

SCOTTS HEAD

INTEGRATED RECOVERY PROGRAMME

December 1, 1979

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SCOTTS HEAD
INTEGRATED RECOVERY PROGRAMME

I. THE SITUATION IN SCOTTS HEAD

A. The Community

Scotts Head is a fishing community of two hundred and thirty-five families, which lies at the southwestern tip of the island of Dominica. It is noted for a protruding spit of land jutting out to sea approximately one mile. This gives Scotts Head a protected cove on the western, leeward side of the spit and a rough sea on the southern, windward side. The spit serves as a "line of demar- kation" for the two types of fishing in the village, with individual fishing (using fish pots and small nets) occurring in the sheltered waters and communal fishing (using large seines) in the windward waters.

Hurricane David's strongest winds passed directly over Scotts Head. Figure 1 shows the storm track and the project area. A detailed house survey by the National Planning Organisation indicates that 75.6% of the houses were severely damaged or destroyed. The school, pre-school, post office, and all public con- veniences were destroyed. Approximately 5,580' of the main water supply lines were cut, and the only road connecting Scotts Head to the rest of the island was washed out by wave action for approxiamtely 900 yards.

Economic damage to Scotts Head was also severe. Of forty-three fishermen interviewed, thirty-six (84%) indicated loss of fishing boats and thirty-seven (86%) loss of fish pots and nets. Among the families engaged in agricultural activities, more than three-quarters indicated loss of crops.

(The results of the National Planning Organisation Survey on the situation in Scotts Head after the hurricane are attached as Appendix C.)

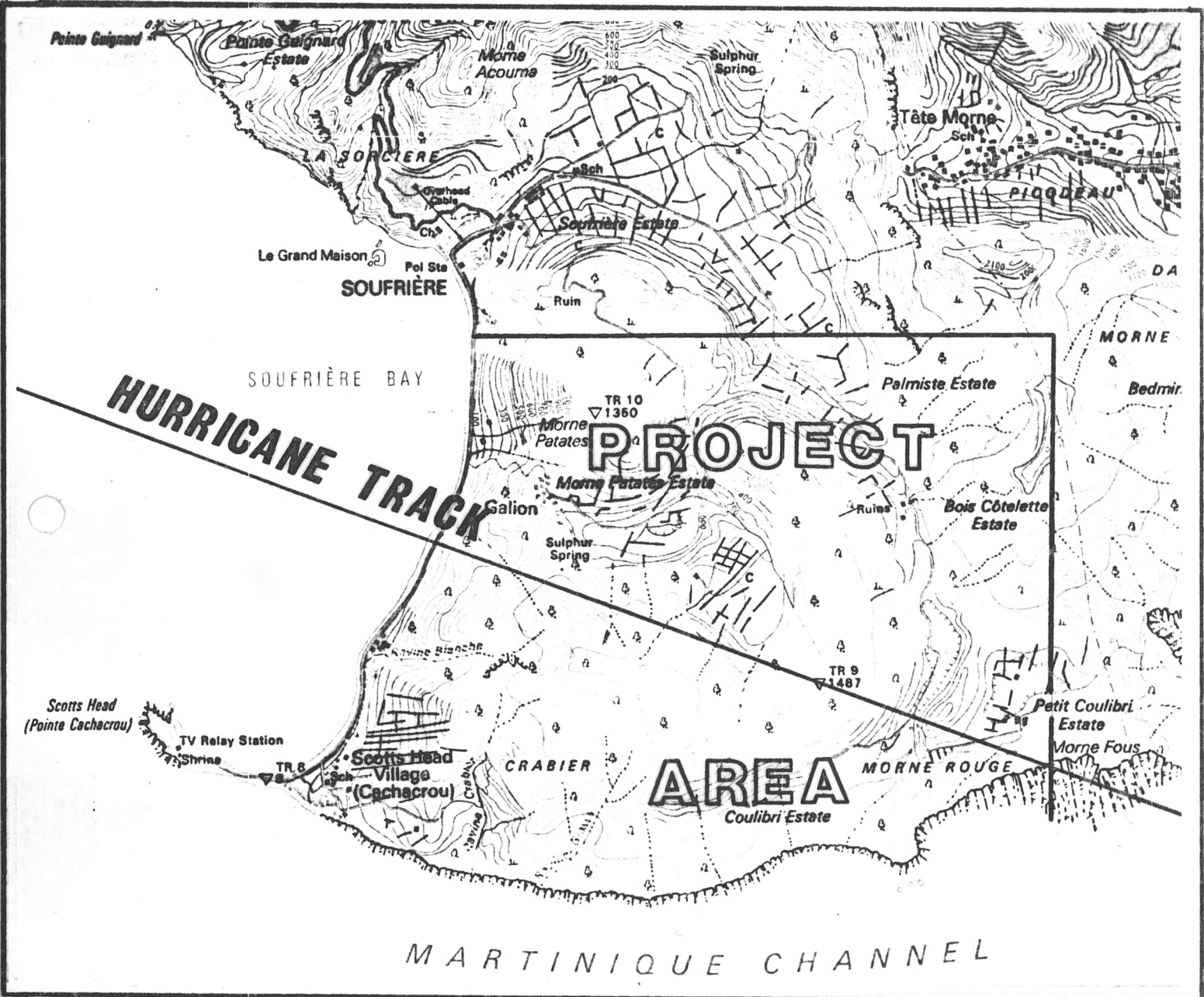
B. Needs

The specific needs of the people of Scotts Head are identified below:

1. Economic Needs:

- a. Jobs that can provide immediate cash are needed to put money into the hands of families so they can purchase needed supplies and goods.

FIGURE 1: Project Area



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- b. Credit is needed to finance new boats and replacement of small business losses, and to help provide money for repairs or replacement of housing.

2. Housing Needs

- a. Building materials are needed at a price people can afford.
- b. Technical assistance is needed to help people rebuild houses that are safer and can better withstand high winds.
- c. Credit is needed for people to finance purchases of materials that cost more than people have on hand.

3. Infrastructure Needs

- a. The water supply system needs to be repaired. Approximately 5,580' of 4" main has been destroyed between Soufrière and Scotts Head and approximately 500' of distribution lines have been damaged and need to be repaired.
- b. The electric power lines have all been destroyed and need to be replaced.
- c. The telephone lines have been cut and need to be repaired.
- d. Several feeder roads to agricultural lands above the village still remain closed due to debris and need to be reopened.
- e. The public latrines have been damaged by wave action and need to be rebuilt. No system of collecting and treating sewage existed before the hurricane, and numerous houses need an enclosed non-polluting in-house system for sanitation.
- f. The main road connecting the village to Roseau must be widened and repaired.

4. Agricultural Recovery

- a. The lime trees above Scotts Head have been reported to be 90% destroyed. An alternative crop will need to be introduced until the lime trees are ready to produce again.
- b. Seeds, fertilizers and pesticides are all required for replanting.
- c. Agricultural credit is needed to acquire replacement seeds, tools, etc.

- d. Substitute sources of income are needed until trees or other agricultural crops recover.

5. Fishing

- a. Boats, nets, fish pots, tackle and motors are needed to replace losses in the hurricane.
- b. Boat houses are needed to protect the boats of the village from future storms.
- c. A facility to ice down the village catch is felt to be a long-term requirement for the village.

6. Small Stores

- a. Credit is necessary to enable shopkeepers to replenish their stocks.
- b. Credit is necessary to enable artisans to purchase tools that were lost in the storm.

7. Schools

- a. The village school needs to be rebuilt.
- b. The village pre-school needs to be rebuilt.
- c. Furnishings and equipment for both schools need to be replaced.

8. Personal Belongings

- a. Various household goods have been lost and need to be replaced. These include beds, lamps, chairs, storage boxes for personal belongings, and cooking utensils.
- b. Small hand tools have been lost and need to be replaced.

C. Government Plans

Government plans for Scotts Head include the following activities:

1. Economic Recovery

The only general economic inputs planned for Scotts Head concern the creation of temporary jobs. A community fund will be established with the proceeds from sales of building materials (see 2-a below) which will be used for labor-intensive community projects. It is estimated that approximately EC\$45,000 will be available or approximately EC\$200 per family.

2. Housing

- a. Building materials: The Government has entered into an agreement with USAID under which the latter will provide 24 sheets of galvanised, a supply of wood, and other quantities of basic building materials, except cement. These will be made available to Scotts Head sometime in mid-January 1980.

The money from sales will be placed in a community fund described in #1 above.

- b. Sites: The Government will acquire approximately 10-15 acres of land immediately above Scotts Head to enable those who need to relocate to do so. Priority will be given to those who are now living adjacent to the sea (on the west side of the main road) and whose land will be acquired due to the widening of the road, and to those who live in the dense southern section of the town where overcrowding exists.

