a similar identity as mine. Living in Antonc, most people portray me as the wealthiest person that they know due to perceptions of Americans and what they have seen on the television and in movies.

I am constantly engaged in small acts, conversations and question-answering to educate others that not all Americans are like the characters on film – slowly trying to teach others that “all groups have unique and different values that enrich human life, but that no culture or social group is better than another” (Hardiman & Jackson, 1997, p.27).

I am regularly checking myself, my actions, my thoughts and my ideals, asking myself “Who am I?” “Who do I want to be?” and incorporating these answers into my everyday life. These past two years as a Peace Corps Volunteer has helped me grow and solidify and internalize my identity. All of this has become easier by surrounding myself with groups of people who share the same values and ideas at SIT Graduate Institute and the Peace Corps.

### **Leaders of the SLG**

According to the factors defined by Tatum (2000), the leaders of the women’s groups social identities are defined as: between the age of 41-56, women, able bodied, Catholic, Dominican and Dominican of Haitian descent, very poor, heterosexual, and have between a second to sixth grade education. Within the Dominican Republic, these leaders are defined as the target group due to their socio-economic status, the fact that they live in a batey, their heritage, race and education.

According to the Hardiman and Jackson (1997) model of social identity development, the leaders of the women’s group are in active resistance stage due to their participation in various development groups and their reasons for being in these groups. They have become frustrated enough with their current situation and have sought out other people who are in the current stage as themselves to share their frustrations, ideas and hopes (Hardiman & Jackson, 1997, p. 26).

Through many interactions, observations and interviews with the leaders of the Women’s Development Group and the Savings and Loans Group they have shown a higher level of social

identity development than the other women who are not involved in either of the two groups.

Table 5 demonstrates some of the responses of the interviews when the women were asked why some women participate in the community development initiative and others do not. The answers to the question demonstrate a higher concern for their current situation and the situation of the community and the actions that they have taken to incorporate more people in the initiative.

Table 5: Social Identity – SLG Participation

We motivated the other women and they wanted to be a part of the group. Others did not want to work or waste their time.	Luisa – 52, Catholic, 3 <sup>rd</sup> grade education
The desire of mine is that everyone enters in the group so that we all learn something, but they do not want to. I do not know why for the other women but on my part everyone could participate.	Maria – 55, Christian, no education
[After the first few weeks of the community initiative.] It is that everyone goes cold. I do not know what happens here, my God, I do not know.	Narcisa – 56, Evangelical, no education
The majority of the women who are with me are women working for the community – for the good of the community. It is to benefit the community because together, more or less, with the support of the work of the institution we all get together and we can achieve something. There are many women who do not participate because they do not get paid and do not want to participate. Sometimes there are many who say they have a lot of chores in their houses and cannot leave them to volunteer, and they do not want to participate. There are many willing to fight for the community and many that say they will not work for free and that they are not going to work losing their time.	Yolanda – 28, Catholic, 5 <sup>th</sup> grade education

Table 5 assists to demonstrate the social identity development level of some of the SLG members and members of the greater community. Other members of the group are clearly in acceptance stage and seem to “give up” on their hope. Many of the women are “unaware of the degree to which their thoughts, feelings and behaviors reflect the dominant group ideology” (Hardiman & Jackson, 1997, p. 26) due to the media, history and other factors that they have

learned from their entire life. Although there have been many opportunities through various groups and people, it is tough to come to the realization and change one’s mind sets.

Throughout my service, I consistently saw the same women attending every community and organizational meeting – the leaders of the SLG. The leaders of the SLG and the women who are still actively involved in the SLG participate in more than three community groups or organizations than the women who are not members of the SLG. These women have surrounded themselves with women of like-minds and social identities of active resistance. Table 6 quotes a woman who participates in seven different community groups and initiatives including the SLG. She talks about the importance of volunteering within her community, and similar ideas were expressed by other members of the SLG.

Table 6: Social Identity: Volunteering

<p>I am always available for any organization that comes to work because they work voluntarily. Well, in the aspect of working voluntarily is because I want the motive that at times one...How to tell you. Well, I work in Pro-Family. In Pro-Family, they do not pay me but a gynecologist comes every three months. They do pap smears for the women in the community voluntarily, in other words no one pays money for it. Sometimes there are women who have a problem or a vaginal infection or something, and they determine it in the office. These are benefits for the community. So, I like to support every institution that come to give benefits to the community. For that I like to participate. Working voluntarily we receive support [from the institutions].</p>	<p>Yolanda – 28, Catholic, 5<sup>th</sup> grade education</p>
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Like any person, the leaders are constantly moving between the different levels of losing and gaining hope – between the resistance and acceptance levels. Some days there will be acts of the women going against their oppression, like when the Women’s Development Group was formed or during a self-esteem presentation, then other days the women will fall back into the cycle of being defenseless and without motivation to continue a project or an assignment.

I do not know and cannot even guess when the leaders will be moving up in their social identity development levels because everyone is different and it will take different dramatic factors to be the stimuli. I know, however, it will not take long once the first woman reaches a different level for the others to follow because they are a tight knit group and only need a little push from each other to create change.

### **My Influence on the Community Development Initiative**

My social identity has not had much of an impact on the nature of the community development initiative for many reasons. The initiative has been functioning and in place for longer than I have been in the country. My interactions with the groups were limited – I was invited to attend trainings about domestic abuse, self esteem and similar topics. I was not deliberately kept out of the planning and decision making meeting, many times I had other classes or activities planned that interfered with the meeting times.

During the interviews a few interesting things happened regarding the differences in social identity of myself and the interviewees. All of the ten interviewees agreed to and signed the consent forms (of the interview process and to be audio-recorded), eight of the women had no hesitation to answer questions and to delve deeper into the issues of the two groups. One even told me to turn on the recorder right then because she was just going to start talking. However, two of the women did not feel comfortable disclosing all of the details of the SLG and its current situation. This was information that the other participants discussed with me freely. I don't know if they thought that the information would make them look bad or perhaps they were scared that I could break the confidentiality contract by telling the other members of the group what I had learned.

### **Leadership**

“Leadership helps groups develop a shared sense of direction and commitment.

Otherwise, a group becomes rudderless or moves in directions that no one supports” (Bolman & Deal, 2008, p. 186). A similar message was taught to the women of the SLG by the international volunteers and members of MOSCTHA. Many hours of trainings, activities and team building occurred to unify the women in their effort of community development.

Mireya – President of the SLG (41, Catholic, 8<sup>th</sup> grade education): She is a self-defined structural frame leader; she is in charge of inventory for jewelry and supplies, keeping track of the books, and making goals for the group and herself. She is involved in numerous other groups and is seen as one of the two main leaders of the SLG. Like many leaders of the structural frame, “problems arise when structure doesn’t line up with current circumstances” (Bolman & Deal, 1997, p. 16). Mireya has a strong personality and as the leader of the SLG when issues occur that do not fall within the structure set up for the groups, she becomes frustrated, for example when women do not show up to the meetings or do what they are asked to do within the group.

