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Fordham University  
School of Law

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# **[Dominican Republic 2012 Field Report]**

During the Spring of 2012, Fordham University School of Law student group, Universal Justice, sent a team of students to help a Haitian community in the Dominican Republic try to obtain land rights and access to identification. The group met with several NGOs, lawyers and politicians to try to obtain these rights for the community

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## **I. Background of Universal Justice**

Universal Justice (“UJ”) is a student-led organization at Fordham University School of Law (“Fordham Law”). Since its inception in the early 1990s, UJ has provided Fordham Law students with opportunities to design, implement, and participate in international experiential learning trips across the globe. Over the past five years, approximately eighty Fordham Law students have participated in UJ trips. In addition, eleven trip participants have received summer fellowships through the Leitner Center for International Law and Justice to spend ten weeks interning with UJ partner organizations, and one member of UJ has received a Fulbright scholarship to work in Nicaragua. During the 2011-2012 academic year, UJ led a trip to Nicaragua over winter break and a trip to the Dominican Republic (“DR”) over spring break.

UJ has made substantial contributions to the communities with which it has partnered, both during and outside of these trips. These contributions include: establishing a solar-powered computer program in a rural village in Mirafior, Nicaragua; developing a website for an association of chronically ill sugarcane workers; writing and directing a play for a group of young female victims of sexual abuse; selling jewelry to support Nicoya Mission, an organization that provides economic alternatives to families living in the municipal trash dump in Managua, Nicaragua; organizing the opening of a school in the village of Mata Los Indios, DR; selling organic coffee manufactured by a worker-owned cooperative in Nicaragua; and distributing t-shirts, at Fordham Law’s annual public service day, produced by a women-owned sewing cooperative in Nicaragua.

## II. Microfinance in Highly Impoverished Communities

Mata Los Indios is a *batay*, a highly impoverished community predominantly comprised of Haitian immigrants located in the DR.<sup>1</sup> Approximately eighty-four families totaling close to 300 people live in Mata Los Indios, 80 percent of whom are of Haitian descent. Many of the residents once derived their income by working in the nearby sugarcane fields; however, mass unemployment proliferated when much of the sugarcane refinery business closed down in the 1990s. Currently, the vast majority of the residents are unemployed and have had difficulty finding other work.

The goal of our work in Mata Los Indios is to increase economic opportunities through developing a microfinance lending model for communities that are too poor to qualify for conventional microloans.<sup>2</sup> Banks are often unwilling to administer loans to communities such as Mata Los Indios because of the difficulty in accessing rural areas, the small number of potential borrowers, the small average loan size, and the risk of default. Mata Los Indios fits all four of these categories, and thus has had difficulty accessing microloans. This has exacerbated an already dire situation for Haitian immigrants living in the DR. Further, these communities have almost no access to social services in the DR because of their immigration status, and therefore rely almost entirely on aid from faith-based charities and NGOs.

### A. Methodology

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<sup>1</sup> *Bateys* are company towns originally built for sugar workers and located close to sugarcane fields. Generally, the Dominican government provides few, if any, public services to *bateys*. Historically, the sugar industry provided basic services, but the profits that paid for these services have decreased markedly over the years as the Dominican sugar industry became less competitive. Today, many *bateys* are among the poorest communities in the Dominican Republic.

<sup>2</sup> In order to further understand the context of the plight of the community of Mata Los Indios please refer to UJ's 2010 and 2011 reports, *available at*; <http://fordhamuj.org/dominican-republic/>.

UJ's model employs a hybrid of aid and microlending. It is aid to the extent that UJ does not plan to charge interest on its loans, and therefore must underwrite the cost of administering them, and microlending insofar as we expect the borrowers to pay back the loans in full and in a timely fashion. The money will then be reinvested into the community for new microloans. Each microfinance project will require approximately \$250.00 United States Dollars ("USD") for personal loans, and \$500.00 USD for a community project.

During our trip to Mata Los Indios UJ assessed potential projects based on a number of criteria such as: viability for the project to be profitable, likelihood that the borrower will pay back the loan in a timely fashion, impact the project will have on the community, and our ability to arrange for the necessary training. After we met with all the applicants we spent a few days ranking the projects, and considered input from community leaders. We have not, however, granted any loans to the community because we are waiting to find an appropriate partner in the DR to facilitate training and administer the loans.

In order to assess each project the UJ team divided into two groups and held 18 twenty-minute interviews with each member of the community that was interested in receiving a loan. Many of the employed villagers opted not to go to work in order to participate in the interview process. We asked candidates questions to gauge their knowledge about their proposed business, their understanding of how to create a balance sheet, the applicant's ties to the community, the cost of the business, and how the proposed project would benefit the community at large.

## **B. Community Leaders**

One of the most fascinating aspects of our project was the role that the community leaders might play in the administration of microloans and overseeing an agricultural co-operative. Our intention at the onset of the project was to finance the administration of the loans through a non-profit providing third-party oversight. For reasons beyond our control our planned partnership dissolved upon arrival to the DR, and thus we were forced to proceed alone.