3. Infrastructure

- a. Water: The Central Water Authority has acquired the necessary materials to repair the 4" mains connecting the village to the intake at Soufrière. At present, the Government does not have all the money to pay for repair work. An interim proposal is to install a rubber reservoir and supply it by truck until the lines can be repaired.
- b. The main road has been repaired and will be widened and resurfaced, once the families living on the sea side of the road have been relocated.
- c. There are no plans to reopen or improve feeder roads to the agricultural lands above or near Scotts Head.
- d. There are no plans to install a sanitary sewer system. Some houses have septic tanks, but most empty their wastes into the sea. The Ministry of Health has no immediate plans to restore the public sanitary facilities damaged by the hurricane.

4. Agricultural Recovery

There are no specific plans for Scotts Head. Before the hurricane, the Ministry of Agriculture proposed a lime tree upgrading project, but these plans have been put on hold due to a falling price for limes. Government agronomists point out that tree crops are more suitable for Scotts Head than other types of crops because of the soils and the climate.

5. Fishing

There are no specific Government plans for Scotts Head in the fishing sector. General plans for the fishing industry include a boat-building scheme and limited distribution of nets and fish pot materials. The boat-building scheme will have two parts. In the first, traditional boats will be made at the Carib Reserve; and in the second, a fibre-glass boat-building operation will be started in Roseau. In both, the boats will be given to a Village Committee to rent the boats to fishermen on a lease/purchase arrangement.

6. Small Stores

There are no Government plans to aid small shopkeepers.

7. Schools

The Government is now seeking funds for reconstruction of schools, and materials have been ordered for repairs to those which can be repaired. Scotts Head School is considered a total loss and no monies are now available for rebuilding.

8. Personal Belongings

There are no Government schemes to help families to replace personal belongings. The Red Cross has distributed some relief materials in the area and the DCC has a limited amount of hand tools on the way, a portion of which will go to Scotts Head.



II. DESCRIPTION OF PROGRAMME

A. Statement of Objectives and Policy

The primary objectives of the Dominica Council of Churches Programme are:

1. To help individuals and families to re-establish their lives and to recover from the hardships imposed by the hurricane;
2. To stimulate collective action to resolve individual and community needs;
3. To plug gaps left by Government reconstruction programmes;
4. To promote self-reliance and avoid creating dependencies.

It shall be the policy of the DCC Programme:

1. To use project funds in such a way as to maximize the benefits accruing to the people in the project area;
2. To plan expenditures in such a way as to accomplish multiple objectives;
3. To support the small businesses and other economic enterprises within the community;
4. To stimulate the participation of existing financial and credit organizations;
5. To give charity and grants only to those who are totally unable to participate in a loan or subsidy programme.

B. Concept

The programme model chosen for the reconstruction of Scotts Head is an Integrated Recovery Programme. An IRP is similar in concept to an integrated rural development programme, a method by which community problems are attacked by simultaneous and coordinated efforts on problems in each sector. The primary difference lies in the fact that an IRP must address problems caused by a disaster, as well as establish a framework for continued community development efforts.

The IRP concept is a small-scale derivative of the post-World War II Marshall Plan; while on a smaller scale, it utilizes many of the same techniques. IRP's stress community initiative and full community participation, a mix of

methods for attacking the problems, and local self-reliance. The following requirements must be met in order for an IRP to be successful:

- Sufficient funds to enable the programme to work in all the primary sectors;
- A specific, identifiable area, limited in size, where expenditures can serve the majority of the residents and an adequate level of goods and services can be offered to all the people;
- The planning of expenditures so that money enters the community and passes through various hands before leaving the community;
- The planning of expenditures so that multiple objectives are accomplished with each expenditure;
- A balanced mix of programmes and financial schemes to stimulate the economy;
- The planning of programme activities so that they support existing community institutions and coping mechanisms.

C. Programme Elements

In order to achieve a fully balanced programme, consideration must be given to family needs as well as community needs.

Family needs (such as money for replacing personal belongings, tools, boats, small agricultural machinery, etc.) will be met in part by a combination of assistance programmes offered by the Government and, to a lesser extent, by charity from other sources. The activities of this programme will only focus on those spheres of activity not covered by the Government. The programme will offer its resources on the basis of integrated community development actions.

While the Government will offer a variety of loan and subsidy programmes, the DCC approach is different in that these will each be tied to an integrated development scheme for the community.

Normally, community needs such as road repairs, etc., are taken care of by the Government, but unfortunately the Government does not have enough money to provide assistance to all communities. Thus, not all community service needs can be fully met at present. Therefore, it is incumbent upon the DCC Programme

to establish small-scale, labor-intensive community projects which can serve not only to provide work (and therefore money), but also to make a contribution to the physical reconstruction of the community.

1. Individual and Family Assistance

a. Financial Assistance: It has been determined that both the greatest need and the top priority in the affected area is cash for families. Due to the loss of income caused by the hurricane, little money is currently flowing within the area and the economy must be rejuvenated. People must receive capital in order to recover from the current crisis. It is proposed that money be provided in two ways -- through direct financial assistance to families (e.g. subsidies, loans and, in some cases, grants) and through indirect financial assistance (the creation of jobs or alternative economic enterprises to help people until such time as their normal work can be resumed).

(1) Direct Financial Assistance: It is recognized that the majority of people do not have prior experience with loans and that credit will be difficult; therefore, a three-pronged approach will be undertaken:

(a) Subsidies. In order to expand the purchasing power of the people, a programme of subsidies of certain materials will be instituted. A list of items to be subsidized will be developed. Disaster victims will be issued vouchers that will entitle them to purchase the materials at a discount price. Arrangements will be made with the stores where the materials are purchased to turn in the vouchers for reimbursement from the relief programme.

(b) Loans. It is proposed that a combination of loan formulae be developed to assist people within the project area who would qualify. Among these are:

--- A Loan Guarantee. A portion of the funds raised for the project will be placed aside to guarantee loans made by existing loan institutions to people

who would not normally be eligible. The amount of funds pledged to secure loans should be equal to the average default rate, plus 5%.

There is a Credit Union in Roseau and others are in nearby areas. The Programme will work with the Credit Unions to encourage them to provide services to non-Credit Union members for the period of the disaster recovery and to provide special loans for housing, fishing and agriculture.

The DCC will guarantee those loans made to non-Credit Union members. (A programme similar to this is now proposed by the International Association of Credit Unions; if it is approved, the DCC will cooperate with this programme.)

--- Direct Loans. In some cases, disaster victims will not be eligible for loans from Credit Unions, other credit institutions, or from Government programmes. This may be because they do not meet eligibility requirements, because there are no financial lending institutions within their area, or because the amount of the loan would be too small for a credit institution to undertake.

In these cases, a revolving loan fund will be established through which small, short-term, low-interest loans can be made to those who do not have access to other loan mechanisms. Money returned during the project period will be made available for new loans.

(c) Grants. It is recognized that a number of people will not be eligible for any type of loan or subsidy programme. In this case, a small portion of the total budget will be set aside so that the Programme staff can make discretionary grants of small amounts of money to enable the most needy families to purchase goods or services.

(2) Indirect Financial Assistance: In order to provide much-needed cash to families immediately, a number of temporary jobs will be created. A number of labor-intensive community projects have been identified, including:

- (a) Repair of water lines;
- (b) Repair of feeder roads;
- (c) Extension of feeder roads;
- (d) Reconstruction of public conveniences;
- (e) Reconstruction of schools.

These projects will be phased so that a steady source of work is provided throughout the first year of the project.

b. Coordination Services: Because of the wide range of services available from the DCC, the Government and other sources, the DCC will serve as an information and counseling source for the village.

2. Small Business Assistance

There are three (3) economic sectors in Scotts Head: fishing, agriculture and shopkeeping. Three forms of recovery assistance are proposed:

a. Equipment Replacement: The loss of tools and equipment is one of the major impediments to economic recovery in the area. While a large number of small tools (e.g. hoes, shovels, hammers, etc.) have been provided by various relief agencies, major equipment such as that required for fishing (boats, nets, tackle, etc.), for agriculture and for small businesses have not been provided.

In order to enable those who need the equipment to obtain it, three schemes are proposed:

- (1) To guarantee loans as part of the programme mentioned in "Financial Assistance" (1-a) previously;
- (2) To create an equipment pool whereby tools may be shared within a community;
- (3) To extend subsidies to farmers, fishermen and small businessmen. The subsidies will use the voucher system described

in the "Financial Assistance" section previously.

- b. Seeds and Fertilizers: In those areas where cultivations were destroyed, the Ministry of Agriculture will provide seeds and fertilizers. The DCC Programme will assist the Government to identify those in need of assistance and will make loans and subsidies available to provide additional assistance as necessary.
- c. Boats: Boats will be purchased by the DCC and sold directly to the prospective owners on a lease/purchase basis.