Florinda – Vice-president of the SLG (44, Catholic, 6<sup>th</sup> grade education): Her leadership style reflects that of a human-resources frame. She treats the SLG as a family, trying to make sure that everyone feels good about what they are doing and the decisions that are made (Bolman & Deal, 1997, p. 16). She is involved with medical groups that come into the community and community members often seek her out when they have a problem of any kind. Within the SLG her voice is often overpowered by the more boisterous leaders, but her input is still very much valued.



Matilde – Treasurer of the SLG and former secretary (56, Catholic, 2<sup>nd</sup> grade education): She is a politically-framed leader of both groups; she enjoys having the power of running the group, being in charge of the books, and having people know that she is in charge. She will make choices that she thinks is right without the complete consent of the group; “bargaining, negotiation, coercion, and compromise are a normal part of everyday life” (Bolman & Deal, 1997, p. 16). Matilde will go so far as to go to the MOSCTHA national office in the capital to discuss issues that the groups have and to see if MOSCTHA can intervene – attempting to delegate her job to others.

Tisia – Former Treasurer of the SLG (50, Catholic, high school education): Tisia is also a human resources leader. She is a mother figure throughout Antoncí, making sure that everyone is okay, sharing advice and fixing problems. She is a nurse by trade and has to travel out of the community every few days for work. The members of the SLG trusted her as the Treasurer due to her seriousness and reputation within the community.

### **Issues and Better Practices**

Two main leadership issues came to light during the interviews. The SLG started out with Tisia, a respected community member, as the treasurer. At this time Matilde was secretary but she believed that she deserved a more important job and that she was better suited as treasurer. The proposition was put to a vote during one of the SLG meetings; but Tisia, being concerned with the members and not wanting to cause drama, let Matilde take her spot as treasurer and resigned from the group altogether before the vote took place, leaving the group with no other choice than to elect Matilde as the new treasurer. This change brought on many undesired consequences, such as group members blatantly not paying their loans back because

they do not trust the new treasurer with their money. Table 7 recounts what happened between the two women and the consequences.

Table 7: The treasurer's story

I was the one who collected the money but later Matilde took it [the job]. And so the people said after I left the position "Yes, I was going to pay if you were in front of the money" Because before they loaned and paid well, but when she took over, the people did not want to pay. It is that she thought if she collected the money, then she could take it.	Tisia – 50, Catholic, high school education
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Another conflict arose later between Matilde and Mireya over the bookkeeping and the savings account. Matilde and Mireya have accused each other various times for withdrawing money from the SLG's bank account for personal use, because they are the only two with access to it – neither party has denied nor confessed to the matter. The dispute has escalated to a point that when group meetings are called one of them is either not invited or does not show up so as not to face the other one. This divide in leadership is slowly tearing apart the group because no one wants to pick a side and no one knows how to resolve the issue.

If the claims are true, then both Mireya and Matilde are at fault – their actions provoked by the power that they hold. Alinsky (1971) states "an arena of power politics moved primarily by perceived immediate self-interest, where mortality is rhetorical rationale for expedient action and self interest" (12-13). The leadership roles created such a power for these two women who are targets within their own society that they have become moved by their own self-interest rather than that of the group. So what can be done to fix the leadership problems? What can be done to make the leadership more successful?

The SLG is under a pattern of leadership – being headed by two, strong, opinionated women who have lead the group into a failing cycle. One way to help resolve this issue is to split up the leadership more by letting the unheard voices of the members come through more.

Bolman and Deal state that “though leadership is essential, it need not come from only one person. A single leader focuses responsibility and clarifies accountability. But the same individual may not be equally effective in a situation” (p. 186). The four different styles of leadership, political, structural, human resources and symbolic, all have their purposes within one group and if all are not expressed then the group will become stuck on certain issues and problems. Each type of leadership has strengths that make up for the holes or weaknesses of another type of leadership. For example, in the SLG, both Tisia and Florinda have a human resources style of leadership, making sure that everyone is being taken care of and feel good about themselves and their jobs which is very important in any organization, however they are so good at this type of leadership that it hinders themselves when it comes to making certain decisions based on skills, such as who should be the treasurer. If either one of them would have demonstrated more structural or political style of leadership, they might have realized that handing over the treasurer spot to Matilde would be very detrimental to the group.

Along with the leadership style, the organizational structure leaves much to be desired in the SLG. The structure of the group is viewed as a simple structure. This means that there are two levels to the structure: “the strategic apex and an operating level” (Bolman & Deal, 2008, p.79). The apex level includes the president, vice-president, treasurer, and secretary, whereas the operating level includes the rest of the members of the group. This structure is known to work well in small organizations and businesses where the “coordination is accomplished primarily through direct supervision and oversight” (Bolman & Deal, 2008, p. 79), however within the SLG the supervision and oversight seems to have lost its way. This is said due to the unfortunate circumstances that have befallen the SLG with their membership and loan payments. With a small community lead group like the SLG, this structure may still be functional, but some

adjustments would need to be made to the leadership and/or the supervision of the group. The current simple structure has been kept very loosely, allowing for this type of destruction.

Bolman and Deal (2008) say that “if structure is too loose, people go their own way or get lost, with little sense of what others are doing” (p.75). To counteract the lack of structure in the SLG, the current leaders would need to be evaluated and interest shown if they would like to keep their roles, then shown how to identify and use their personal skills to the best of the group, how to work together, how to set “clearly defined roles, elementary forms of interdependence, and coordination by plan or command” (Bolman & Deal, 2008, p. 102). Once that is complete, new rules would have to be instated on the group, for meetings, loan payments and membership.

The issue between Matilde and Mireya about the books and accused borrowing of money is not a simple matter that could be settled over adding different types of leadership to the mix; there would need to be a re-structuring of the SLG itself. When the organizational structure, the leaders and the members come together in a sort of harmony everyone benefits; “A good fit benefits both. Individuals find meaningful and satisfying work, and organizations get the talent and energy they need to succeed” (Bolman & Deal, 2008, p.122). With a little restructuring and leadership training, both groups will be able to solve their differences and continue their paths towards community development in Antonc1.

### **Application of Frameworks**

As previously stated we will discuss how effective was the community development initiative that was started by MOSCTHA and continued by the Savings and Loans Group. In this section we will look at various community development techniques that were used by MOSCTHA and the SLG during their initiative and critique their usefulness. The techniques

include: participation, relationships, assets, structure, leadership, women in development, and microfinance.

### **Participation and Relationships**

From an organizational standpoint, development processes are “complex and highly influenced by intangible forces such as tradition, culture and the living paradoxes of being human, of being moved by our emotions, often mixed and contradictory, of being motivated by our deeper intentions, often hidden and impermissible” (Reeler, 2007, p. 15). As an outsider of a community it is difficult to keep one’s emotions inline and truly know what the community’s cultural contexts are. MOSCTHA came to Antonc with the intentions to create social justice within the marginalized sugarcane-cutting community, and then their intentions changed to microfinance, agriculture and health once the CEA left Antonc.

In traditional community development initiatives, the ideas, resources and funding come from donor organizations or countries – a top-down distribution of resources and power.