The community leaders – a group of approximately eight people ranging in age, gender, and education - expressed interest in administering the loans. As a theoretical matter, if the community leaders administered oversight and remittance of the individual loans, this would offer a potential mechanism for significantly decreasing the cost of the project because the community leaders would assume the role of a third party NGO (whom we would likely have to compensate, while the community leaders would work *pro bono*). The median interest rate world-wide for microloans is approximately 26%, and thus render loans prohibitively expensive for the people of Mata Los Indios.<sup>3</sup> This model of employing members of a community to administer the loans may help to significantly increase affordability of the loans and if so, could significantly increase sustainable economic development in places that are highly impoverished.

In practice, however, this methodology raises some serious concerns. Should a community be given the responsibility to self-administer loans? Where would oversight on the community leaders' power lie? Do the community leaders truly have the assent of the rest of the community? There are many theoretical and methodological questions

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<sup>3</sup> See for example, Why Microfinance Interest Rates are So High, available at: [http://www.huffingtonpost.com/elisabeth-rhyne/why-are-microfinance-inte\\_b\\_593359.html](http://www.huffingtonpost.com/elisabeth-rhyne/why-are-microfinance-inte_b_593359.html) (stating that the median rate for microfinance loans in 2006 was approximately 26%).

that must be addressed in order to properly assess the likelihood of success for this model.

A graduated system might be a solution. In this model, as the community and community leaders become more familiar and comfortable with the project they might be given greater control and ownership over the loans. For instance, if at first UJ, a third party NGO, and the community leaders were required to take part in the administration of a loan, but eventually the third party NGO was phased out, this might help to bridge to the self-administration model. Significant thought and care must be taken in order to properly devise this model because of the potential problems that might arise when funds are transferred to a community that is highly impoverished. Future NGOs interested in working in Mata Los Indios might want to look to successful models that have been employed in similarly situated communities to weigh the pros and cons of applying this model in Mata Los Indios.

### **III. Interviews with Potential Borrowers and Community Leaders**

To guide our objective of issuing sustainable microfinance loans with little to no interest, we interviewed a number of potential loan recipients regarding their financial situation and project proposals. The project proposals reflected the business environment of Mata Los Indios. The proposals included beauty salons, *colmados* (small grocery stores that sell non-perishable goods), travelling clothing stores, taxi companies, and an auto mechanic shop. The interview responses indicated that most candidates have lived most of their lives in the Mata Los Indios *batey* and are eager to revive the community's now stagnant economy in spite of a dearth of government support.

One example of a potential borrower was a member of the community who had been working as a mechanic for the last twenty-five years, and petitioned us for funding to start his own auto mechanic shop to service the community and surrounding area. He planned to employ six to eight workers and it would require nearly \$900.00 USD to purchase the necessary tools and equipment. Although we liked his idea because he has mechanical experience, credentials, and customers, and his business has the potential to be a key industry in the community because of the need for motorcycle taxis, the proposal would use nearly our entire budget, and we did not want to allocate the vast majority of our funds to one business venture as it would undercut the spirit of the project.

Another example of the types of businesses that community members proposed were beauty salons. Each shop varied in its requirements, some just a blow drier and scissors, while others required funds for full-seated hair dryers. There was a high demand for this type of business in the area—Dominican men joked that they do not



have much money because they spend it all on their wives' hair. Other women proposed similar ideas such as an esthetician business. These proposals were generally inexpensive enough that we could fund one within our expected \$250.00 individual budget. Further, there was demand for this profession, and borrower needed little training.

While conducting interviews, we were able get quasi-background checks and a rough assessment of the applicant's credit rating through seeking the advice of the community leaders. The community leaders were able to fill in crucial details such as if the applicant had ever defaulted on a loan previously, or if they had most of their family in Haiti and thus were a "flight risk." After completing the interview process, UJ and the community leaders came together to narrow the list to the top ten applicants that best exemplified the qualities of a successful borrower.

During our last meeting with the community leaders they introduced their idea for a community project - an agricultural co-operative. We only had a short meeting, thus the details of this project remain unclear; however, we believe that this project has great potential. Northeastern University has written a business plan for an agricultural cooperative in Mata Los Indios, which we could adapt to suit the needs of the community. As well, a resident has suggested he would donate his land to the community to help the formation of the co-operative, if the loan would provide for the needed seeds, equipment, and training. We liked the idea, especially since one of our goals for the trip was to find a feasible community project, thus we plan to follow up on it in the coming months.<sup>4</sup>

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<sup>4</sup> Northeastern University began developing the agricultural cooperative in Mata Los Indios during the summer of 2012.

What follows is a description of each interview and the business plan that each applicant proposed.

## **A. Beauty Salons and Barber Shops**

### *1. Alessandra Premo*

On our first day in Mata Los Indios, we met Alessandra Premo as she rolled the hair of young teenage girls in the village with colorful curlers. Thus, we were not surprised that Alessandra proposed opening a beauty salon.



Alessandra has lived in Mata Los Indios for the past thirty-two years. She lives with her parents, her aunt, and three nephews. Currently, Alessandra does housekeeping work in Santo Domingo to earn her income. Housekeeping is a common occupation among women in Mata Los Indios. For those who can afford the commute to Santo Domingo, housekeeping is a viable means of earning a living. Though the work is not always steady, when she is able to find work, Alessandra earns approximately 6,500.00 pesos (\$167.00 USD) per month. To supplement her income, Alessandra sells *comida fritura* (fried food) in the village. Alessandra's other skills include sewing (she

can make tablecloths and curtains), and creating flower arrangements; however, her proposed project would not focus on these activities.