3. Community Facilities Assistance

In order to help the community to recover its public facilities as quickly as possible, the DCC will assist in restoring or repairing a number of community buildings, facilities and services that normally would be undertaken by the Government. Due to the extent of damage nationwide and the lack of resources available immediately, while the Government could provide services in the long run, such a contribution by the DCC will enable these facilities and services to be reinstated quickly and will ease the burden. In every case, however, the Government will supply the materials and technical supervision.

4. Community Organization

At present, there are no formal community groups organized in Scotts Head, other than the Village Council and the Relief Committee. Over the last two years, there have been efforts to organize a fishing co-operative, but these efforts have not yet been realized. As part of the Programme, the DCC will expand efforts aimed at developing community organizations in support of relief and reconstruction activities.

5. Sector Plans

a. Economy:

- (1) An immediate infusion of capital is required to enable people to purchase necessary goods and services needed to help the fishing, agricultural and small business sectors to get back on their feet. To do this, a number of labor-intensive projects paying the people in cash will be instituted by the DCC.

- (2) In order to be able to fully recover, credit must be extended to the people. The DCC will fill this gap by establishing a credit-and-loan mechanism in Scotts Head.

b. Housing:

- (1) Building Materials: The USAID materials distribution programme will be adopted for meeting the basic roofing and wood requirements. The DCC will provide additional subsidized materials according to the following scheme:

The DCC will set up a materials production unit to fabricate cement blocks. The blocks will be purchased from the unit and then offered for sale at a subsidized price to people in the community. The amount of the subsidy will be determined by the extent of damage to a family's house and the type of wall the family had before the hurricane. A complete survey has been made by the National Planning Organisation and a map showing each house has been color-coded. People whose houses are noted in red on the map will be entitled to a 50% subsidy; those in yellow to a 25% subsidy; and those in green may purchase at the whole-sale price. All reflow monies will be reinvested in building materials production. Technical assistance in setting up the block-making operation will be provided by

Persons who purchase materials under the DCC Programme must agree to use a minimum of 75% of the safe building principles for a hurricane-resistant structure. Advice on safe construction will be provided.

People wanting to purchase from the DCC will contact an agent in the community who will arrange for delivery directly to the site.

- (2) Sites: New sites will be provided by the Government to those whose lands are being acquired for expansion of the road right-of-way. This land will be given free. For those

who wish to relocate from other parts of the village, the land will be sold on easy credit terms. The DCC will provide small cash grants (up to EC\$500) to people who are in special categories (e.g. elderly, widowed, etc.) to assist, and to encourage, relocation to safer and larger sites.

- (3) Housing Education: To assist the people in building safer houses, the DCC will establish a housing education programme. There are several carpenters in the village and they will be trained in safe construction techniques. Small groups (4-5) of families will be organized to help each other build and the carpenters will supervise construction. Their training and initial work with families will be paid by the DCC. Thereafter, all their salaries will be paid by the families themselves. Technical assistance will be provided by INTERTECT and the Mennonite Central Committee.

c. Infrastructure:

- (1) Water: The DCC can assist in the reinstallation of the water system by providing a cash grant to help pay labor costs. A grant of EC\$8,100 (or US\$3,000), which is to pay for trenching and installation of lines, has been made to enable reconstruction to begin immediately.
- (2) Feeder Roads: The DCC will assist by providing equipment and cash to pay a small team to clear the feeder roads to the agricultural lands above Scotts Head. This has been given a priority.
- (3) Sanitary Facilities: The DCC will make two contributions to meet this need. First, a cash grant will be made to reconstruct all public conveniences. Materials will be provided by the Ministry of Health. Second, the DCC will institute a trial programme of composting toilets. These toilets require no water system, are odorless, and can be made from materials on the island from designs available from various appropriate technology groups. Technical assistance will be provided by Appropriate Technology International.

d. Agriculture:

Due to the soils and climate, it appears that tree crops are the only realistic possibility for Scotts Head farmers. Possible tree crops are limes, oranges, avocado, mango, and ruby red grapefruit. The Government's tree crop upgrading programme, funded by the British Development Division, will pay all costs of replanting and maintenance of the trees. It will pay costs of replacing and upgrading the tree production, will provide free fertilizers, will pay for pesticides and keeping the orchards maintained, but will not pay any income to farmers during the 3-5 year period that the trees are growing before production.

In order to provide an alternate source of income during the period while the trees are being restored, the DCC will assist the farmers by organizing a project in the agricultural sector that will provide alternative income. The following schemes have been proposed, although final selection will depend upon the economic viability of the project:

- (1) Community poultry-raising scheme;
- (2) Community rabbit-raising scheme;
- (3) Community pig-raising scheme;
- (4) Community goat-raising scheme.

Short-term crops which can be grown between the trees will also be investigated; and if suitable crops are found, a programme will be formulated to introduce these to the area. This will be coordinated with the Ministry of Agriculture and the FAO. Technical assistance will be provided by Agricultural Ventures, Inc., and the FAO Representative in Dominica.

e. Fishing:

- (1) Boats: As mentioned earlier, the Government has a scheme to replace the boats lost on the island, but it will take approximately nine (9) months from the time the funds are committed to replace all that were lost. To help start the scheme, the DCC has agreed to purchase the first boats built at the Carib Reserve so that production can commence while the Government arranges its own programme. This will give

the fishermen at Scotts Head the first boats immediately and will start the production line for the rest of the island. The Government has also requested assistance in trying to introduce a new type of fibreglass boat. These are now produced in Martinique and Guadeloupe and soon will be made here. The DCC will purchase five (5) boats and provide them to the village on a lease/purchase scheme comparable to the Government's plan for traditional boats, or on a suitable credit scheme devised by the DCC. Because the fibreglass boats are more expensive than the traditional boats, a subsidy will be provided to equalize the price of the new-style boats and the traditional ones.

(The new boats have several advantages: they can take a sail; they hold more fish; and they can be used for larger fish such as tuna.)

- (2) Nets: The Government's plans to provide nets do not include Scotts Head. The DCC will provide four (4) nets on a lease/purchase basis to fishermen's groups organized by the community. The provision of one trammel net is also proposed.* In addition, the DCC will provide the twine necessary to make nets, which can be purchased by individuals.
- (3) Fish Pots: The Government will provide some material for making fish pots. The DCC will provide additional assistance by offering materials on a subsidized basis.
- (4) Fishing Services: In addition to hurricane-related needs, there are several on-going needs related to fishing which the DCC will meet in the Integrated Recovery Plan.

First, there is a need for a facility to store the catch overnight. This will enable the fishermen to stay out longer, increasing both the chances and, hopefully, the size of the catch. The facility will include a cold storage plant and an ice machine.

* A trammel net is a larger, more sophisticated net that catches large and small fish at the same time at different depths.

Second, a fueling station is needed to reduce both time and fuel wasted by coming to Roseau for gasoline for the out-board motors. A fuel storage and refueling station will be built, with a portion of the tank installation costs provided by the fuel supplier.

Third, a boathouse, built on stilts, with davits for raising the boats for storage and for maintenance, and with a landing ramp, will be constructed. This will help to increase the useful life of the boats and to protect them from future storms.

The DCC will assist in building three (3) boathouses, one of which would be a boathouse complex containing the cold storage and ice making facilities, the fuel station, a small co-op store serving fishermen by selling tackle and fishing equipment, and an office for a fishermen's association. The exact terms for building the complex will be worked out with the fishermen's association.

f. Small Businesses:

The DCC will help shopkeepers to recover by providing subsidized building materials and credit for reconstruction of stores and furnishings. For craftsmen who have lost their equipment, the DCC will offer a small loan, not to exceed EC\$500.00. No loans or other assistance for replenishment of stocks is believed to be necessary because a portion of the purchasing by the DCC will be directed through the stores.

g. Schools:

The Government has asked the DCC to assist in repair and reconstruction of the schools in Scotts Head. The Government has agreed to provide the materials and construction supervision if the DCC will pay the labor from the village.

The Pre-School is operated by the Social Centre. The DCC will assist in the reconstruction of this building on a basis to be determined with the Social Centre staff.

The DCC will also assist by providing a grant to purchase books and school supplies. To replace furnishings such as desks and chairs, materials will be provided to local craftsmen at a subsidized price, and a guaranteed purchase from the craftsmen will be arranged by the Ministry of Education.

h. Personal Belongings:

No expenditure in this sector is required, due to the economic recovery activities of the Programme.

D. Duration of the Programme

This Programme will have two distinct time phases: the activities phase and the financial phase. The activities phase, wherein the specific construction and purchasing activities are conducted, will last for twenty-four (24) months. The financial phase, which includes the return of cash from subsidized sales and repayment of loans, will last five (5) years.



III. MANAGEMENT PLAN

A. Staffing

A full-time staff of five (5) people will be required to implement the Programme: a Coordinator, a Housing & Construction Officer, an Agriculture & Fishing Officer, a Loan & Finance Officer, and a Secretary/Bookkeeper. Additional secretarial and administrative support will be provided by the CADEC office in Roseau.