Alinsky (1979) states that:

The Haves are the authorities and thus the beneficiaries of the various myths and legends that always develop around power. The Have-Nots will believe them where they would be hesitant and uncertain about their own judgments. Power means strength, whereas love is a human frailty the people mistrust. It is a sad fact of life that power and fear are the fountain heads of faith (p.99).

When working in or with marginalized communities (and any other community for that fact), one must be aware of the history of power within that marginalized community. Over the years, power has made people believe that it is the answer to everything and that love is a worthless emotion, especially in community development. However, compassion, respect and love are needed when working with marginalized communities if one wants to break the cycle of destructive power.

“The simple fact is that in any community, regardless of how poor, people may have serious problems – but they do not have issues, they have a bad scene. An issue is something you can do something about, but as long as you feel powerless and unable to do anything about it, all you have is a bad scene...Each person has a hierarchy of desires or values; he may be sympathetic to your single issue but not concerned enough about that particular one to work and fight for it.” (Alinsky, 1971, p. 119-120)

With respect for the community and its traditions, and learning about the needs of the community the people might feel less powerless. This can be done through a diagnostic of the needs of the community or if someone from the community approaches the organization with a set of specific needs then the community has more buy-in with the project because it came from them.

Rahnema (1992) discusses that popular participation is the answer to this problem of power between the Haves and Have-nots; “genuine process of a dialogue and interactions should thus replace the present subject-object relationship between interveners and the intervened, thereby enabling the oppressed to act as free subjects of their own destiny” (p.121). By fully participating in this dialogue the citizens will share their ideas and opinions, be incorporated in the plans and ultimately be more inclined to support new initiatives. Through the entire process of community initiatives, the involvement and support of the community directly relates to the community’s participation in the planning process; “Community ‘ownership’ of a plan and willingness to assist in its implementation often corresponds directly with the public’s level of participation in the plan’s development” (Phillips & Pittman, 2009, p.78). A community involved in its own development is a community invested in the future of their children, grandchildren and the generations to come.

However, MOSCTHA saw things differently. As an organization started by someone who lived and experienced the hardships of being marginalized from the dominant culture and living in a marginalized community, they understood what it was like to be in a situation lacking

power – to feel as though the outside organizations did not understand the issues and problems that the citizens were facing. MOSCTHA focuses on long term relationships and the actual needs of the community by including them in the decision making process and only initiating projects that the community truly wants. For example, Table 8 illustrates a different project that MOSCTHA undertook in Antonc; they worked within the community’s wants and skills rather than continuing with two ideas that were unwanted by the community.

Table 8: Participation

<p>Look, this came with MOSCTHA. It started and we were almost the entire batey. How do I tell you, after people started leaving and leaving...When [MOSCTHA] came and had a meeting, they were talking to us about what we want for our community. Well, they told us that they were going to put a yogurt factory, a square. We said ‘hm, no we cannot make a profit with that.’ And then they told us that a chocolate factory. And we said ‘Look, what we want if for you to put a bakery because there the community, everyone could work, together.’ And with a little group, the majority left, but we stayed there. We stayed there and stayed there and we are still a group.</p>	<p>Narcisa – 56, Evangelical, no education</p>
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MOSCTHA has decades of working in the community on various projects, and at the same time creating relationships and trust; “building real trust – for donors and NGOs from the North to take real time to visit, to learn and to build relationships with recipients, ‘to know what is in their souls’” (Reeler, 2007, p. 31). The relationships built between the organization and the community is extremely important; the quantity of time spent in Antonc and the fact that MOSCTHA is a Dominican NGO that was created by Dominican-Haitians from similar backgrounds helps to solidify the relationship between the two and also the relationships within the community itself – they started where the community was, not where they would like to be (Alinksy, 1971). Haines and Green (2012) state that “local organizations and institutions are important for a sense of community they provide residents with opportunities for interaction and frequently represent the common interest of those in the area” (p. 2). MOSCTHA’s consistency

within the community has allowed for success within Antonc. Table 9 demonstrates the gratefulness for the relationship that MOSCTHA has with the citizens of Antonc. This sense of community has been formed around MOSCTHA with those who currently participate or have participated in their programs, and brings people from different parts of the community together. The only bad words said about MOSCTHA is that the community wishes that representatives would visit more often – this shows that the institution creates a sense of community and comfort for the citizens of Antonc.

Table 9: Relationships

Well, more or less, in MOSCTHA I feel very thankful even though sometimes people say that many institutions that come and I have never received money. But I feel calm through the little that they help someone.	Yolanda – 28, Catholic, 5th grade education
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### Developing Assets

The first step of each development initiative is to define community and in what community they will work within. Haines and Green (2012) define community as including three elements: “(1) territory or place, (2) social organizations or institutions that provide regular interaction among residents, and (3) social interaction on matters concerning a common interest. This definition excludes communities of interest such as professional organizations or religious groups” (p. 2). Applying this definition, MOSCTHA chose the physical location of Antonc, created a social organization within the physical location that revolves around the common interest of community development through the participation of women in a microfinance program.

Community development initiatives come in different shapes and sizes depending on the goals of the initiative. MOSCTHA’s program in Antonc is viewed as a self-help approach. This approach focuses on the community helping itself while the facilitators help identify goals, and



increase capacity of the participants (Haines & Green, 2012). Haines and Green (2012) state that “the self-help approach assumes that increasing the capacity of residents to address their problems will ultimately result in long-term improvements in quality of life” (p. 17).

MOSCTHA plays the facilitator role in the development of Antonc – constantly building on knowledge and skills of the community members in hopes that they will help themselves and reach their own goals.

Furthermore, Haines and Green (2012) state that community development “is not just about helping people realize their own interests. It is about identifying assets that can help developing leadership to mobilize residents, and building the capacity to act in the future” (p. 3). In other words, the first step to community development is to identify what resources are available to the community including physical, relationship and networks. Next, leadership is forged or discovered in already present local leaders or in the average citizen, and to mobilize the entire community about a certain cause. Finally, the process of learning allows for the community to continue their development process in the future by creating greater general and technical knowledge.

Over the years that MOSCTHA worked in Antonc, they identified the assets that would aid in the development of the community. These assets included environmental assets of farmland and the natural environment intact, human assets of many willing participants, and social assets of being a small community where there are many strong relationships. However, there were not many assets in the form of physical infrastructure, financial capital, the marginalized cultural context, and political power. The only physical infrastructures in Antonc are the school, two corner stores, the BRA farm and an empty medical clinic. There is very little financial capital flowing through Antonc due to the CEA being disbanded and no other form of income

other than small farm agriculture. There are no political assets within AntoncÍ due to its status of being a batey; this word creates marginalization from politicians, the government and other people. The lack of cultural assets comes from the marginalization of the community and its members, as well as culture created by its history as a batey. During that time, the citizens lived without rights or freedoms – not even being allowed to leave the community – causing a culture of dependency on those from the outside, like the batey foremen and NGOs. The community government used to run in the form of weekly neighborhood meetings, but the group has not met for months and the town mayor only settles domestic disputes.