Alessandra's proposed beauty salon would utilize her experience styling hair. She has worked as an amateur stylist for many of the villagers along with her own family. In order to pursue her project she needs to purchase a hair dryer, hairsetter, straightener, rollers, hair products (shampoo, conditioner, dye), and furniture (seats, mirrors, etc.). Additionally, Alessandra does not currently have access to electricity, which is necessary to power the equipment. Thus she needs access to a reliable power source.

The proposed salon would be located in the area adjacent to Alessandra's house. The prices for salon services vary depending on the type of service requested by the customer. Alessandra estimates she would charge between 500.00-750.00 pesos (\$13.00-\$19.00 USD) for a very lavish hairstyle. To wash and dry hair, Alessandra would charge 100.00 pesos (\$2.50USD). A blow-out would cost 150.00 pesos (\$3.80 USD).

Alessandra believes this project is viable and would benefit the community because hair maintenance is highly valued in Dominican culture. Alessandra explained that every local woman gets her hair done at the end of each week. Currently, women living in Mata Los Indios must travel to the neighboring village of Alta Gracia to get their hair done. Establishing a salon in Mata Los Indios would obviously be more convenient for residents of the village. In addition, Alessandra believes that if her salon is superior to the salon in Alta Gracia, she could draw customers from that village. The community would also benefit from the salon's need for additional employees. Alessandra expects she would need to hire one or two employees.

## *2. Enrique Perre (Kiko)*

Styling hair is important for the men of Mata Los Indios, too. On the last day of our trip, we spoke with the president of the town council as he sat for a haircut. In recognition of the importance of hair care, Enrique Perre (“Kiko”) would like to open up a barber shop in the village. Enrique is twenty-six years old and has been living in Mata Los Indios for approximately twenty years. He has received some education in painting. Currently, Enrique earns money as a taxi driver carrying riders to and from San Luis, (the largest neighboring city), on weekdays. He charges 200.00 pesos (\$5.00 USD) per person for a round trip. Mr. Perre already owns a car and pays about 760.00 pesos (\$20.00 USD) a week for gasoline. On weekends he serves as a security guard for cock-fighting events for which he earns 2000.00 pesos (51.00 USD) per weekend.



Enrique attended hair-styling school but did not complete the program. He already has many clients in Mata Los Indios who pay him to do their hair, both male and female, and has access to electricity. Enrique needs, however, two electrical hair clippers (currently, Enrique’s hair clipper is broken). Enrique already has scissors. He would need an extension for lights, hair products (such as mousse), furniture (including a mirror) and combs. If Enrique were able to start his project he would leave his

security guard position; however, he would continue his taxi business to supplement his income.

## **B. Clothing Sales**

Currently, most residents of Mata Los Indios must leave the village and travel to Santo Domingo to buy clothing. This adds transportation costs to the price of clothing. For this reason, several interviewees proposed opening clothing shops in Mata Los Indios.

### *1. Marline Incarnacion*

Marline Incarnacion is twenty-eight years old. She is married and has one dependent, her son. Marline is currently unemployed. She had been working in the housekeeping business for some time where she earned 3,000.00 pesos (\$77.00 USD) per month but she is interested in changing her occupation. Marline has received some level of training through MOSCTHA.<sup>5</sup> She has learned sewing well enough to produce curtains among other items.



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<sup>5</sup> *Movimiento Socio-Cultural Para Los Trabajadores Haitianos* (Socio-Cultural Movement for Haitian Workers) is a non-profit community development organization serving underprivileged communities in Haiti and the Dominican Republic. We do not know the level of training MOSCTHA provided Marline Incarnacion.

Marline's mother currently sells pants in Mata Los Indios. Marline would like to form a partnership with her mother and complement her mother's inventory by offering lingerie and bathing suits. According to her project proposal, Marline would purchase her inventory outside of Mata Los Indios, possibly in Santo Domingo, and sell to customers within Mata Los Indios. She estimates her costs would be approximately 250.00-350.00 pesos (\$6.40 to \$9.00 USD) per item in Santo Domingo. Travelling by bus to Santo Domingo every two weeks to buy stock would cost 300.00 pesos (\$7.70 USD) per round trip. To cover her expenses and turn a profit, Marline would mark up her products 10% from the wholesale price. As such, she would offer most items at 275.00-385.00 pesos (\$7.00-10.00 USD). She would not employ any additional staff, but would personally sell her wares door-to-door.

## *2. Lucy Acevedo*

Lucy Acevedo is twenty-one years old. She has been living in Mata Los Indios since she was born. Lucy lives with her mother, who is dependent on her, and does not have any children. Lucy does not have any training or education. For the past seven years, Lucy has earned 2,000.00 pesos (\$51.00 USD) per month selling clothes. She also receives 1,500.00 pesos (\$38.40 USD) every two weeks from her father, who works in the sugarcane industry. Formerly, her mother earned money sewing, but she has lost her eyesight and is unable to continue that occupation.