B. Community Participation

It is the policy of the DCC to provide the residents of Scotts Head with clear and direct access to decision-making in all stages of the Programme. To initiate community participation, an interim Steering Committee was established in the village to serve in an advisory capacity until a more formal organization is established. Once project activities commence, a more formal committee structure will be established.

The primary roles of the Community Committee will be to:

1. Involve the community in the development and execution of policies and programmes in order to further their own growth and development;
2. Achieve a more accurate determination of needs that the project should meet, and the development of policies and programmes responsive and relevant to those needs;
3. Develop a firmer commitment on the part of the community to the overall Programme.

C. Accountability

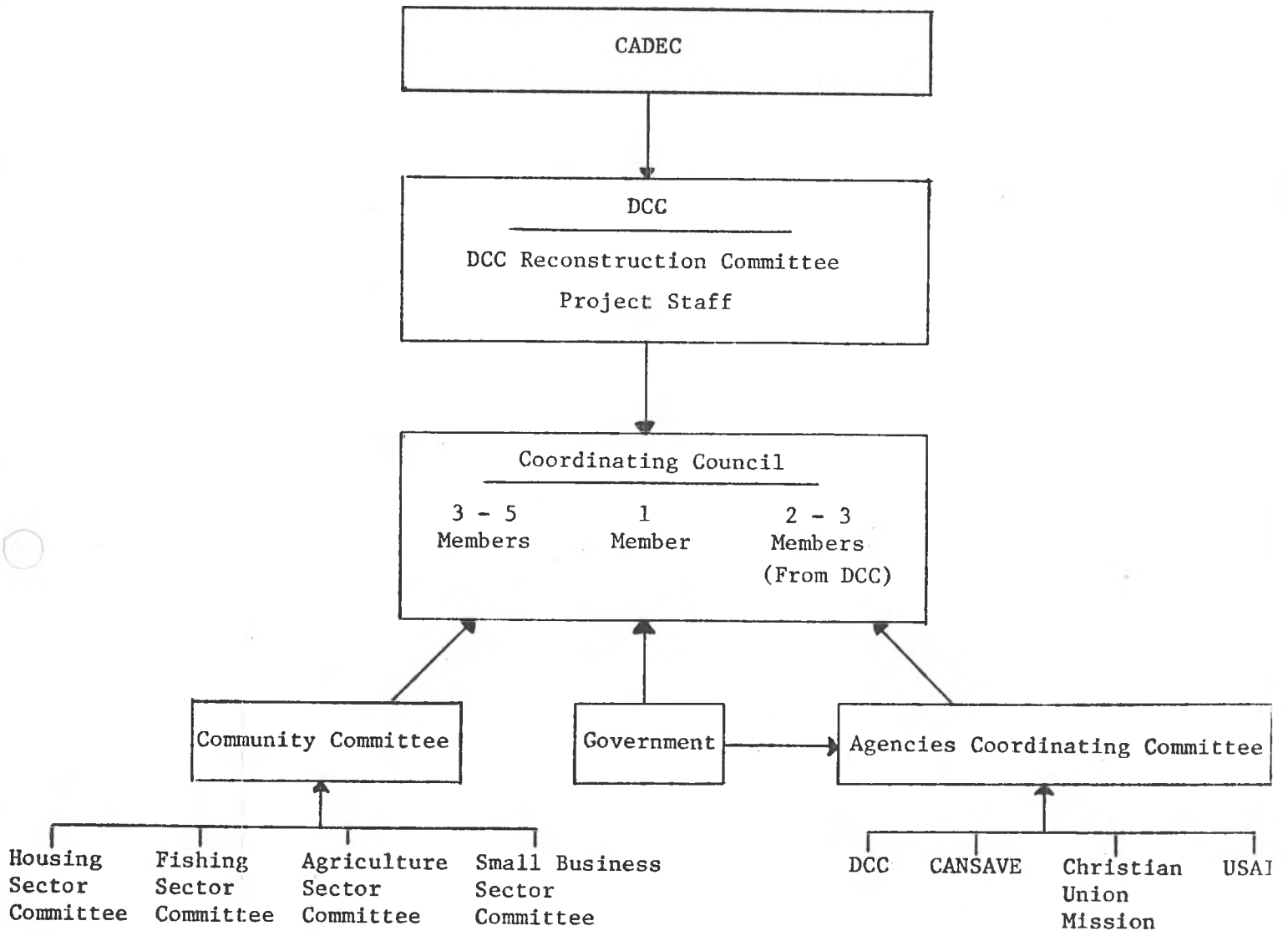
It is the policy of the DCC to develop a management structure for the Programme which ensures that the Programme is responsive to the needs and wishes of the community. In order to achieve this goal, the DCC recognizes that a mechanism must be established whereby the project staff and the participating agencies share responsibility for decision-making with the community. The primary mechanism chosen is a Coordinating Council made up of representatives selected by the community, representatives of the DCC, and representatives of the Government.

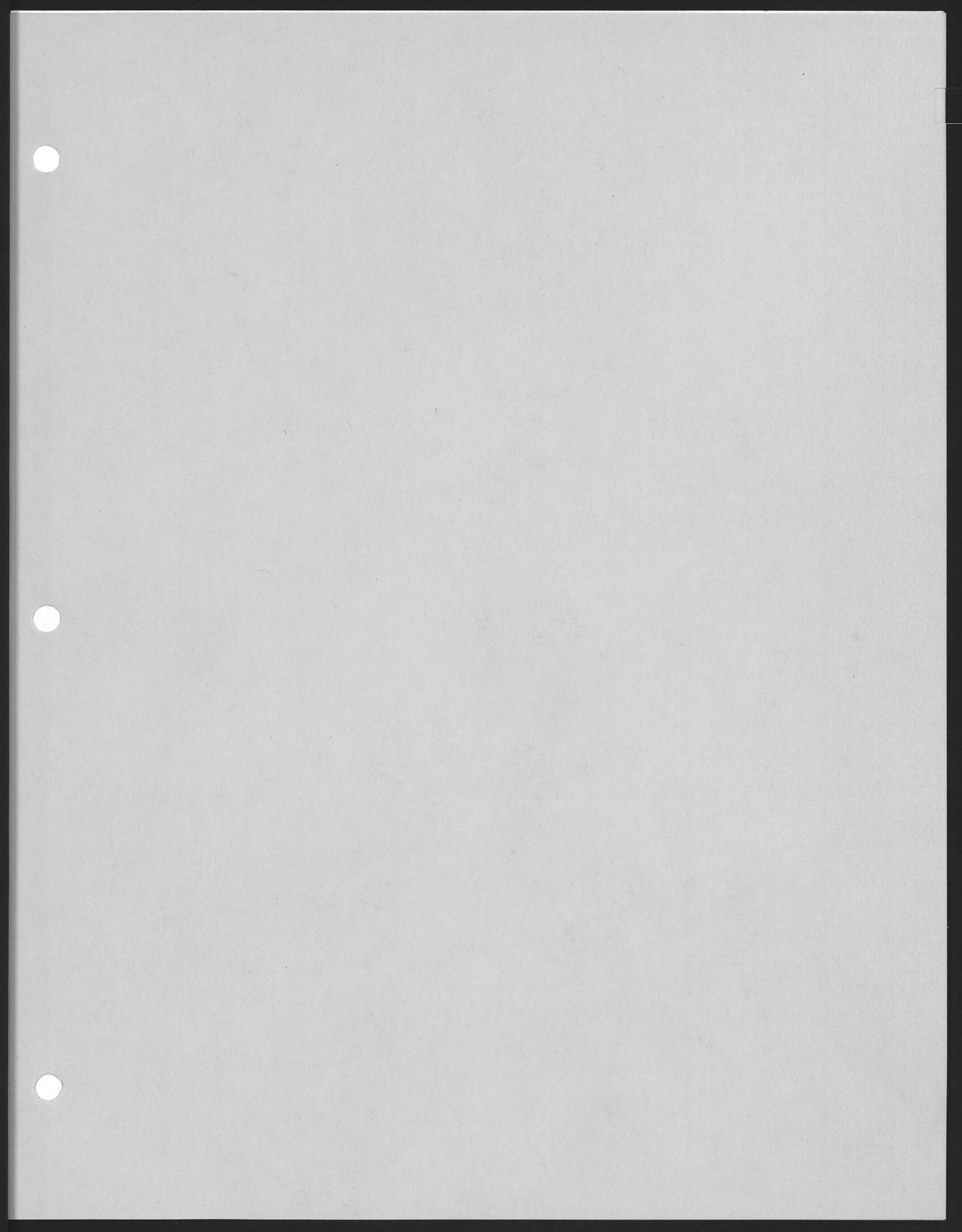
D. Organizational Chart

The chart illustrated in Figure 2 represents the organization of the project in relation to community participation, management and accountability. The roles of each body shown in the chart are as follows:

1. CADEC: Overall responsibility for securing funding for the Programme and for coordination with the donors.
2. DCC: Responsibility for initial planning, budgeting, accounting for project expenditures, hiring project staff. The DCC has the primary fiscal responsibility for the project.
3. Coordinating Council: Responsibility for developing policy, coordination of project activities, determining that needs are being met.
4. Community Committee: Responsibility for representing the citizens of Scotts Head, determining community needs, mobilizing community resources, recommending priorities, ensuring that all residents have access to the various schemes of the Programme. It shall also be the responsibility of this committee to organize and keep a list of all participants in the work projects and to ensure that everyone has equal access to the jobs created by the projects.
5. Sector Committees: Responsibility for identifying needs in each specific sector, organizing the people in that sector to participate in the Programme, ensuring that the needs of the people in that sector are met and that all have equal access to the schemes offered by the Programme in that sector.
6. Agencies Coordinating Committee: Responsibility for coordination among the private and government agencies working in the community.
7. Government: As the Government has a number of obligations to the project beyond their normal responsibilities, representation will be provided on both the Coordinating Council and the Agencies Coordinating Committee. The Government will be represented by either the National Planning Organisation or the National Commission for Reconstruction.

