

FIDA PROGRAM - DEVELOPMENT MODALITY FOR APUSENI MOUNTAINS REGION

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Rural development program for Apuseni Mountains region is based by Loan Accord from International Found for Agricultural Development (FIDA) and Romania's Government.

FIDA strategy is to eradicate the rural poverty by increasing the farmer's income, by improving the crop, by animals breeding and animal production, by promoting rural enterprises and trade. FIDA assistance is oriented to farmers from mountain regions.

Initially the project was created for rural houses from small and pours communities (40) from Alba County.

Then the program was applied in 121 communities from all the six counties from Apuseni Mountains. In 2002 year the project was apply in 412 communities.

Until 31 December 2002 has been given 224 credits, in value of 2.287.255 USD, representing 10% from total value of the loan.

At 2003 year level a number of 400 projects have been approved for Apuseni Mountain region. I have analyzed the evolution of these credits by counties, From these 400 projects 188 projects has been approved in Alba County.

The main fields of activity of these projects are agriculture, food industry, agro-tourism and little industry.

This project has a major benefic effect (2001-2004 period)-the creation of new work places.

A number of 664 projects have been financed through the International Found for Agricultural Development (FIDA) to the end of February 2005. For agro-tourism has been financed 33 projects, for little industry 77 projects devised in 16 projects for wood transformation, 57 for services and 4 for arranging spaces.

This program proved that he may be, through his conditions, an opportunity for economical development of Apuseni Mountains region.

Keywords: *FIDA, mountains regions, credits for house-holds, work lack of capital.*

The project has a double meaning: first is an important source of credit for investments in mountain farm for consolidation and also for creation rural enterprises and second this program wish to consolidate the national capacity to apply rural development programs.

They are several types of FIDA credits:

- credit for farms-4.000 USD;
- agricultural credit-4.000 and 10.000 USD;
- industrial commercial credits between 10.000 and 100.000 USD.

MATERIAL AND METHOD

FIDA credits are very important for my study area because it is oriented to farmers from mountain regions. This program has a major benefic effect for small and poor communities from my research area.

The information regarding the characteristics, destination and evolution of FIDA credits for 2001-2005 periods has been obtain from DADR of the six counties from Apuseni Mountains. After I have the primary information I transformed her in a synthetic way.

RESULTS AND DISCUTIONS

Until 31 December 2002 has been given 224 credits, in value of 2.287.255 USD, representing 10% from total value of the loan.

Because Apuseni Mountains is a region with tradition in animal rising, the most important part of these credits is oriented for animal buying; this tradition has been hold by the conditions of climate specifics for mountain area. Alba County has the most important part of FIDA credits because the program began in this county and then he was extend in other six counties.

At 2003 year level a number of 400 projects have been approved for Apuseni Mountain region. From these 400 projects 188 projects has been approved in Alba County.

Those 400 projects approved and in course have required a value of 6.212.711 USD, but it has been approved 4.897.777 USD, what it means that it has been approved 79% from total value. This fact shoes the objectivity and higher interest for accessing of FIDA credits.

I have analyzed the evolution of these credits by counties:

- Alb county has a number of 188 projects with a total value of 1.987.051 USD for animal acquisitions (128 projects), agro-tourism (13 projects), industry and services (14 projects);

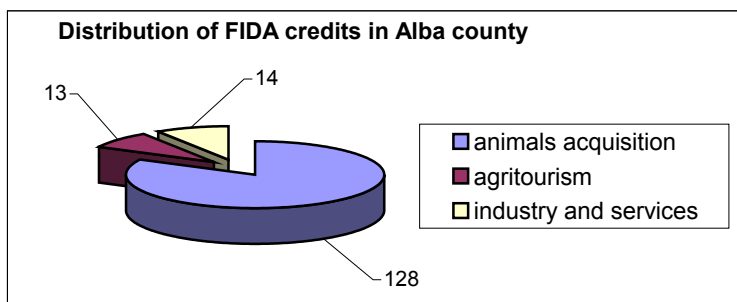


Figure 1. Distribution of FIDA credits in Alba county

From 188 credits for Alba county, from 2003, a number of 15 credits have been granted for Abrud-Câmpeni-Roșia Montană area with a total value of 231.988 USD, creating 17 work places.