According to Lucy's proposal, she would borrow money to purchase more clothing to sell, specifically pants and shirts for men; for example, she would buy pants for 400.00 pesos (\$10.00 USD) and sell them for 500.00 pesos (\$13.00 USD). She would continue her current practice of travelling to and from Santo Domingo via motorcycle, which costs approximately 540.00 pesos round trip for her mother and herself. In addition, Lucy wants to revamp her business to increase her customer base by taking part in a business training program.

### *3. Mierta Feliz Segura*

Mierta Feliz Segura has been living in Mata Los Indios for twenty-four years. She has two children and two grandchildren. She currently lives with her husband and her two grandchildren. Mierta financially supports her husband, but financial support for the grandchildren is provided by Mierta's daughter, who regularly sends money. Mierta currently buys clothes in Santo Domingo and sells them from her house in Mata Los Indios, as well as in the nearby village of Alta Gracia.



Mierta's merchandise includes pants and blouses. The 200.00-peso markup she applies creates a biweekly profit of approximately 3000.00-4000.00 pesos (\$77.00-\$102.00 USD). Her income supplements the 6000.00 pesos (\$150.00 USD) a month her husband earns as a guard for the school in Mata Los Indios.

Mierta would like to build a clothing store, rather than selling her merchandise out of her home, and to expand her inventory to include underwear, brassieres, and bed sheets. She identified these goods because there is already a need for these items among her existing customers. Mierta has no employees and, according to her proposal, would not need to hire employees because her granddaughter would work with her.

#### *4. Maria Jesus Prenza*

Maria Jesus Prenza is a young woman with a ninth grade education. She attended computer school but did not have the money to finish. Previously, she specialized in making aromatic candles in a factory, which she sold locally. She also had a business selling phone cards at a 100.00 peso markup. These sales brought in 2500.00 (\$64.00 USD) pesos each week. However, Maria is not currently employed.





Maria lives with her husband and child in Mata Los Indios and her parents live in Alta Gracia. Her husband works at the national airport in military security. His job location changes twice a year. He earns 10,400.00 pesos (\$267.00 USD) per month.

Maria would like to return to her retail activities, but requires a loan in order to do so. Rather than the candles and phone cards she has previously sold, she would prefer to sell clothing and eventually add jewelry to her merchandise. Purchasing inventory would require travelling to Santo Domingo, which Maria estimates would cost 270.00 pesos (\$6.90 USD) per round trip. She believes she could turn a weekly profit of 1500.00 pesos (\$38.00) from selling clothes, and generate supplemental profits through jewelry sales.

### **C. Miscellaneous Goods Sales**

An idea proposed by several interviewees was the sale of miscellaneous goods. The popularity of this business plan can be attributed to the relative isolation of Mata Los Indios, which renders it difficult for residents to access commercial goods other than those offered by vendors in the village.

#### *1. Rosela Ortiz*

Sadly, a funeral took place on our first day in Mata Los Indios. The deceased was the husband of Rosela Ortiz. Rosela Ortiz has lived in the *batey* all her life. She has three children who are three, five, and nineteen years old. Rosela supports her three children as well as her parents. We were able to meet with Rosela's mother even though she was ill at the time of our visit. Rosela has not received any training or education. She currently earns 5,000.00 pesos (\$128.00 USD) per month cleaning the school in Mata Los Indios.



According to Rosela's project proposal, she would use a loan to buy purses, jewelry, and rosaries for resale in Mata Los Indios and neighboring areas. She believes that she would need 10,000.00 pesos (\$255.00 USD) to begin this venture. She would buy these goods in bulk, probably by the dozen, rather than individually. This could keep her costs down and enable her to sell goods at a mark-up of up to 200.00 pesos (\$5.10 USD). Though Rosela does not have experience as a vendor she says she is familiar with the process. Nevertheless, Rosela would like training to improve her business skills, including how to negotiate prices.

## *2. Dolores Rijos Sosa*

Dolores Rijos Sosa has lived in Mata Los Indios since she moved from another village sixteen years ago. She is married and lives with her husband, three daughters, and mother. Dolores has no technical experience but has an eighth grade education. In the past, she has worked in housekeeping in Santo Domingo. Currently, she does not work and her daughter is in school, thus her husband's income supports the entire family. He works with the cattle owned by Dolores' father (who also lives in Mata Los Indios). Her husband earns 4,000.00 pesos (\$102.00 USD) every two weeks.



Dolores proposes opening a cosmetics store. She would like to sell perfume, lotions and jewelry. Though some of these goods are offered by other vendors in Mata Los Indios, the village does not have an actual store of this type, so Dolores believes it would do well despite her own lack of retail experience. Dolores proposed buying the products in Santo Domingo and selling them out of her home. Travel to Santo Domingo costs approximately 270.00 pesos (\$6.90 USD) per round trip. Dolores would make this trip every one or two weeks depending on how brisk her sales are. She also proposes travelling to neighboring towns to sell her goods. Dolores is unsure of how much money she would need to start up this project because it largely depends on the

prices of the products in Santo Domingo and she is unaware of these prices. She plans to mark up prices 100.00 pesos (\$2.55 USD) per item.