FIGURE 2: Project Management





IV. LAND ACQUISITION AND RELOCATION PLANS

The plans for Scotts Head call for a limited number of families to be relocated. Five (5) families will be required to move due to the threat to their safety, and others will be given an opportunity to move from an overcrowded section of town in order to thin out this densely populated, sub-standard area. Before any relocation activities commence, adequate land will be acquired in Scotts Head and prepared for housing development, so that the families may remain in the community. The Government has identified various tracts of land and has agreed to purchase the land prior to initiating the relocation activities.

The five families who will be required to move live in five houses situated on the western (sea) side of the Scotts Head-Soufrière Road. During the hurricane, the land separating them from the sea was severely eroded by wave action and all houses are now directly threatened by the sea. Furthermore, all houses were heavily damaged by the hurricane.

After the alternate land is acquired by the Government, these five families will be offered the choice of swapping their present land for a site on the new lands of a size not less than 500 square feet, or receiving a cash payment from the Government for their property. The DCC will offer a cash grant of EC\$500 to assist those who choose the new land in relocating, and will give them a priority for receipt of subsidized building materials.

After these five families have received their new land, an additional 15-20 families who now live in the overcrowded southern portion of the town, south of the road passing by the schools, will be given a chance to purchase land in the new area. To assist in relocation and to encourage the thinning out of this area, the DCC will offer cash grants of EC\$500 to those in special need of relocation assistance (e.g. widows, elderly, etc.).

If any land still remains after these relocations, all other residents of Scotts Head will be offered an opportunity to purchase if they so choose.

A portion of the land being acquired will be set aside for a community garden. The land acquired for this purpose will be approximately ten percent (10%) of the total land acquired by the Government.

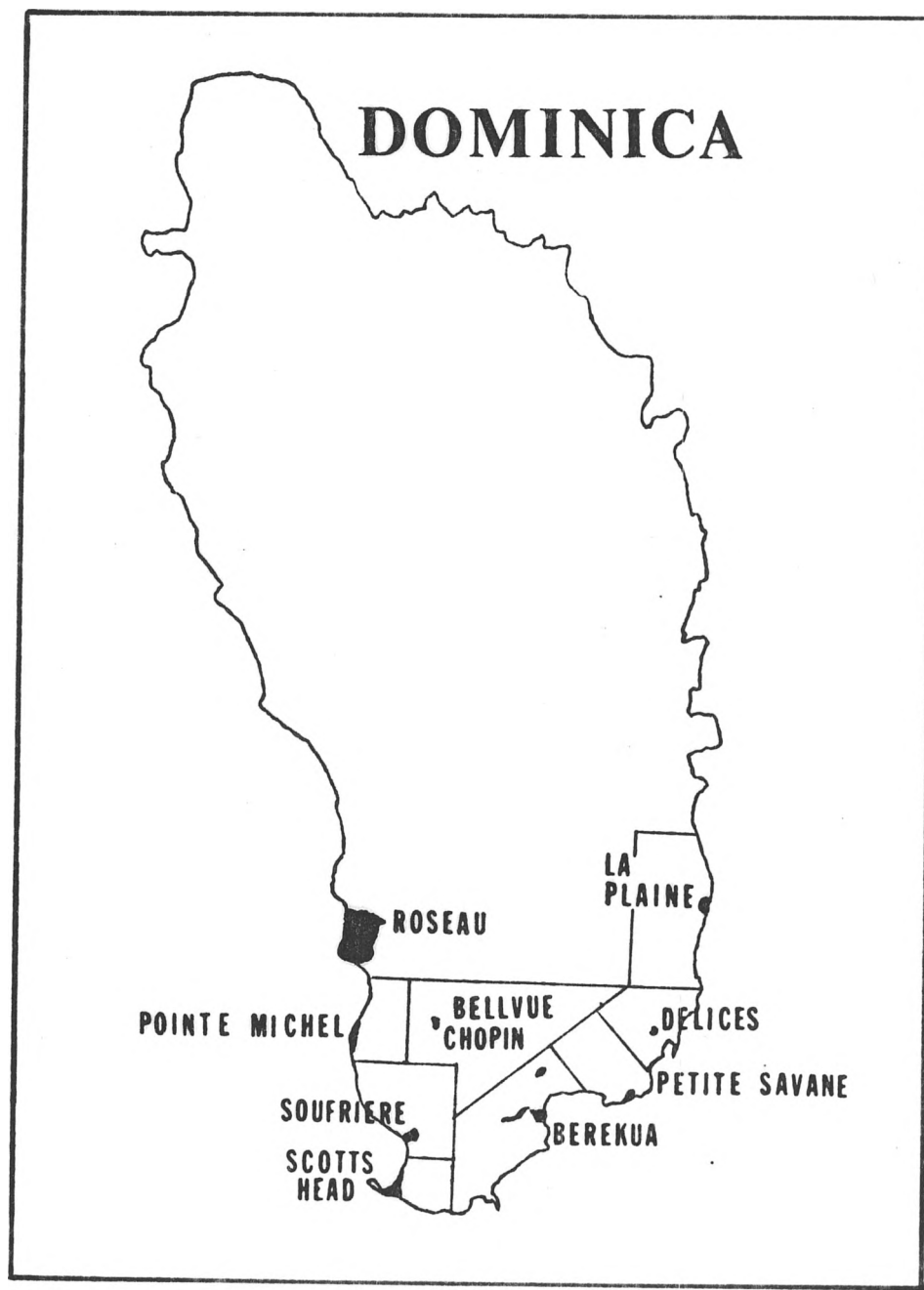


V. EXPANSION AND RELATION TO OTHER PROJECTS

The entire hurricane-affected area of Dominica is much larger than the environs of Scotts Head, and the Programme will not be able to provide services to all the victims, even in the most affected (southern) part of the island. However, the Programme has been planned so that it can be expanded to include other communities in the immediate vicinity by using a portion of the funds recaptured from the loans and subsidy schemes. The most logical communities for expansion are Soufrière and Pointe Michel.

At the present time, there are no concrete plans by other organizations to conduct similar programmes in other communities; but the Government has designated the Scotts Head Programme as a model and is encouraging other agencies to form consortiums to do similar projects in nearby designated communities. These other programmes could be located in the communities of Berekua, Petite Savane, Delices, La Plaine, and Bellvue Chopin. Through their expansion, the entire southern region of the island could be tied together in a regional reconstruction programme (see Figure 3).

FIGURE 3: Possible IRP Areas



INTERTECT

P. O. Box 10502

Dallas, Texas 75207 U.S.A.



VI. BUDGET

The estimated total for the project is EC\$1,264,107. A detailed preliminary budget is attached.

The budget has been developed according to two principles. The first is maximization of the available funds. In order for the funds to be used to the maximum extent possible, it is necessary that funds not be spent on a non-recoverable basis. Therefore, funds will not be used for direct aid except in limited circumstances. Rather, the funds will be used as "seed" money and to stimulate cash flow from other sources which would not normally be available to the disaster victims. In this way the relative buying power of the Programme's money can be maximized, and it is hoped that the amount of cash stimulated and directed toward meeting the victims' needs can be increased.

The second principle guiding the formulation of the budget is diversification of the economic approach. It is felt that, in order to achieve the desired result, the problem will have to be tackled with a variety of methods. It is impossible to develop one loan or one grant programme, or even one job programme, which will best suit the needs of all the different cases within each community.

By mixing grants, subsidies, loans and job programmes, the special requirements of each family can be met in one or more ways. Furthermore, if funds are left over from one programme, they can easily be diverted into another; and should one programme prove unsuitable, it can be dropped from the total package without seriously affecting the Programme as a whole.