Arad county has a number of 79 projects with a total value of 942.513 USD, prevailing animals acquisition with a number of 56 projects and agricultural equipments acquisition with 9 projects;

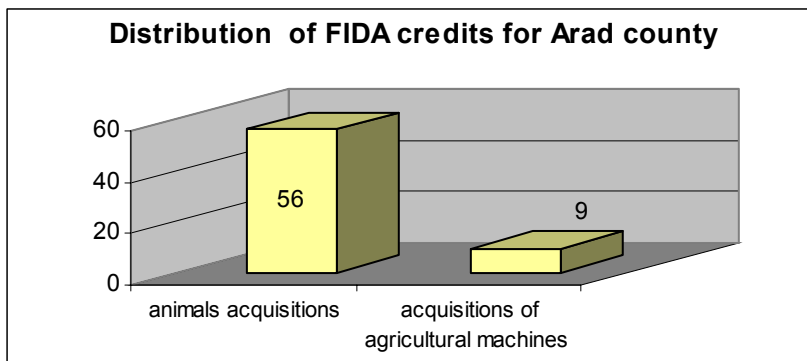


Figure 2. Distribution of FIDA credits for Arad county

- Animals acquisitions is for Bihor county too the main object of activity for the projects in course. This county has a number of 15 projects with a total value of 101.467 USD;

- Cluj county has a number of 27 projects with a total value of 180.845 USD, based by animal's acquisitions;

- In Hunedoara county from 73 projects with a value of 723.759 USD, the main objects of activity are the animals acquisitions and industry;

- Sălaj county has in course 33 projects with a total value of 962.142 USD based by animals acquisitions (14 projects) and ware supply (8 projects).

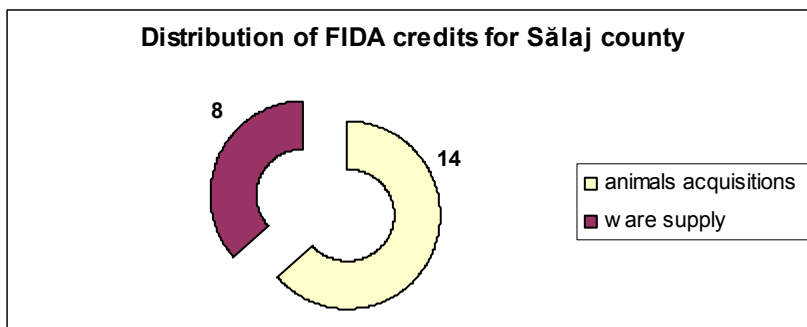


Figure 3. Distribution of FIDA credits for Sălaj county

In table 3 and figures from below a have analyzed the situation of FIDA credits for 2001-2004 period.

Table 3

The situation of FIDA credits for 2001-2004

Period	Nr. of credits	Value (USD)	Nr. of credits for Alba county	Value of credits from Alba county (USD)
2001	20	327.913	20	327.913
2002	224	1.959.342	86	1.036.803
2003	400	4.897.777	188	1.987.051
2004	126	2.048.472	46	618.293
TOTAL	770	9.233.504	360	3.970.060

Sours: Agenția de Dezvoltare Centru, Alba Iulia, 30.11.2004.

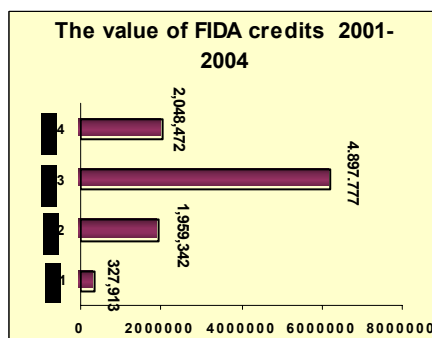
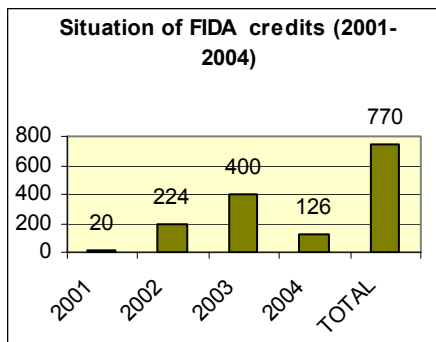


Figure 4. Situation of FIDA credits 2001-2004 Figure 5. The value of FIDA credits 2001-2004

Alba county owns the ruling percent regarding the number of approved credits for 2001-2004 period.