Out of the seven forms of assets (physical, human, social, financial, environmental, political and cultural), AntoncÍ demonstrates strength in three out of the seven (Haines & Green, 2012). These are not very good odds when an institution is looking to promote community development; however it represents a community most in need of support.

With the microfinance program MOSCTHA planned that it would work within the current community assets of local knowledge, skills, and agriculture, along with building up the assets that the community lacked. Table 10 demonstrates the buildup of AntoncÍ’s original assets and how they transformed into something more over time.. The majority of the loans went to strengthening the individual agricultural production or animal husbandry – buying seeds, equipment, and livestock. The loans also solidified the two small grocery stores and other assorted vendors. All of these built on the community assets, specifically on the human and financial assets.

Table 10: Building Assets

<p>First they started by giving us seeds, shovels, machetes, hoes and other equipment. Then they started with the loans program with a few members of the community, and then formed the SLG.</p>	<p>Luisa – 52, Catholic, 3<sup>rd</sup> grade education</p>
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The second and third parts of commencing a community development initiative are to develop leadership to mobilize residents and build the capacity to act in the future. In order for MOSCTHA to cultivate leadership within the SLG good reciprocal relationships between the organization and the group needed to be formed. Speer (1995) discusses a study where two approaches were used during the organizational process of two community groups where one focused on issues and the other on relationships; his findings are

Although the two community organizations studied used a similar organizing process, one group emphasized issue development and the other stressed relationship development. Members of the relation-focused group perceived their organization as more intimate and less controlling, reported more frequent interpersonal contact with community members, had greater levels of psychological empowerment, and demonstrated a greater degree of organizational power (p.733).

While creating the SLG, MOSCTHA and the women were together for over 50 training sessions before the group was created and countless meetings since then; a quote about the trainings is shown in Table 11. Through these training sessions capacity was built for the future and the natural leaders stood out from the crowd. Ultimately the women of the SLG nominated and voted on who would be the leaders of the group based on the requirements of the position, their qualifications and relationships with other members. However, the leaders were not given separate trainings on how to motivate the members of the group.

Table 11: Trainings

They have given us courses of savings and credit. They taught us to save, to be economical and to be united.	Narcisa – 56, Evangelical, no education
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Although the capacity building was strong, the leadership development was not; perhaps it was due to the lack of time, resources or knowledge on how to cultivate strong and lasting

leaders within the SLG. Without the initial development of the SLG leaders, the group may look strong on the outside, but on the inside it is a mess. Alinsky (1971) states that:

The present generation wants to go into the third act, skipping the first two, in which case there is no play, nothing but confrontation for confrontation's sake – a flare-up and back to darkness. To build a powerful organization takes time (p. xx).

Now MOSCTHA became impatient with all three acts of the play. After completing the first act, relationship building and asset analysis, they only completed part of the second act, giving trainings, but missed out on cultivating leadership before moving on to the third and final act of starting the microfinance program and putting it in the hands of the women. The crucial step was forgotten or skipped over and paved the way for the rest of the community development initiative.

### **Structure and Leadership**

No matter how small the organization or group, they are always complex, surprising, deceptive and ambiguous (Bolman & Deal, 2008, p. 31-32). Many times development institutions do not think about the complexities of forming and maintaining a community group. Relationships, policies, and programs create these complexities which can create surprising results or actions taken by the group as a whole or by individual members. These surprises can lead to reactions of deceptiveness to cover up the mistakes – much like what happened with the women not paying back their loans or being accused of stealing money from the group. All of this then creates ambiguity. The women do know what is really happening in the group or with their finances, but they are not sure what they need or how to get it. This confusion has added to the impending failure of the development initiative of the SLG and MOSCTHA. If the SLG do not have a direction to go, or strong and transparent leaders to get them there, their initiative might not continue within Antonc1.

The majority of the issues that groups or organizations face can be narrowed down to three things: blaming people, blaming the bureaucracy, and thirst for power (Bolman & Deal, 2008, p. 25-28). Within the SLG, two out of the three fallacies are demonstrated, because the women do not blame MOSCTHA or their policies for the impending failure of the SLG. They do however blame people – people within the group. The group blames the women who have not paid back their loans and arrive late to meetings as the reasons why MOSCTHA has not visited the community in months. Putting the blame on other people creates strained relationships and tension within the group – it is a way rumors get started. Blaming others also takes the guilt off of other members of the group or is used as a diversion tactic to cover up a mistake or a lie.

A thirst for power is prominent within the leaders of the SLG, because many of them have never been in a position of power before. This opportunity then creates power trips and overzealous leaders. The prime example of the thirst for power within the SLG is the incident with Matilde taking over the Treasurer position. Her thirst for power created problems not only between the leaders of the group but also the members. The members came to distrust the new Treasurer and some will not pay back their loans because of it. Other leaders have demonstrated their thirst for power in small ways during the meetings, by dominating conversations and not being open to ideas that go against their point of view.

### **Women in development**

To even consider creating the women's SLG, MOSCTHA had to involve the community in the community visioning process that involves bringing “together all sectors of a community to identify problems, evaluate changing conditions, and build collective approaches to improve the quality of life in the community” (Phillips & Pittman, 2009, p.77). This procedure was not

only needed to identify the direction of the community development, but also to see the value of changing the microfinance program from including the entire community to just the women because “practices that promote economic development, for example, need to ensure the sustainability of the environment and provide opportunities for marginalized residents in the community” (Haines & Green, 2012, p. 7). Table 12 confirms the action from changing the savings and loans program from the entire community to just the women due to their unity and dedication.

Table 12: The Formation of the SLG

We were always united. And MOSCTHA would always come and work more often to work with us so through that the SLG was created.	Matilde – 56, Catholic, 2 <sup>nd</sup> grade education
I entered because MOSCTHA had a – gave us small loans for loans and credit. So we later formed the SLG...and then we formed the committee.	Mireya – 41, Catholic, 8th grade education

It was important to understand the gender “roles and needs of both men and women in the household and the community, as well as difference in household structure in the intra-household control over resources and power” (Moser, 1995, p. 98); because in Antonc the majority of the households are headed by single mothers or women whose spouses live and work in different cities, leaving them seen as the most marginalized members of the community with the most to gain from creating the SLG. Bunker Roy (2011) has been working with women for over 45 years; he prefers training and working with them for various reasons including dedication, stability and ingenuity. In his 2011 appearance on TED he says:

One lesson we learned in India was men are un-trainable. (Laughter) Men are restless, men are ambitious, men are compulsively mobile, and they all want a certificate. (Laughter) All across the globe, you have this tendency of men wanting a certificate. Why? Because they want to leave the village and go to a city, looking for a job. So we came up with a great solution: train grandmothers (Roy, 2011).