PRELIMINARY BUDGET:
SCOTTS HEAD IRP

	<u>DCC INITIAL INVESTMENT</u> <u>(EC\$)</u>	<u>(US\$)</u>	<u>BASIS</u>	<u>INITIAL</u> <u>REFLOW</u> <u>(US\$)</u>
A. SECTORS				
1. HOUSING:				
a) <u>Materials</u>				
1) Cement	27,000	10,000	50% Subsidy	5,000
2) Block (600 blocks per house) - 140,000 blocks @ US\$.45 per block	170,100	63,000	50% Subsidy	31,500
3) Wood	54,000	20,000	50% Subsidy	10,000
4) Iron Bars	13,500	5,000	50% Subsidy	2,500
5) Misc.	5,400	2,000	50% Subsidy	1,000
	<u>270,000</u>	<u>100,000</u>		<u>50,000</u>
b) <u>Sites - Grants for special families: 20 @ US\$500</u>	27,000	10,000	Grant	NR
c) <u>Housing Improvement</u>				
1) Carpenters (training and first projects)- 7 men x US\$10/day x 2 months	8,316	3,080	N/A	NR
2) Promotional Materials (4 book- lets @ US\$.50 each x 1,000 copies	5,400	2,000	N/A	NR
SECTOR TOTAL	<u>310,716</u>	<u>115,080</u>		<u>50,000</u>
2. INFRASTRUCTURE:				
a) Water system repairs	8,100	3,000	Grant	NR
b) Feeder roads				
1) Re-opening existing roads	1,350	500	Grant	NR
2) Opening or ex- tending new roadway	5,400	2,000	Grant	NR

	<u>DCC INITIAL INVESTMENT (EC\$)</u>	<u>INVESTMENT (US\$)</u>	<u>BASIS</u>	<u>INITIAL REFLOW (US\$)</u>
c) Public latrines				
1) Reconstruction and repair of public conveniences	8,100	3,000	Grant	NR
2) Demonstration project of composting toilets	8,100	3,000	Grant	NR
SECTOR TOTAL	<u>31,050</u>	<u>11,500</u>		NR
3. AGRICULTURE:				
a) Poultry project				
1) Facilities (new houses)	54,000	20,000	50% Subsidy	10,000
2) Equipment	6,750	2,500	Grant	NR
3) Chickens	5,400	2,000	Loan	2,000
b) Community Gardens				
1) Land acquisition	NC	NC	Sale or Lease	NR
2) Seeds and Jiffy Pots	5,400	2,000	Gift	NR
SECTOR TOTAL	<u>71,550</u>	<u>26,500</u>		<u>12,000</u>
4. FISHING:				
a) Boats (traditional and fibreglass)	27,000	10,000	L/P with Subsidy	5,000
b) Nets				
1) Seine, Normal (4)	43,200	16,000	L/P with Subsidy	8,000
2) Trammel	43,200	16,000	L/P with Subsidy	8,000
3) Net material	8,100	3,000	Cash Sales	3,000
c) Fish pots (materials)	5,400	2,000	50% Subsidy	1,000
d) Fishing services complex				
1) Cold storage facility or truck	54,000	20,000	50% Subsidy	10,000
2) Ice maker	5,400	2,000	Lease/Purchase	2,000
3) Fuel storage tank & hose (materials)	2,700	1,000	Grant	NR
4) Boat house(s) buildings with stores	148,500	55,000	L/P with Subsidy	27,500
SECTOR TOTAL	<u>337,500</u>	<u>125,000</u>		<u>64,500</u>

	<u>DCC INITIAL INVESTMENT (EC\$)</u>	<u>INVESTMENT (US\$)</u>	<u>BASIS</u>	<u>INITIAL REFLOW (US\$)</u>
5. SMALL BUSINESS ASSISTANCE:				
a) Loan fund for buildings	14,850	5,500	Loan	5,500
b) Small loans for equipment/tools	9,450	3,500	Loan	3,500
SECTOR TOTAL	<u>24,300</u>	<u>9,000</u>		<u>9,000</u>

6. SCHOOLS:				
a) Labor for school construction	54,000	20,000	Grant	NR
b) Reconstruction of pre-school	40,500	15,000	Grant	NR
c) Grant for books and school supplies	6,750	2,500	Grant	NR
d) Materials for chairs and desks	10,800	4,000	50% Subsidy	2,000
SECTOR TOTAL	<u>112,050</u>	<u>41,500</u>		<u>2,000</u>

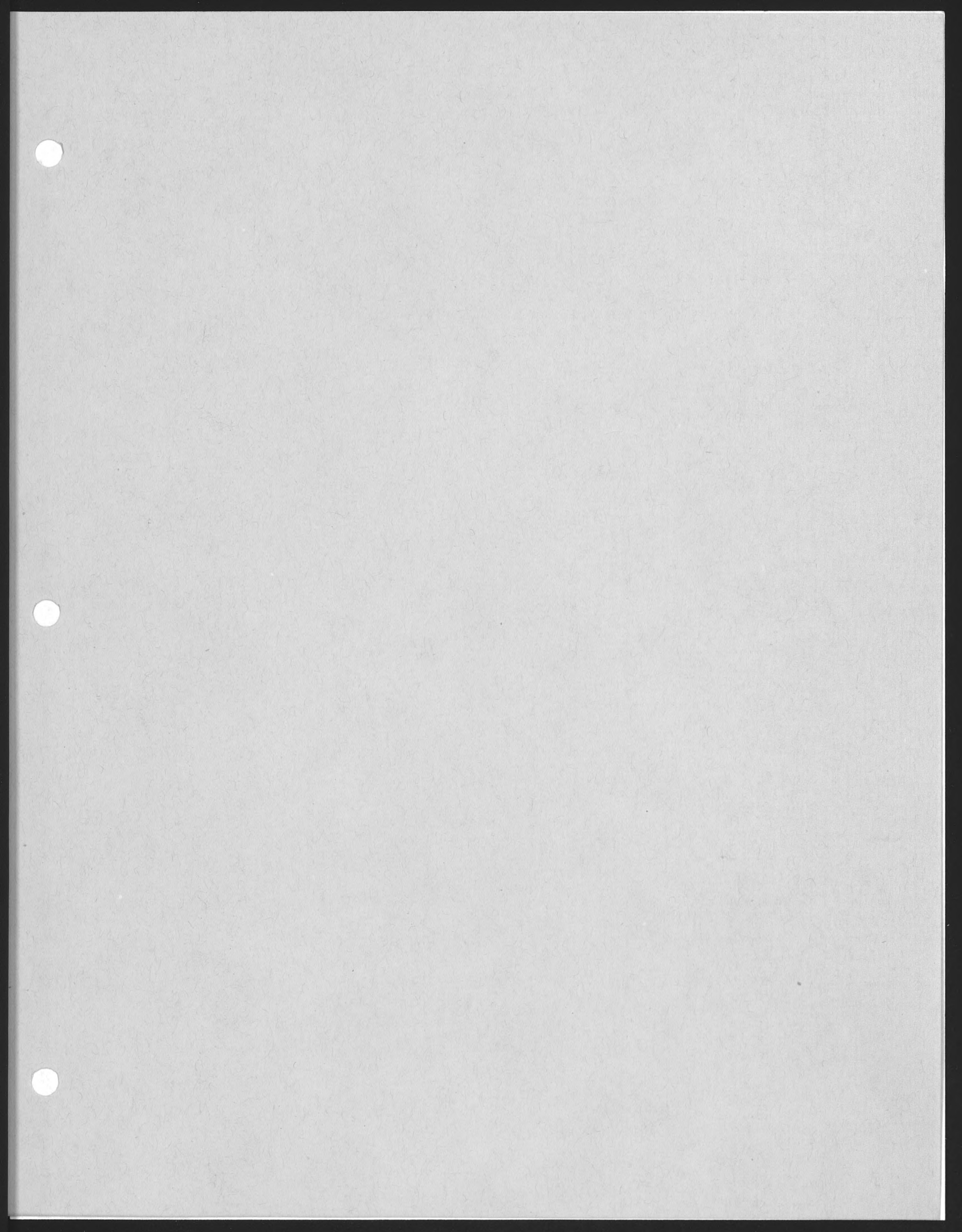
B. FAMILY ASSISTANCE

1. Loan Fund	54,000	20,000	Loan	20,000
2. Grant Fund	54,000	20,000	Grant	NR
FAMILY ASSISTANCE TOTAL	<u>108,000</u>	<u>40,000</u>		<u>20,000</u>

C. ADMINISTRATIVE COSTS

1. STAFF:				
a) Director (24 months @ US\$375/month)	24,300	9,000		NR
b) Agricultural & Fishing Officer	19,440	7,200		NR
c) Housing & Construction Officer	19,440	7,200		NR
d) Loan Officer	19,440	7,200		NR
e) Secretary/Clerk	16,200	6,000		NR
2. SPECIALISTS & TECHNICAL ASSISTANCE:				
a) Loan Specialist	2,700	1,000		NR
b) Agricultural Specialist	1,350	500		NR
c) Housing & Construction Team	NC	NC	Provided by MCC	NR