### *3. Marianta Torres*

Marianta Torres is twenty-eight years old and was born in Mata Los Indios. She lives with her husband, four children, and parents. Though Marianta does not currently hold a regular job she does housekeeping work in Santo Domingo when she can find it. However, she has not been able to find work for the last several months. Her husband supports the family with the 4,000.00 pesos (\$102 USD) he earns every two weeks from agricultural work.



Marianta proposed a jewelry sales business. Though Marianta does not have any technical training or education, she has previous experience assisting jewelry retailers. She would buy products like necklaces, bracelets and bangles in Santo Domingo and sell them locally, primarily in Mata Los Indios with the possibility of expanding to other markets. For instance, Marianta indicated that neighboring village Alta Gracia does not have any jewelry salespersons, thus, suggesting the possibility of her project serving that village as well.

### *4. Diana Cuerva*

Diana Cuerva is thirty-one years old and a mother of three. The father of her children supports both the children and her, though they are unmarried. He earns 1,500.00 pesos (\$38.30 USD) per week in the agricultural sector. Diana has a seventh grade education. Additionally, she completed a cake-making course in another village. About four years ago, for about a year, Diana sold prepared dinners; however, Diana currently does not have the capital to buy ingredients for this business.



Diana's proposal is to sell dinnerware - plates and cutlery - to Mata Los Indios residents. Currently, Mata residents must go to Alta Gracia, an adjacent village, or San Luis, the closest city, to buy dinnerware. She believes she could corner the local market and provide a convenient service to Mata Los Indios by selling dinnerware locally.

Diana estimates an 8.00-10.00 peso (\$.20-.25 USD) mark-up for each cup, plate, and larger dish item and a smaller mark-up for utensils. It would cost her approximately 200.00 pesos (\$5.10 USD) round trip to Santo Domingo to purchase stock. Diana intends to sell the goods from her home and would like to hire an assistant to help her with her business.

#### **D. Food Sales**

Food is often scarce in Mata Los Indios, and thus residents must rely on the generosity of neighbors to survive difficult economic times. Even during more prosperous times, food is generally limited to what is sold in local *colmados* and neighboring villages. Several interviewees set forth proposals to sell food products.

*1. Altagracia Martinez*

Altagracia Martinez has lived most of her life in Mata Los Indios. She lives with her family, which includes her husband, two children, and father. Altagracia has a fifth grade education but no other training. Her husband has been a police officer in Santo Domingo for the past eight years. He travels to and from Santo Domingo by motor bike. He sometimes stays in the capital overnight to avoid paying the 200.00 peso (\$5.10 USD) round-trip fare. He earns 6,000.00 pesos (\$154.00 USD) per month.



Until recently, Altagracia had a business selling individual meals for 30.00-80.00 pesos (\$.77-\$2.00 USD) each. She, however, ended this business in February 2012 because it was not profitable. She wants to restart this business and sell meals with plantains, chicken, and yucca. She would go to San Luis to buy ingredients and sell each meal for a profit of 25 pesos (\$.64) per plate. She aims to sell 5-15 plates each day.

*2. Joseline Hueva*

Joseline Hueva is twenty-eight years old and a mother of three. She lives with her husband and three children. Her husband works in construction in Monte Plata. Typically, he earns 2,000 pesos (\$51.00 USD) per job, though his income varies with the type of work for which he is hired. Joseline has worked in housekeeping, earning approximately 4,500.00 pesos (\$116.00 USD) per month.



She is currently caring for her six month-old infant, which makes it difficult for her to perform housekeeping work. About eighteen months ago, Joseline began selling cakes, pastries, and other foods. She travels to San Luis once a week to buy ingredients, which costs 100.00 pesos (\$2.55 USD) round-trip. Joseline does the baking and cooking herself and makes approximately 900.00 pesos (\$23.00 USD) a week.

Joseline would like to expand her business. She currently uses a small stove in her home for baking and cooking and believes this and her other equipment is sufficient for the expansion. According to her proposal she would use a loan to purchase more ingredients, allowing her to increase output and concomitant sales. Joseline does not intend to work with anyone else on this project.

#### **E. Colmados**

In Mata Los Indios *colmados* are essential to providing resources to an otherwise isolated town. In fact, without the *colmados*, residents would need to travel to neighboring towns for food and goods because there are few alternatives to buy products other than from the *colmados*. Because of this demand, there are already a number of successful *colmados* in Mata Los Indios.

*1. Nene Charles and Sornita Borsi*

Nene Charles spoke with us on behalf of his wife, Sornita Borsi, who was unable to attend the interview because she was working in Santo Domingo. Sornita has lived in Mata Los Indios for the last twelve years. She has neither children nor parents. Sornita stays in the capital during the week and returns to Mata on weekends. She has worked in housekeeping for the past two years. Her husband, Nene, has run a *colmado* in Mata for the past five years. Sornita and Nene each earn 8,000.00 pesos (\$205.00 USD) per month.



Nene and Sornita would like to expand the merchandise offered at the *colmado* to combat the store's financial troubles. According to their proposal, loan money would be used to increase the inventory of their *colmado* to include a larger quantity and variety of products. In particular, Nene indicated they would like to sell more beer, vegetables,



and fruits. They would also like to begin selling sugar, rice, beans, oil, crackers, juice cartons, and cod fish. Currently the *colmado* is equipped with two freezers so they would have the required refrigeration to meet the needs of the added inventory.