The current interest that microfinance programs have in female clientele is not the only occurrence of increased female participation in development. The role of women in development became more prominent with the Millennium Development Goals, “Objective 3: promote gender equality and the autonomy of the woman (Objetivos de Desarrollo del Milenio, 2004). There are many ways to promote gender equality and independence, whether it is microfinance or education programs. Moser (1995) states that the goal of including women into the development process is

The emancipation of women and their release from subordination with the aim of achieving gender equity, equality and empowerment through meeting practical and strategic needs...Above all, it is a response to the powerful social and political movement for emancipation generated by women themselves (p. 87).

This definition shows us that in order to challenge the inequity of education, socio-economic status, financial and labor related gender issues, there are many changes in store for the social and political realms that can only be achieved by the women themselves.

Some believe that without the intervention of outsiders, many women would continue to live in the margins of society due to the lack of recognition of their work and livelihoods. Moser (1995) states that

most women live in a situation in which only their productive work, by virtue of its exchange value, is valued as work. Reproductive and community managing work, because they both are seen as ‘natural’ and non-productive, are not valued. This has serious consequences for women. It means that often the majority, if not all, of the work that they undertake is invisible (p. 91-94).

Two of the largest facets of a woman’s life, reproductive and community work, are not valued as true, wage earning work, but are just as or more important than the valued work. This wageless – invisible – work goes unseen to the majority of the development planning committees when working with women. Many do not take into account the countless hours of invisible work that is to be done on top of the traditionally valued work nor the way many households are run in the

developing communities. If there is a man present in the picture, not all of them make the best choices for their families. “The welfare of family members cannot be read off from the socio-economic characteristics and economic choices made by the household head. Neither does the distribution of resources at the household level guarantee that the benefits will trickle down” (Moser, 1995, p. 94). Among other things, habits like gambling and alcohol do not always ensure that the funds of the household reach the correct places such as food, potable water and medicine.

This is not the only bump in the road for women; studies have shown that poverty is at higher levels with women all over the world and even higher in households headed by women (Objetivos de Desarrollo del Milenio, 2004). The more responsibilities that are added to one’s life makes it more complicated and difficult, especially if there is no one else to rely upon; like being a single mother having to balance all three types of labor: valued, reproductive and community managing. Many of the families in Antonc are headed by women or the husbands are out of the picture working in different parts of the country; this puts strain on the women for having to take on the three types of labor. It creates stress and unwanted sacrifices by having to choose between being a good mother and working. Often, the women will have to leave their children with their grandparents as they too look for work elsewhere rather than finding work in their own community, as shown in Table 13.

Table 13: Division of Labor

You know well that here the women, more or less, go to the city and work. The situation is hard. We have many who leave their children to go to work in a family’s house.	Yolanda – 28, Catholic, 5 <sup>th</sup> grade education
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When an organization starts initiatives that focus on the empowerment of women and creating new income for them, these three labor roles are often overlooked. There is often not



much time leftover in a day for a woman who performs all three roles to attend a meeting. When having to make time for a meeting or training, something else goes undone, whether it is washing her child's school uniform for the next day or cultivating her crops. With the SLG and the microfinance program, it became difficult for some of the women to continue to participate due to their other labor roles.

However, by ensuring women's role in development, many of the needs and issues that have previously gone unseen will finally be in the eye of the developer. By focusing on women and allowing them to be involved in every stage of the development process, one is not only concerned with the gender needs of women, but with much more: "the redistribution of power and resources within households, civil society, the state and the global system" (Moser, 1995, p.90). New viewpoints, strategies and processes are enhanced by the presence of women in the decision-making processes of development. They see the issues related to communal ties, traditions, cultures, values and nature due to having to balance a double or triple role of labor.

### **Microfinance**

MOSCTHA's intentions for the SLG were for it to become a sustainable program within the community. Moser (2001) explains that sustainable development as an "aim to deliver benefits which can be enjoyed not just for a brief period but for perpetuity" (p. 8). This means that the fruits of today's labors will be harvested for generations to come. These benefits arise from environmental sustainability, economic sustainability, and/or social sustainability. However, once the group was left into the hands of the women themselves, the microfinance program and the group itself did not become sustainable.

According to the World Bank, microfinance "refers to the provision of financial services to low-income clients, including the self-employed. Financial services generally include savings

and credit; however some microfinance organizations also provide insurance and payment services” (Ledgerwood, 1999, p.1). The services offered by most microfinance include “small loans...informal appraisal of borrowers and investments, collateral substitutes, such as group guarantees or compulsory savings, access to repeat and larger loans, based on repayment performance, streamlined loan disbursement and monitoring, [and] secure savings products” (Ledgerwood, 1999, p. 1). The loan payments are either repaid with a minimal interest that is usually smaller than the interest of local banks or as a ‘full cost recovery’ which means that only the full cost of the loan would be paid back with no interest (Bateman, 2011, p. 2).

Recently, microfinance has been on the forefront of the development lines. It was the new and simple solution to end the world’s poverty. As Bateman (2011) states that “it seemed a slam-dunk conclusion that we would see a historically unparalleled bottom-up boost to economic and social development” (p. 3). It works by removing “the capital constraint that prevented so many people from starting or developing their own small businesses, and released the pent-up energy of the entrepreneurial poor” (Bateman, 2011, p. 49). These programs help those who normally would not be able to get loans through other programs, allowing for a broader spectrum of financial possibilities. There are countless tales of microfinance success stories from families starting their own passion fruit farm or building a grocery store in their community. Praises and success stories of the microfinance program through the SLG can be seen in Table 14.

Table 14: Pros of Microfinance

Yes the loans help the community because in reality more or less I finished the floor [in my house] and it was a help.	Yolanda- 28, Catholic, 5 <sup>th</sup> grade education
Yes! For me it has been a great help. Those who have taken the money and have produced, you see, this is a help for the person who took it and for the community.	Narcisa – 56, Evangelical, no education
I borrowed a loan top put in a salon. I bought a blower. I bought all my things and later, you know what it is like to have small children. The washer broke, but the blower still works. Look, Sunday I made 700 pesos just serving the people.	Mireya – 41, Catholic, 8thgrade education

There are also an equal amount of horror stories where the loans were not able to be paid back on time or at all. The inability to pay back the loans leads to a high dropout rate within the microfinance programs. Bateman (2011) states that the borrowers “drop out because they cannot maintain the regular savings, they cannot repay their loans, or they lack the skills, the confidence, and the opportunities they would need to invest in their own micro-business” (p. 57). These are all very crucial points since the loans are focused at the most poverty-stricken people who often do not have a steady or secure income so it is seemingly impossible for the families to save their money to pay back the loans if they do not have enough to buy food. This is one of the major problems that the women have paying back their loans. Without a steady income in the household, the loan payment gets put on stand-by for other needs such as food, water and medicine. One member of the group, Maria, told me that right after she took out her second loan one of her sons became ill and ended up in the hospital. She had to use the money from the loan to pay for his medical bills instead of selling food and housewares from her house. She is still in the process of paying back the loan; but she will not take one out in the future because she has no way of paying it back. This story and other reasons for the women not being able to pay back their loans are listed in Table 15.