	<u>DCC INITIAL INVESTMENT</u>	<u>INVESTMENT</u>	<u>BASIS</u>	<u>INITIAL REFLOW</u>
	<u>(EC\$)</u>	<u>(US\$)</u>		<u>(US\$)</u>
d) Fishing Specialist	NC	NC		NR
e) Building Materials Production Specialist	NC	NC	Funded by ATI	NR
f) Alternate Sanitation Specialist	NC	NC	Funded by ATI	NR
3. OVERHEAD COSTS:				
a) Office space	NC	NC		NR
b) Telephone	1,350	500		NR
c) Postage	540	200		NR
d) Reproduction costs	5,400	2,000		NR
e) Equipment	2,700	1,000		NR
f) Reference materials	540	200		NR
g) Maps and charts	270	100		NR
h) Vehicle	17,550	6,500		NR
i) Fuel	5,400	2,000		NR
j) Film and film processing	135	50		NR
k) Inter-island travel	2,700	1,000		NR
l) Insurance (for vehicle)	2,430	900		NR
4. INTERTECT SERVICES:				
a) Initial survey	2,700	1,000		NR
b) Travel and per diems	3,240	1,200		NR
c) Fee	21,600	8,000		NR
ADMINISTRATIVE TOTAL	<u>169,425</u>	<u>62,750</u>		NR
D. <u>CONTINGENCIES</u> (10% of Sectors and Family Assistance)	99,516	36,858		
E. TOTAL PROJECT COST	<u>1,264,107</u>	<u>468,188</u>		<u>157,500</u>



APPENDIX A

Outline for Preparing Job Specifications for Relief Workers

1. Title or Position:
2. Supervisor:
3. Subordinates:
4. Duties:

5. Responsibilities:

6. Privileges:

7. You should coordinate your work with:
8. Maintain communications with:
9. Maintain communications by (if applicable, sample report forms will be attached):
10. Transportation Arrangements:

11. Fiscal Arrangements:
 - A. Accounts:
 - B. Fiscal reports and dates/periods due:
 - C. Limit on Expenditures:
12. Pay:
 - A. Salary:
 - B. Cost of Living Allowance:
 - C. Bonus:
 - D. Living Arrangements:
 - E. Other (medical, insurance, etc.):
13. Other Information:

APPENDIX B

Initial Tasks for Scotts Head Staff

ADMINISTRATION

1. Prepare job specifications for each of the staff members. (See Appendix A.)
2. Hire the staff.
3. Set up budget and accounting procedures.
4. Formalize agreements with the Government.
5. Purchase vehicles.
6. Set up the office.
7. Establish the committees in the project area.
8. Establish the Coordinating Council.

HOUSING & CONSTRUCTION

1. Repairs to the Water System:
 - a. Work out the accounting procedures for the DCC contribution with the Central Water Authority.
 - b. Hire the Housing & Construction Officer and work out the labor arrangements for the work programs.
 - c. Determine the availability of tools in the community. If tools are needed, see if they can be ordered or acquired locally, or attempt to have the CWA supply them.
 - d. Set up and maintain a daily record of people working on the water project, showing the time and amount paid.
2. Block-Making:
 - a. Work with the National Planning Organisation to finish the overall master plan, and especially the map with the color codes for the houses.
 - b. Determine the number of people who want to purchase blocks.
 - c. Order the materials for block-making (cement, etc.).
 - d. Check on the Brother's Brother Foundation commitment to the project vis-a-vis the block-making in La Plaine.

- e. Make a formal request to Appropriate Technology International via INTERTECT for technical assistance in the materials production units.
 - f. Check with the USAID Representative to obtain the Sackcrete.
 - g. Initiate block-making by December 15, 1979.
 - h. Develop a priority list for people to obtain blocks.
3. Housing Construction:
- a. Identify the carpenters to be trained.
 - b. Set a date for training to commence, and inform INTERTECT about the dates for the training.
 - c. Set up a plan for groups of families to work with each other. It is recommended that a list be prepared of each group of 4-5 families who will be working with each other, so that future problems do not arise.
4. Land Acquisition:
- a. Urge the Government to acquire the full 15 acres for housing as quickly as possible.
 - b. Arrange for NPO and chairman of NCR to see the site and show them the land we want.
 - c. Obtain Government commitment for bulldozing the terraces.
 - d. Develop a relocation list of people who will receive the land free, those who will purchase the land, and those who will receive the cash grant of \$500.
 - e. Retain a lawyer to make sure that relocatees have proper title to the land.
5. The AID Materials Distribution Plan:
- a. Find out what requirements are and how we can be of assistance.
 - b. Try to coordinate deliveries of AID materials when our blocks will be ready.
6. Sanitation Facilities:
- a. Work out a plan for reconstruction of public conveniences with Public Health and get a contract agreement.

- b. Initiate construction of facilities one week before materials distribution scheme of AID goes into effect, so that people can have a job possibility for obtaining cash for purchasing the materials.
- c. Order the materials for construction of facilities from the block production unit at Scotts Head. Use the Sackcrete obtained from AID for building public conveniences.

7. School:

- a. Work out a plan and a contract for reconstruction of the school.
- b. Start school construction during the housing reconstruction activities so that people will be able to obtain cash for purchasing materials.
- c. Buy materials for school construction from our own block-making operations at Scotts Head and La Plaine.
- d. Make sure good accounting procedures are established for the work with the schools.

8. Pre-school:

- a. Work out an agreement with the Social Centre for reconstruction of the pre-school.
- b. Time the construction so that it does not overlap with the other construction projects.
- c. Buy materials from our own production units.

FISHING

1. Boats:

- a. Work out a list of boats and sizes and the priorities for receiving them, etc.
- b. Work up a contract for pay-back on a monthly basis.
- c. Set up a committee to oversee loans and repayment, but make CADEC or a credit union the holder of the note, not the committee.
- d. Make a plan for checking the boats during construction, and set up a plan for delivery.

2. Nets and Pots:

- a. Work up a list of fish pot material needs for individual fishermen with the fishermen's committee.
- b. Order the material through the Fisheries Division.
- c. Work up a plan for distribution and use of the seines and the trammel with the committee.
- d. Order the nets through the Fisheries Division.
- e. Order a quantity of twine for repairing and making additional nets, and prepare to sell through the Fishing Sector Committee.

3. Fishermen's Services:

- a. Check on the cold storage unit now in Roseau (Fisheries Division has the details). If adequate, and the committee concurs, buy it and arrange to ship it to Scotts Head. Send the specs and measurements to INTERTECT in Dallas.
- b. Start setting up a fishermen's association and dues structure.
- c. INTERTECT will develop plans for the services complex and forward them to you.
- d. When the plans arrive, check the concept out with the Community Committee.
- e. Check the fuel supplier (Texaco) on the fuel tank and hose.
- f. Determine the specific location for the complex. If land has to be acquired by the Government, make sure it is included in the land acquisition plan.

4. Boat Demonstration:

- a. Arrange for the Fisheries Division to send a team to Guadaloupe to try out the fibreglass boats.
- b. Arrange to purchase five fibreglass boats, if the fishermen like them, for a trial.
- c. Work out a subsidy scheme so that the costs of the new boats are approximately equal to the costs of the traditional boats.

AGRICULTURE

1. Feeder Roads:

- a. Work with the Government to determine the Government's plans in this sector.
- b. Set up the Agriculture Sector Committee.
- c. Determine where the feeder roads should go.
- d. Initiate the clearance of existing feeder roads.
- e. Follow up with extension of feeder roads to new areas.

2. Crops:

- a. Work with the Government on determining plans for replanting the trees.
- b. L. Rose & Co. has a plan for helping farmers to replant. Work with Rose to see if it can be extended to Scotts Head farmers.
- c. Determine crop(s) for planting between trees, and order the seeds.
- d. If crops require technical assistance, line it up with either the Government or Agriculture Ventures, Inc., as soon as possible.
- e. Determine the involvement of Agriculture Ventures, Inc., beyond the cropping assistance.

3. Community Gardens:

- a. Determine the minimum requirements for the gardens in terms of both land and soils (both behind houses and on the community plots).
- b. Determine crops to be tried; order the seeds and Jiffy Pots.
- c. Locate land for community gardens and acquire and terrace or contour as necessary.
- d. Work out a plan for the division of land for gardens.
- e. Work out the price structure for seeds, fertilizers, etc.

APPENDIX C

SCOTTS HEAD SURVEY

POST HURRICANE RECONSTRUCTION AND DEVELOPMENT

PREPARED BY:

THE NATIONAL PLANNING ORGANISATION
OCTOBER 1979.