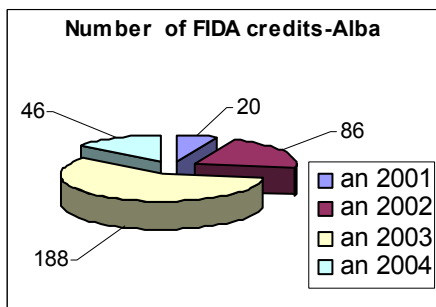


Figure 6. Number pf FIDA credits-Alba

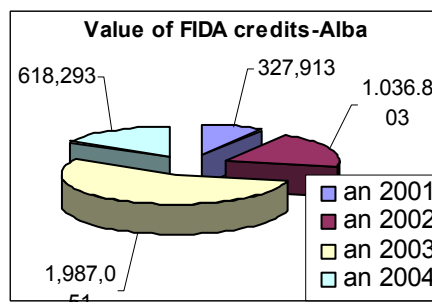


Figure 7. Value of FIDA credits-Alba

This project has a major benefic effect (2001-2004 period)-the creation of new work places. For counties the number of work places is:

- Alba county 238 places.
- Arad county 11 places.
- Bihor county 15 places.
- Cluj county 38 places.
- Hunedoara county 106 places.
- Sălaj county 62 places.

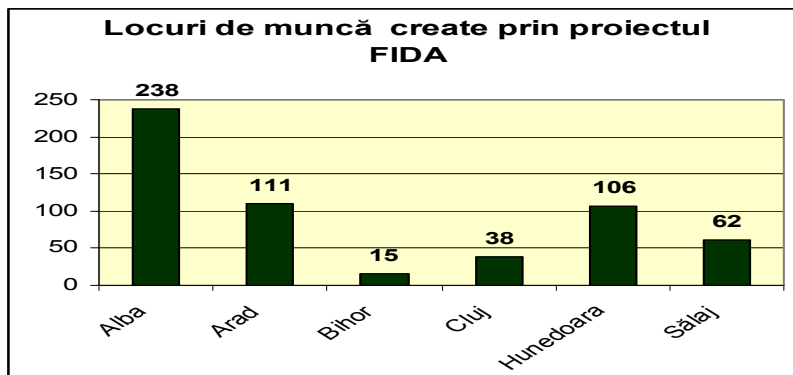


Figure 9. Work places created by FIDA project

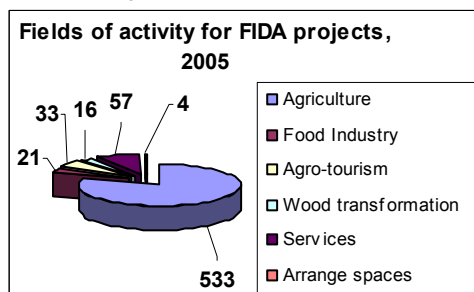
A number of 664 projects have been financed through the International Found for Agricultural Development (FIDA) to the end of February 2005. The main fields of activity of these projects are agriculture, food industry, agro-tourism and little industry.

Table 5

Fields of activity for FIDA projects, 2005

Destination	Number
Agriculture	533
Food Industry	21
Agro-tourism	33
Wood transformation	16
Services	57
Arrange spaces	4
TOTAL	644

Sours: MAPDR



For agro-tourism has been financed 33 projects, for little industry 77 projects devised in 16 projects for wood transformation, 57 for services and 4 for arranging spaces.

CONCLUSIONS

After 4 years from the beginning of this program, they have been accorded 7 millions dollars for different types of projects, we may say that one of the main cause of the involution of development is the lack of capital.

This program proved that he may be, through his conditions, an opportunity for economical development of Apuseni Mountains region.

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Also for implementing these projects has been attracted ones own sources of 2 millions USD.

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