Nene buys products in San Luis and Santo Domingo. He travels by motor bike to San Luis and by car to Santo Domingo. Unfortunately, on most trips Nene cannot fit all of his purchases in one vehicle, so he must pay for someone else to carry the overage. The round-trip cost is 400.00 pesos (\$10.00 USD). Despite this, Nene has kept the *colmado* going for several years. The store is open until 8pm every day. Even people from neighboring towns come to shop in Nene's *colmado*.

## **F. Butcher Shop**

While meat is a staple of Dominican cuisine, it can be scarce at times, particularly in small Dominican villages such as Mata Los Indios.

### *1. Angel Chivilli Rudesindo*

Angel Chivilli Rudesindo is the father of twenty-six children, twenty-four of which are living today. He has been living in Mata Los Indios since 1957. Despite the size of his family, Angel lives only with his wife and one grandchild. One of his sons is a tenant in a second house that Angel owns.



In addition to his two houses, Angel owns twelve cows, which his grandchildren herd. He formerly used his land to grow rice but has since stopped doing so. Angel earns his income from the cows. He earns approximately 7,000.00 pesos (\$180.00 USD) per month. He also receives 3,000.00-4,000.00 pesos (\$77.00-\$102.00 USD) per month from his daughters who live in Spain. Finally, Angel gets a 10,000.00 peso (\$256.00 USD) monthly pension from his years working in the sugarcane industry.

Angel currently runs a butcher shop and would like a loan to strengthen this business. He previously took out a loan to buy more livestock, but his daughter passed away, and he needed to use the money to pay for her funeral. His butcher shop is already equipped with freezers and a refrigerator. He kills livestock once a week on Thursdays. Angel is looking for capital to strengthen his business.

## **G. Taxi**

Taxis are the gateway to the outside world for many residents of Mata Los Indios who do not have access to motor bikes or cars. Taxis are also vital for many businesses, providing a way to bring goods into the village community.

### *1. Miguel*

Miguel is twenty-two years old and has lived in Mata Los Indios for the past twenty years. He is not married and has no children in the village but he does have a daughter who lives in Haiti. Miguel does not have a steady job and he is supported by his neighbors. He currently sells cosmetic products, (including make-up, perfumes and lotions), to earn money.



Miguel would like to start a motorcycle taxi business but cannot afford to buy a vehicle. He has experience driving motorcycles but does not currently have a license to do so. He believes he would need a commercial license to operate a taxi business. Miguel estimates that he could make at least 9000.00 pesos (\$230.00 USD) in profit per month if he were able to start this business. This figure, however, does not reflect the cost of maintaining a motorcycle, which Miguel estimates to be approximately 3,000.00-4,500.00 pesos (\$76.50-\$114.87), including the cost of gasoline. The purchasing price of a motorcycle depends largely on the manufacturer. Miguel believes that a used motorcycle would cost between 15,000.00 and 25,000.00 pesos (\$385.00 to \$640.00 USD).

## 2. *Wilson Grande*

Wilson Grande is twenty-four years old and has lived in Mata Los Indios since he was eight years old. Wilson is married and has two children. His wife is currently pregnant, so Wilson is the sole financial provider in the household. Wilson does not have education or technical training. He used to work in a *clomado* in Santo Domingo but stopped working there in December 2011. He now works in the agricultural sector, usually five days a week. His income is about 450.00 pesos (\$11.50 USD) per day.



Wilson proposed developing a taxi business in Mata Los Indios, which requires the purchase of a motorcycle. He believes this would cost approximately 15,000.00 pesos (\$383.00).<sup>6</sup> He would also need to get a license, which he does not currently have. He does have experience driving his brother's motorcycle.

### *3. Moise Veras Antonios*

Moise Veras Antonios is thirty-four years old. He currently works in the agricultural sector and earns approximately 8,500.00 pesos (\$218.00 USD) per month. He lives alone and has no dependents, though members of his extended family live in Mata Los Indios and he gives them 1,000.00 pesos (\$25.50 USD) each month. Moise has no education or technical training.

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<sup>6</sup> Two other interviewees estimated the price of a motorcycle at 15,000 to 25,000 pesos. So, it appears Wilson would purchase a lower-end motorcycle.



To avoid walking the distance to work each day, as he does now, Moise would like to purchase motor bike. He would use the bike as a taxi as well as for his own personal use. Moise told us he would charge 200.00 pesos (\$5.10) for round-trip fare to San Luis.

#### *4. Chicho Charles*

Chicho Charles has lived in Mata Los Indios for ten years. He currently lives with his wife and two children, who are three and nine years old. Chicho also has another son who lives in Santo Domingo because the labor market is better there. Chicho works in construction where he makes approximately 1,000.00 pesos (\$25.60 USD) per day depending on the type of work he is hired to do. He has seventeen years of experience working on cement block houses.