COMMUNITY INVENTORY

1.0 Building Use

<u>Use</u>	<u>No.</u>	<u>%</u>
Residential	230	93.1
Residential/Commercial	13	5.3
Institutional	3	1.2
Other	<u>1</u>	<u>0.4</u>
	<u>247</u>	<u>100.0</u>

2.0 Size of Household

	<u>No.</u>	<u>%</u>
<u>Total</u>	235	100.0
1 person household	43	18.3
2 person household	27	11.5
3 " "	23	9.8
4 " "	21	9.0
5+ " "	121	51.4

3.0 Population by Age Grouping

<u>Age Grouping</u>	<u>Population</u>	<u>%</u>
1 - 5 years	97	12.3
6 - 9 "	94	11.9
10 - 15 "	120	15.3
16 - 21 "	109	13.9
22 - 65 "	331	42.2
65 + "	<u>35</u>	<u>4.4</u>
Total	<u>786</u>	<u>100.0</u>

4.0 Land Tenure

	<u>Household Heads</u>	<u>As percentage of Total Housing Units</u>
Owner of house & lot	166	68.3
Owner of house; tenant on land	26	10.6
Tenant of house & lot	25	10.2

5.0	<u>Employment by Household Head</u>	<u>No.</u>
	Agriculture	19
	Fishing	43
	Commerce	11
	Government	20
	Other	<u>13</u>
	Total	<u>106</u>

6.0	<u>Construction Material</u>	<u>No.</u>	<u>As percentage of total No. of buildings</u>
	Concrete	41	16.5
	Wood/concrete	38	15.3
	Wood	125	50.6

7.0	<u>Housing Condition.</u>	<u>No.</u>	<u>As percentage of total Housing Units</u>
	Totally destroyed	91	37.4
	Major structural damage including loss of roof	38	15.6
	Loss of roof and rafters	55	22.6
	Slight damage	38	15.6
	Total	222	91.3

			<u>As percentage of total Population</u>
	No. of persons living with friends/family	119	15.1
	With neighbours	6	0.7
	Makeshift shelter	53	6.7
	Total	178	22.6

8.0 <u>Rehabilitation/Reconstruction by Household Head</u>		<u>As percentage of total Households</u>
Requiring Reconstruction/Repair on present site	182	77.4
Reconstruction/Repair on another Village site	8	3.4
Rent house in village but won't reconstruct/rehabilitate	3	1.2
Willing to move to another village if help available	10	4.2
Total	203	

9.0 <u>Household Heads willing to move if help is provided by tenure</u>	
Owned house and lot	10
Owned house: tenant on land	1
Tenant of house and lot	1
Total	12

10.0 <u>Other losses from hurricane</u>	<u>No. of Households</u>	<u>as percentage of total households</u>
Agricultural crops	36	15.3
Boats	37	15.7
Fish nets: Fish pots	36	15.3
Vehicles	2	0.8
Total	111	47.2
Not covered	45	19.1

CCC/CADEC

SCOTTS HEAD INTEGRATED RECOVERY PROGRAMME

QUARTERLY REPORT

PERIOD ENDING 30-09-30

The past Quarter has been quite eventful. The island went to the polls in July returning a new government, with an overwhelming majority. Dominica now has its first female Prime Minister, Miss Eugenia Charles.

In August, Hurricane Allen again struck the island. Fortunately damage and loss was not as severe as recorded by Hurricane David. However, the banana crop which was recovering was again destroyed, and some damage done to roads, and public buildings.

The week following Hurricane Allen heavy rains caused much damage to roads and bridges. The main road to Scotts Head was impassable for three days, as a result work on the project was halted, and staff were forced to travel to the village by boat.

The Pre-school was completed and the building formally handed over to the Ministry of Education. The building is now being fully utilised, the pre-school section occupying the ground floor, and the senior school occupying the top floor. The building is also being used for Church services, and social functions.

CONSTRUCTION:

Now that work on the pre-school is completed, the construction Officer and his team are able to devote more time to assisting with repairs to private homes.

Supplies of concrete blocks, galvanise and lumber, purchased from the USAID depot, are being distributed, either as loans, or in the needy cases, as grants to individual house owners, and owners of small businesses. Consequently, many homes have already been repaired and three new shops opened.

The acquisition of land for the construction of new homes is still not finalised, but once this is done construction work should begin.

AGRICULTURE & FISHERIES:

The site for the agricultural programme has been approved by government finally, and work has begun, clearing the land. The government surveyor is presently surveying the area and sub-dividing acre plots which will be given to individuals. Some forty odd villagers have shown interest in the scheme and requested plots. A five-acre plot will be retained by the project for a communal scheme being planned by the Agricultural Officer.

Some of the fishermen lost fish pots and tackle during Hurricane Allen. The project has decided to assist them by paying 50% of the cost of wire needed to rebuild the pots. Wire can be purchased from the USAID at an already subsidised price.

To date eighteen boats have been distributed, and ten outboard engines. Another two used engines were donated by CANSAVE, these two engines need some repair work, when repairs are complete they will be sold at a reduced price.

An additional five engines have been ordered, and will be distributed in the same manner as before.

LOANS/GRANTS:

From lists prepared by the Village Committee the Loans Officer has been making loans or grants in order of priority and needs.

Once a loan or grant is approved by the Reconstruction Committee if the requirement is for commodities held by the project, materials are supplied and deducted from the amount. The balance is then paid out in cash. Where materials are supplied by the USAID depot, they are purchased from this outlet.

Already some families have benefitted from loans or grants to the sum of \$113 326.03. Some three small businessmen have received loans to the sum of \$EC11,000.00. It is hoped that by the end of the next quarter all loans or grants will be completed for construction and repairs.

STAFF:

The staff is now operating from Scotts Head. The office is located in the home of Mr. Bellot, who has kindly given permission at no cost. Our materials are housed in the same building.

A request has been forwarded to the Caribbean Agriculture Research and Development Institute to allow Mr. Leo Nicholas to remain and work on the project until December 1981. If this request is approved Mr. Nicholas will be asked to assume the duties of Co-ordinator/Agro Officer. The Reconstruction Committee is well pleased with his performance to date, and is of the opinion that Mr. Nicholas is capable of managing the entire project.

Apart from the short period when there was a co-ordinator, the project has been managed very successfully by Rev. John Gumbs, Chairman of the Reconstruction Committee, with the support of the other staff. It has meant too that the project has been saved the cost of salaries for the Co-ordinator and Agro Officer. I would wish therefore to record our sincere thanks to Rev. Gumbs, Mr. Nicholas and to CARDI for their support.

/3.....

PEOPLES' PARTICIPATION:

There is no doubt that the entire village has become involved in the work of the project, whether directly or otherwise, and there is the distinct feeling among the villagers that for the first time the Churches are making a positive effort to improve standards generally.

Through the Village Committee information is channelled to the people so that they are aware of the work being done, and the money being spent.

Several have given their services voluntarily, in addition to those being employed in construction.

With funds from USAID the villagers have built a new retaining wall, widened and paved the road leading to the pre-school and upper section of the village, and plans are being worked on now to build another retaining wall on the other side of the village.

All these efforts on the part of the villagers themselves to enhance and improve the general appearance of Scotts Head is a clear indication that a new sense of pride is filtering through the community.

JOHN MCDONALD
1980-11-07

RECEIPTS AND PAYMENTS - I.R.P. SCOTTS HEAD

PERIOD 19.9.79 - 12.9.80

RECEIPTS		PAYMENTS	
PARTICULARS	E.C	PARTICULARS	E.C.
Trinidad Christian Council	5 376.30	Housing	113 326.03
Donation	500.00	Cement	34 248.00
CADEC	184 949.37	Infrastructure	10 270.00
European Econ. Com.	34 248.00	Agriculture	147.90
Barbados Christian Council	17 000.00	Fishing	34 591.00
Mennonites - Refund	5 434.45	Pre-School	12 971.25
Infrastructure	605.02	Family Assistanc	-
Scotts Head Fishermen Loan Repayments Canoe 6 H.P. Engine	2 210.00	Administration	18 830.87
Housing Refund Loans Repayment	920.00	Overheads	5 511.12
Small Business	80.00	Intertect	4 551.92
Overheads - Refund	4.91	Contingencies	10 737.25
Mr. Haughton - Refund	3 735.50	Small Business	11 000.00
Dominica Christian Council	25 000.00		<u>255 262.34</u>
Others	537.20	Bal. Receipts over payments c/f	25 338.41
	<u>280 600.75</u>		<u>280 600.75</u>

Prepared by:
(Signed)

LENNOX F. BEDNEAU
Loans Officer

A LITTLE
GOES A LONG WAY
SUPPORT
CHRISTIAN ACTION
WEEK



Mr. Fred Cury,
INTERTEC,
Dallas
Texas

3511 HALL
19

CHRISTIAN ACTION FOR DEVELOPMENT
IN THE CARIBBEAN
P. O. BOX 616 BRIDGETOWN,
BARBADOS, WEST INDIES

BA 10

(signed)
L. J. ...
L. J. ...