Table 15: Cons of Microfinance

The loans help, but there are many people who are bad-payers. Because there are people who come from there from MOSCTHA and they do not know the committee and loan to everyone. Understand then if you are from here and know me, for example, I am a bad-payer and you give me a loan and you are responsible for this. This is what happened.	Mireya – 41, Catholic, 8 <sup>th</sup> grade education
The situation is tense because there are many people who could not pay due to the situation. It is complicated in these past few years and we need the loans, but if we have not finished paying, they will not loan to us again. It is very hard right now.	Florinda – 44, Catholic, 6 <sup>th</sup> grade education
I took the loan to defend myself and I still owe over one thousand, but I will pay. I sold things and later my son became ill and I used the money to help him.	Maria – 55, Christian, no education
I borrowed three times, because it has been here a long time, the savings and loans. I said “No, I will not borrow anymore because I do not have the means to pay it back or anyone to help me pay this money.”	Narcisa – 56, Evangelical, no education

There have been modifications to the microfinance policies regarding the clientele to increase repayment and reapplication for loans by focusing on female borrowers. Some of the reasons that women are preferred clients are “in that it puts financial resources into the hands of women who have traditionally been deprived of influence over the use or even legal ownership of money or other assets, worldwide” (Bateman, 2011, p. 54-55), women’s empowerment, they are more likely to re-pay and less likely to risk damage to their credit scores (Bateman, 2011). Quantitative data demonstrates that “The Micro-credit Dummit Campaign estimates that 84% of all microfinance clients are women, and Grameen Bank states that 97% of its customers are women ” (Bateman, 2011, p. 54). Many institutions have stated that they refuse to accept male clients and that it is unlikely that many males do apply for their services (Bateman, 2011). Reasons for the lack of male applicants could be that they have more possibility to find better paying jobs and move about more to find work, making it more likely that they would refuse re-payment due to these conditions. Many male applicants, unlike the female applicants, are less likely to re-pay because in many cultures they are not tied down to familiar obligations like a

woman with children – the females are more likely to re-pay due to the need to support her children and continue in the microfinance program to do so. There are still many members of the group that would continue to take out loans from the SLG. They have seen and experienced the benefits of the loans, paid them back on time and are eager to continue the process.

### **Lessons Learnt**

The most prominent lesson learnt from this community development initiative can be summed up by this statement: “Conditions for more conscious emergent change occur where identity, relationships, structures and leadership are more formed the environment relatively stable and less contradictory” (Reeler, 2007, p. 10). All of these aspects of change are equally important to the change process concerning sustainable community development – specifically with the SLG in Antonc1.

The first lesson learnt is about identity and empowerment in the development process. If the majority of the group is not on a higher level of social identity development – resistance or above – it will be extremely difficult for the change process to occur or continue once it has been started. Alinsky (1971) explains this idea well:

The issue that is not clear to organizers, missionaries, educators, or any outsider, is simply that if people feel they don't have the power to change a bad situation, then they do not think about it. Why start figuring out how you are going to spend a million dollars or are ever going to have a million dollars – unless you want to engage in fantasy? (p. 105).

If the community has functioned for such a long time in their current state, some members might see it pointless to start the change process or even think about it. For example, the Savings and Loans Group is on the brink of disaster and one of the reasons for it is that some women do not feel that they cannot change their situation with this program or at all. They think that way because they are still in the acceptance stage of their social identity development where they feel

powerless and believe what the dominant culture says about their marginalized community (Hardiman & Jackson, 1997). However, through empowerment and self-realization the women can change their stage of social identity development and transform their helpless frame of mind to one of hope and power.

The second lesson learnt relates to relationships and communication within the development initiative. In order to maintain positive and effective relationships with other people or organizations, clear communication is needed. If the members of the group cannot understand what the leader or other members are saying, then communication skills are not working.

Communication with others takes place when they understand what you're trying to get across to them. If they don't understand, then you are not communicating regardless of words, pictures or anything else. People only understand things in terms of their experiences. Further, communication is a two-way process. If you try to get your ideas across to others without paying attention to what they have to say to you, you can forget about the whole things... It does not matter what you know about anything if you cannot communicate to your people. In that event you are not even a failure. You're just not there (Alinsky, 1971, p.1).

It is clear that the SLG has a great lack of communication between the members regarding rules, loans, and leadership. This problem in communication can have lasting damage on the relationships formed by the group members, such as between two of the leaders, Matilde and Mireya. Improper and indirect communication is making this issue worse than what it might be. No matter how strong the relationship with MOSCTHA is, if the women do not have a functioning and healthy relationship with each other, then community initiative will not withstand more broken ties and communication problems.

This issue between the leaders brings us into the third lesson learnt: leadership. The current power struggles have created many problems within the SLG and the community itself, but "The corruption of power is not in power, but in ourselves" (Alinsky, 1971, p. 51). This

means to say that one style of leadership does not carry more power than any of the others; for a group or organization to run smoothly there needs to be a balance between all four types (Bolman & Deal, 2008). The thirst for power lies within a person and not a label itself.

In order to improve the SLG and the development initiative, a leader must “be well organized himself so he can be comfortable in a disorganized situation, rational in a sea of irrationalities. It is vital that he be able to accept and work with irrationalities for the purpose of change” (Alinsky, 1971, p. 76). In developing communities is it important to have this quality and to be flexible with plans, because more often than not something or everything will not end the way it was planned. The leader, though, must continue on, think of a new plan, adjust to the situation and take the failure as a learning experience. For example, if women forget the payment schedule or have trouble remembering to pay every month, their money should be collected every week and reminded which days their money will be collected.

Having organized and flexible leaders allows for strong organizational structure of the group. A consistent and well running group, allows for the members to feel more comfortable, knowledgeable about the processes and policies, and gives the group a sense of direction. Without these, the group is lost and slowly falling apart – much like the SLG is now.

Along the lines of being flexible with plans leads into the fourth lesson learnt: the understanding that not every community is the same. Like an educational case study, each community cannot be generalized, fit into a specific development box, following a specific set of rules. Alinsky (1971) explains why many organizations, groups and coalitions fail:

The problem with so many of them was and is their failure to understand that a statement of a specific situation is significant only in its relationship to and its illumination of a general concept...they find it difficult to grasp the fact that no situation ever repeats itself, that no tactic can be precisely the same (p. 67).

This mentality might be an indication of why the microfinance program is failing to work in Antonc1. The set timeframe for training the women before the distribution of loans and the start of the savings program, along with the hand-off time from MOSCTHA to the leaders of the SLG to be in charge of the money and the everyday group's needs might have fit the needs for a different community, but was not the acceptable timeframe for Antonc1. In any situation it is important to remember to be flexible and that not everything will go as planned, but if the leadership and communication are strong then there will be little to worry about.

Also, by incorporating the participation of the community into the decision making and planning process of the initiative, as well as mapping out the assets that the community already has to work with, it is more likely that the initiative will be successful. With the information given by the community, the head organization can tailor its program to the specific needs of the community. By doing this, it not only helps with communication and relationships, but helps to build leadership, good organizational structure and empowerment.