Chicho believes he would have a better opportunity to find steady, well-paying construction work if he could travel outside of Mata Los Indios more easily. Currently, Chicho must get rides from other people. Though he can sometimes get rides for free, he often pays a fare, as such, his proposal requires purchasing a motorbike. Chicho estimates this would cost approximately 15,000.00 to 25,000.00 pesos (\$383.00-\$638.00 USD). Chicho does not have a license, so he would need to obtain one. Buying a motorbike would give him independence allowing him to better pursue his occupation, thus his proposal does not entail opening a business, but rather facilitating his work for other contractors.

## **H. Gasoline Sale and Pig Farming**

Certain businesses, such as *colmados* and taxis, are crucial in the daily lives of many Mata Los Indios residents. There are also auxiliary businesses that provide necessary services to these industries. Two examples of these businesses are gasoline salespersons and livestock farmers.

### *1. Santo Polos*

Santo Polos is fifty-six years old and has lived in Mata Los Indios for the past twenty-three years. He lives by himself and has no dependents. Santo does not have an

educational background or any technical training. He works as a day farmer in livestock and agriculture, and has worked in agriculture for as long as he can recall. Generally, Santo works with corn, yucca, and plantains.



Santo proposed a project with two distinct aspects. He would like both to sell gasoline and to raise pigs. He explained that he would purchase both the gasoline and pigs in Santo Domingo. Currently, Santo buys gasoline in San Luis by the gallon and brings back to Mata, which costs him 200.00 pesos (\$5.10 USD) per gallon. He intends to sell his goods only in Mata Los Indios. Santo would sell the gasoline next to his home. He does not know how much money he would need to begin his project as it is dependent on how much the pigs cost. He is unfamiliar with the price of pigs because he has never purchased any; however, he does have experience raising pigs.

#### **IV. Summary of the UJ Itinerary, Various Meetings, and Accomplishments**

This section is organized chronologically by each meeting we had in Mata Los Indios. The summaries are a reflection of how the conversation transpired during the meetings.

##### **Committee Meeting March 11, 2012**

During our first meeting the community members discussed various issues faced by residents and described the general economic structure and job opportunities for the ninety-five families in the community. Transportation was repeatedly discussed as a problem. Residents of Mata Los Indios primarily rely upon motorcycles for transportation to Santo Domingo, however, the average round-trip fare of 270.00 pesos (\$6.90) per person to Santo Domingo is prohibitively expensive, especially for the women working as domestic workers. Consequently, these women often stay in Santo Domingo during the week because of the high cost. Women from Mata Los Indios who are able to work in Santo Domingo are considered to be fortunate because many people are precluded from legal employment because they do not possess the necessary immigration papers. The community members of Mata Los Indios further told us that most men work in agriculture.

The school in Mata Los Indios includes the first and second grades which are both taught by the same teacher who commutes from the neighboring village, Cruz Verde. Many students do not complete their schooling after the eighth grade because they lack the necessary immigration papers to continue in high school (children are not required to prove their immigration status before the eighth grade).

There is a healthcare clinic that was previously staffed by a medical student, however, the position is currently vacant. When the health clinic is running it is



completely funded by the government. The main causes of death in Mata Los Indios, according to the residents are fever, flu, and chicken pox. Doctors Without Borders sends doctors to Mata Los Indios approximately five times a year, thus, for immediate treatment the residents must go to neighboring San Luis to see a doctor.

### **Community Leaders Meeting March 12, 2012**

During this meeting, Tomas Fernandez, President of the Community Leaders, the governing political body in Mata Los Indios, narrated the history of the community. He told us that most residents were born and raised in Mata Los Indios. He also explained that access to water is a particularly pressing issue for the community. Currently, Mata Los Indios obtains water via an underground pump powered by electricity; however, according to Tomas and the other community leaders, the electrical grid is unreliable and has remained non-functional for up to two weeks at a time. The community leaders expressed an interest in acquiring a manual pump to use when the electrical pump is out of service. Presently, when electricity is inaccessible, residents have no choice but to use unsanitary water from the river, or go to a neighboring village.

President Fernandez outlined some other problems commonly confronted in Mata Los Indios. Foremost among them is the scarcity of employment opportunities. For example, men often only find half a day's work when cultivating other people's land. As a result, many men only obtain work when a property owner comes to the village looking for 2-3 villagers to work on his land. When the men cannot find work, their families often face food shortages, however, villagers often share any food they purchase with other villagers in need. Despite this charitable practice, we were told that two villagers had recently died from malnutrition - elderly villagers without any family are particularly vulnerable to malnutrition.

Examples of the type of work that is available are construction, motorcycle taxis, and agriculture. Some people own their own land but the land does not yield them much work. Others work on leased land as tenant farmers, while some of the residents run businesses from their homes, which include selling clothes, bread, and charcoal; however, many of these businesses have failed in the past because of a lack of resources.

President Fernandez also explained that the villagers who cultivate leased land would like to purchase it, but lack the resources to do so. Those who do cultivate land for themselves often grow yucca, corn, potatoes, and rice, and sell the excess crops they do not need for personal consumption. Women who work as housekeepers in Santo Domingo often must pay for child care. Most would like to have a factory close to their village so that they can work, and also be home to care for their children.

Another issue that President Fernandez discussed is sanitation. He explained that the lack of toilets has given women various health problems. Some of the villagers have specific skills in sewing, candle making, and construction work, though the villagers suggested that additional training in sewing, flower arrangements, ceramics, and candle making would be beneficial to the village as a whole. Additionally, President Fernandez explained that technical training in mechanics and computer science would be helpful.

### **General Meeting, March 13, 2012**

During this meeting the community leaders provided an overview of the previous assistance that villagers had received through other organizations, including loans from the microfinance bank Esperanza. Five people in the village received loans of 5000.00 Dominican pesos (\$130.00 USD). Those individuals who received loans were required to pay 500.00 Dominican pesos (\$13.00 USD) a month back as a loan repayment, and as well save a percentage from their businesses in a savings account. Four of the five

borrowers owned *colmados*, and one sold cloth for clothing. They each made payments on their loans every two weeks. Esperenza's staff were supposed to come to the *batey* every two weeks to receive the payments, however, they eventually stopped administering the loans. While two of the villagers paid back their loans completely, the three others defaulted. One person became sick and thus the business failed. Another borrower paid the loan and then left Mata Los Indios.

It appears that the people of Mata Los Indios have a sullied relationship with Esperenza, and this has furthered colored their reception to the idea of microfinance more generally. Notwithstanding, when we explained the idea behind our project - that there would be little to no interest on the loans - the residents of Mata Los Indios seemed to be receptive to this idea.

## **V. Next Steps**

Throughout the week in Mata Los Indios, we had discussed, both within UJ and with the community, our interest in implementing a community project in addition to, or in place of, a microfinance project. This determination will be made based on resources, feasibility, and the most substantial benefit for the people of Mata Los Indios. After convening with the committee on our final day to discuss the best potential loan candidates, the committee asked to speak with us again and presented an idea to form an agricultural co-operative, where crops could be grown on common or borrowed land for the benefit and profit of the community. This proposal is a hybrid of a community project and loan, the loan being for raw materials to begin growing food for consumption, and eventually for sale. Part A focuses on how to implement this agricultural co-operative. Part B analyzes how to develop the UJ project as an independent study in preparation for next year's trip. Finally, Part C examines other issues pertaining to Mata Los Indios and the surrounding communities.

### **A. Implementing an Agricultural Coop**

With regard to the agricultural project, the key issue is finding a competent local partner, based either in a *batey* or in Santo Domingo, with the capacity to travel frequently to Mata los Indios. Batey Relief Alliance (“BRA”) is the most promising current possibility for this partner. BRA is an organization that has already developed an agricultural co-operative in Dominican *bateyes* called BRAteyana, which began in 2009. The co-operative is supported by the government of the Dominican Republic and a grant from the U.S. Department of Agriculture which provides BRA with the resources to oversee the development of agriculture and infrastructure within seven *batey* communities. The grant also provides for medical supplies and care. Mata Los Indios is

currently not one of the communities that BRA works with, however, a phone consultation with an employee in BRA's Santo Domingo office indicated that Mata Los Indios could join, but would require some funding on UJ's part. The most important element of any partnership is ongoing technical assistance and support for a co-operative, so we want to be sure BRA would be able to provide this to the members of the Mata Los Indios before UJ engages in a contract with them. The model they presently have appears to be relatively hands-off, incorporating on-site visits to community every couple of months to provide targeted support for the agricultural co-operative; however, given that BRA also provides health services, it is likely that its staff is in the *batey* more frequently.

### **B. Developing the UJ Project in Preparation for Next Year's Trip**

The UJ project has the potential to explore a couple of directions. The main areas researched on the 2011 trip were property rights for the people of Mata Los Indios. The residents of Mata Los Indios raised this issue during the 2012 trip as well.

Northeastern's proposal of developing an agricultural co-operative depends in part on determining who owns the land. Given the important role this issue has in moving the community forward, one of our goals for next year is to continue research in this area in order to determine who in fact has ownership over Mata Los Indios. Another topic that is fundamental to the wellbeing of the residents of Mata Los Indios is citizenship rights. With continued communication with Northeastern and BRA, we should be able to get a more specific idea of how we will focus next year's trip.

### **C. Issues with Individuals in Mata and the Surrounding Communities**

While in Mata Los Indios, Nena, an extraordinarily mature and intelligent young woman, and member of the community leaders, expressed interest in pursuing a

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nursing degree. We made some follow up calls after returning to New York, and currently are assessing the cost of pursuing the degree in Santo Domingo and clarifying whether Nena's interests would be best served by pursuing a technical degree in nursing or a college equivalent degree with a concentration in nursing.

## **VI. Moving Forward and Connecting to Human Rights Law**

As mentioned above, two essential areas that UJ addressed in its previous reports are property rights and citizenship. Property rights could play a direct impact on the development model that we are considering. Both land security as well as the potential to use property ownership as leverage for loans could buttress this development initiative. We addressed the complexities of land ownership in our 2011 Report, and may consider a future project investigating citizenship rights. Citizenship could potentially play a role in connecting the community to social structures that they have been almost entirely excluded from such as health care and education. The major impasse that we would likely face is the politics surrounding immigration. There is very little incentive both politically or financially for the government to offer social services to Dominicans of Haitian descent. Thus, one of the major advantages of a development programs such as the one that we investigate in this Report, is that it circumvents politics and allows vested parties and the community itself to take ownership of a significant aspect of future prosperity for the people of Mata Los Indios.