Although the recent participation of women in the development processes works in many societies, it is more difficult in rural, marginalized communities where the women are the head of the household. Finding time to fit in all of the responsibilities of both parents, plus new programs and projects to help their personal development and the development of the community is difficult at times; but determined women make the time for these empowerment initiatives. As a developer, one needs to keep in mind the cultural context that the women are living and their lifestyles, and take their opinions about what would or would not work seriously, because the women know themselves and their community better than an outsider.

Just like including women into the development process, it is important to understand the community and its cultural context where a microfinance program will be started. The program



looks good on paper, but in actuality it is more complicated in most communities. Building a sustainable small business from scratch is harder than it looks in a marginalized community, as well as the opportunities for success and re-payment. Just like what has happened with participants in Antonc, a simple plan may be more difficult once it is in place and functioning on the ground, due to illness and basic needs. So as not to lose money, microfinance developers should take more care in distributing loans and receiving loan payments.

### **Next steps**

The most important recommendation for the SLG is to resolve the leadership and structural issues, and encourage the women to pay their loans. The women of the SLG and/or MOSCTHA need to have an intervention with the leaders and restructure the group. This will then lead to new and reinvigorated participation by the women and possibly the insistence on paying back the loans that are missing. Through this process some of the social identities of the women will change, creating future leaders of the group that will propel the SLG and the community development initiative further along and be more sustainable in the future.

MOSCTHA's role in community development could focus more on long term planning for the groups that it helps create. As seen with the SLG in Antonc, many community groups that have been started by NGOs often disburse after the NGOs leave due to the lack of training, support or knowledge. MOSCTHA should create a better plan for giving their groups freedom and weaning them off of MOSCTHA. This plan could possibly take years of work with certain groups, but eventually lead to strong, independent community groups, rather than groups that are slowly falling apart. There will be a mutual agreement and possibly a celebration when the community group and NGO part ways, however communication lines should still be open if any

questions arise that the group is not able to figure out or to create networks with similar groups started by the same or different organizations.

Community development and change is possible, but it must be earned by the leaders, the members of the group and the community itself.

Any revolutionary change must be preceded by a passive, affirmative, non-challenging attitude toward change among the mass of our people. They must feel so frustrated, so defeated, so lost, so futureless in the prevailing system that they are willing to let go of the past and chance the future” (Alinsky, 1971, p. xix).

Everyone will need to let go of their prejudices and bad memories, then look to the future and the possibilities that it offers. And there are many possibilities according to the community members (see Appendix D). In order for this change to come, new or revitalized leaders of the SLG and community will need to work as a catalyst in the development process and with the community members. These leaders will “stimulate a sense of pride and possibility; they recognize the potential within the community, as well as in ‘sons or daughters’ living elsewhere” (Alison, 2003, p. 1). By involving more people, even ones who currently live outside of the community, there will create a greater pool of knowledge in the community where new ideas can flow in and out.

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## **Appendix A: Savings and Loans Group Information given by MOSCTHA**

### **I. Breve Descripción del Proyecto**

### **II. Objetivo General**

Mediante este proyecto, MOSCTHA busca fortalecer las destrezas empresariales y financieras de las mujeres de bateyes, promover la autonomía financiera de las mujeres y mejorar la capacidad de organización de las mujeres dentro de sus comunidades que son: Los Jovillos, Antoney, y El Caño, Guazumita. Las comunidades participantes podrán ser cambiadas previa autorización escrita de la IAF.

### **III. Objetivos Especificos**

1. 10 sesiones de capacitación de parte de Plan Internacional y MOSCTHA en temas tales como crédito y administración contable y financiera
2. MOSCTHA administrará un fondo de parte de subdonación que será desembolsado a los tres comités de crédito para ser utilizado como capital inicial para sus fondos de crédito
3. Aunque MOSCTHA proporcionará apoyo y supervisión, el comité de crédito de cada batey administrará su propio fondo de crédito durante el Periodo de la Donación para facilitar el acceso de los participantes al capital y para fortalecer la propiedad comunitaria del proyecto. Cada comité será responsable de aprobar y administrar préstamos para su comunidad batey. Los comités de crédito depositaran los fondos de subdonación en cuentas corrientes de bancos locales hasta el desembolso de los préstamos a las prestatarias.
4. Las participantes (receptoras de préstamos) recibirán aproximadamente 30 sesiones de capacitación en temas tales como administración financiera, ahorro, contabilidad, derechos de la mujer, igualdad de género, cooperativismo y administración de empresas. Estos eventos de capacitación serán realizados por MOSCTHA y las ONG asociadas.
5. MOSCTHA proporcionará asistencia técnica para apoyar la creación de la red inter bateyana de comités de crédito (Red). La Red participará en aproximadamente 20 reuniones de capacitación con MOSCTHA y las ONG asociadas al proyecto que versarán sobre la administración de organizaciones de base comunitaria efectivas.

## Appendix B – Informed Consent Forms

### *Group Participation Informed Consent Form: English*

The purpose of this study is to understand local community development and leadership. Some benefits for the participants will be to gain a broader view of their community, group, organization and leadership. The benefits for the greater community are to understand the sustainability of community development organizations. Participants will be asked to participate in group meetings involving diagnostics of the community, women's group and MOSCTHA, leadership activities and voluntary interviews. These meetings will last one or two hours once a week for a couple months. There is no intended discomfort or risks to be taken in this study. At any point in time before, during and after the study, if you would like more information, feel free to ask the researcher, Heidi Larr. As a participant, you are able to withdraw your consent and/or discontinue participation in the project at anytime. If there are questions asked that the participant does not feel comfortable to answer, the participant does not have to. Participation is completely voluntary at all times. Confidentiality will be kept during and once the research is complete. Upon the completion of the research the information gathered will be destroyed.

I have read the above and I understand its contents and I agreed to participate in the study. I acknowledge that I am 18 years of age or older.

Name: \_\_\_\_\_ Date: \_\_\_\_\_

### *Group Participation Informed Consent Form: Spanish*

El propósito de este estudio es para entender el desarrollo comunitario y liderazgo. Algunos beneficios para los participantes son adquirir una vista ancha de su comunidad, grupo, organización y liderazgo. Los beneficios para la comunidad son entender la sostenibilidad de las organizaciones que hacen desarrollo comunitario. Participantes estarán pedidos para participar en reuniones que consistan de diagnósticos de la comunidad, el grupo y MOSCTHA, actividades de liderazgo y entrevistas individuales. Estas reuniones duraran uno o dos horas una vez cada semana por dos meses. No hay ninguna incomodidad intencional ni riesgos en este estudio. En cualquier momento antes, durante y después del estudio, si quiere más información, pregúntale a la investigadora, Heidi Larr. Como un participante, puede retirar y cancelar su participación en cualquier tiempo. Si haya algunas preguntas que se pone el participante incomodo, no tenga que responder. Su participación está completamente de voluntad. Confidencialidad estará conservada durante y después de toda la investigación esta completada. Cuando la investigación está terminada la información estará destruida.

Yo he leído la de arriba y yo entiendo sus contenidos y yo estoy de acuerdo participar en el estudio. Yo admito que yo tengo 18 años o más.

Nombre: \_\_\_\_\_ Fecha: \_\_\_\_\_

*Individual Interview Informed Consent Form (Possible Audio Recording): English*

The purpose of this study is to understand local community development and leadership. Some benefits for the participants will be to gain a broader view of their community, group, organization and leadership. The benefits for the greater community are to understand the sustainability of community development organizations and grassroots groups. The participant will be asked to participate in an individual interview that discusses leadership, thoughts about the Women's Group and MOSCTHA. Audio voice recorders will be used to tape the interviews to gather information. The recordings will not be used in a presentation nor be published in radio, or video form. The tapes will be stored in the researcher's house or in the Peace Corps Office. The researcher will be the only person to have access to the tapes. Confidentiality will be kept during and once the research is complete. Upon the completion of the research the information gathered will be destroyed. To preserve anonymity if any of the information gathered is to be used in a written presentation, a pseudonym to be used is \_\_\_\_\_ . At any point in time before, during and after the study, you would like more information, feel free to ask the researcher, Heidi Larr. As a participant, you are able to withdraw your consent and/or discontinue participation in the project at anytime. If there are questions asked that the participant does not feel comfortable to answer, the participant does not have to. Participation is completely voluntary at all times.

I have read the above and I understand its contents and I agreed to participate in the study. I acknowledge that I am 18 years of age or older.

Name: \_\_\_\_\_ Date: \_\_\_\_\_

I give my consent to be recorded.

Name: \_\_\_\_\_ Date: \_\_\_\_\_

*Individual Interview Informed Consent Form (Possible Audio Recording): Spanish*

El propósito de este estudio es para entender el desarrollo comunitario y liderazgo. Algunos beneficios para los participantes son adquirir una vista ancha de su comunidad, grupo, organización y liderazgo. Los beneficios para la comunidad son entender la sostenibilidad de las organizaciones que hacen desarrollo comunitario. Participantes estarán pedidos para participar en una entrevista individual en que hablara sobre liderazgo, sus pensamientos sobre el grupo de Mujeres y MOSCTHA. Grabación de la voz estará usada para grabar las entrevistas para encontrar información. Estas grabaciones estarán conservadas en la casa de la investigadora o en la oficina del Cuerpo de Paz. La investigadora será la única persona para usar estas grabaciones e información. Confidencialidad estará conservada durante y después de toda la investigación esta completada. Cuando la investigación está terminada la información estará destruida. Para guardar la identidad de los participantes, si algún parte de la información esta usada en una presentación escrito, el seudónimo para usar es \_\_\_\_\_. En cualquier momento antes, durante y después del estudio, si quiere más información, pregúntale a la investigadora, Heidi Larr. Como un participante, puede retirar y cancelar su participación en



cualquier tiempo. Si haya algunas preguntas que se pone el participante incomodo, no tenga que responder. Su participación está completamente de voluntad.

Yo he leído la de arriba y yo entiendo sus contenidos y yo estoy de acuerdo participar en el estudio. Yo admito que yo tengo 18 años o más.

Nombre: \_\_\_\_\_ Fecha: \_\_\_\_\_

Yo doy mi consentimiento para estar grabado.

Nombre: \_\_\_\_\_ Fecha: \_\_\_\_\_

## Appendix C – Data Collection Instruments

### *Diagnostic of Batey Antoncí*

- SWOT (FODA)
  - Strengths/Fortalezas
  - Weaknesses/Debilidades
  - Opportunities/Oportunidades
  - Threats/Amenanzas
- What is the history of Antoncí?/¿Qué es la historia de Antoncí?
- What organizations have worked here?/¿Cuales organizaciones han trabajado aquí?
- Completed and not completed project in Antoncí/Proyectos completados y no completados en Antoncí

### *Diagnostic of Women's Group*

- SWOT (FODA)
  - Strengths/Fortalezas
  - Weaknesses/Debilidades
  - Opportunities/Oportunidades
  - Threats/Amenanzas
- What is the mission of the group?/ ¿Qué es la misión del grupo?
- What has the group accomplished?/ ¿ Cuáles son los logros del grupo?
- What does the group hope to accomplish in the future?/ ¿Qué quiere lograr el grupo en el futuro?
- What are the roles within the group?/ ¿Cuáles son los papeles en el grupo?

### *Diagnostic of MOSCTHA*

- SWOT (FODA)
  - Strengths/Fortalezas
  - Weaknesses/Debilidades
  - Opportunities/Oportunidades
  - Threats/Amenanzas
- When was the first time they came to the community?/ ¿Cuándo fue la primera vez que ellos llegaron a la comunidad?
- How did the group get started?/ ¿Cómo le formó el grupo?
- What has MOSCTHA done for the group?/ ¿Qué MOSCTHA ha hecho por el grupo?
- What has MOSCTHA done for the community?/ ¿Qué MOSCTHA ha hecho por la comunidad?
- What could be improved?/ ¿Cuáles cosas pueden mejorar?
- What could stay the same?/ ¿Cuáles cosas pueden quedarse así?
- Tell me more about the Bakery/ Dígame más sobre al Panadería

### *Individual Interview Questions /Preguntas de la Entrevista Individual*

- Why did you join the group?/ ¿Porqué Usted es miembro del grupo?
- How did you hear about the group?/ ¿Como Usted oyó sobre el grupo?

- What are some benefits of being a member of the group?/ ¿Cuales son algunos beneficios de ser miembro del grupo?
- What is your role in the group?/ ¿Cuál es su papel en el grupo?
- What events have you participated in?/ ¿En cuales eventos Usted ha participado?
- In your own words describe what MOSCTHA does/En sus propias palabras, describe que hace MOSCTHA

*Background Gathering Questions for MOSCTHA*

- What is the mission, vision, goals and objectives of MOSCTHA?/ ¿Cuáles son la misión, visión, metas y objetivos de MOSCTHA?
- What is the history of MOSCTHA, how did it get started, who is the founder, etc?/¿La historia de MOSCTHA, como se empezó, quien es el fundador, etc.?
- In how many communities in the Dominican Republic and Haiti does MOSCTHA work?/¿En cuántas comunidades de la Republica Dominicana y Haití esta MOSCTHA trabajando?
- For how long does MOSCTHA work in each community?/¿Por cuánto tiempo trabajara MOSCTHA en cada comunidad?
- Where does MOSCTHA receive its funds and how are they distributed?/¿De donde recibe fondos, y como estos fondos están distribuidos?
- How was Antoncí chosen?/¿Cómo se eligió a Antoncí?
- When did work start in Antoncí and what was the first Project?/¿Cuándo empezó el trabajo en Antoncí, y cuál fue el primer proyecto?
- Provide a list of events, projects, presentations in done in Antoncí with dates, a brief description, who was in charge and if there were any funds provided for the event./Proveer las fechas de eventos, proyectos, charlas en Antoncí con las fechas, una descripción breve del evento, quien estaba encargado y si había fondos para el evento.
- What are the future plans for Antoncí and MOSCTHA?/¿Cuáles son los planes futuros para Antoncí y MOSCTHA?