



The International Alliance for Women
and
Friendship Bridge
Village Bank Sponsorship Packet

Concepción Village Bank
Concepción, Sololá
Guatemala
2008

Supported by the International Alliance for Women
With a Donation from the Pensacola Women's Alliance



Mujeres Concepción (The Women of Concepción)

The *Concepción Village Bank* (also called a “trust bank”) takes its name from its home town, Concepción, which is a *municipalidad* (borough) of the department of Sololá. (In Guatemala there are 22 departments in total.)

The Department of Sololá, which covers a large part of the Central Highlands of Guatemala, has the third largest percentage of people living in poverty at 74.6%, with almost 30% of these classified as extremely poor (INE 2006*). Seventy five percent of the population live in rural areas off the land, which is volcanic and fertile; as a result, the main source of income is through agriculture and animal husbandry. A variety of fruits and vegetables are cultivated, as well as the ubiquitous *milpa* (corn), plus there are numerous cottage industries making leather goods, ceramics, clothing, as well as craftworks called *tipíca* and Mayan traditional clothing called *traje*.

Friendship Bridge has a large number of trust banks spread throughout this high, oxygen-thin area, near to the town of Sololá (department capital), which sits on a shelf at 6,600 feet overlooking the famous Lake Atitlan, floating 1,500 feet below. Officially 63.2% of residents of the department are indigenous, coming from a variety of different ethnic groups. Quiché, Kaqchikel, and Tz’utujil are the three main ones, with pockets of Mam and Sipakapense too. In Concepción they speak Kaqchikel, as in the town of Sololá and on the north side of Lake Atitlan. And the indigenous population here is considerably greater than the department average, at closer to 95%.

Like all of the Sololá area, day-to-day life is hard; infrastructure and basic services are all severely lacking. Agriculture is one of the main economic players with most families, particularly in Concepción. The main crops here are corn, onions, potatoes, carrots, and tomatoes. Education is another problematic area; a survey in 2000 found that 46% were illiterate in the Sololá area, the majority of which were and still are women.

It is because of these and other barriers faced by women that Friendship Bridge has come to play such an important part in helping them start up their own businesses, gain some independence and self-worth, and support their families financially.



View over Concepción and its famous church

Concepción lies to the east of Sololá, on a plateau surrounded by spectacular fertile and luscious mountainsides. A pickup took my companions, America, the group's *facilitadora* (loan officer), Tomasa, a trainee *facilitadora*, and myself from Sololá along a winding, undulating road until it dropped down into Concepción, spread out before us at 6,700 feet, with its spectacular and well-known church dominating the centre. The far end of the plateau drops abruptly down to the valley below, where the main river feeding Lake Atitlan flows, the San Francisco. It also affords impressive views of verdant mountains opposite on the other side. Tomasa tells me that this area is always green, even in the dry season, when everywhere else becomes brown after months of no rain.

Concepción is one of Sololá's 19 municipalities and pretty much every family is involved with agriculture in some way. The *Mujeres Concepción's* businesses reflect just that; all 18 women work in agriculture of one form or another. The group has existed for four cycles in total, though not all the members have been with the group all that time. The women's ages range between 18 and 69 and they are currently half way through a nine-quota cycle (approximately one year) with loans varying between Q1,500 (\$200) and Q5,000 (\$665).

We climb up a steep slope, thankfully to the first house on the right hand side, and not any further. Having passed through a muddy yard surrounded by single-story adobe (mud and straw) rooms on three sides, we walk past some disgruntled and balding chickens into a small wedge-shaped room, where a number of women are already waiting. The floor is cement, walls whitewashed, and roof corrugated iron. There is a single glassless, metal-barred window with a wooden shutter.

As we wait for more members to arrive, America and Tomasa hang up posters with the women's names to take an attendance register and note of who has brought their repayment with them and who hasn't; there is a fine for all those who do not attend and pay late.

The room is bare except for the seating and a simple wooden table. Piled up in one corner are a number of agricultural tools and fertilizer spray bottles with a long tube and spray gun, which the men carry on their back looking like *Ghostbusters!*

There is a buzz of chatter and good humor, complimented by the rainbow-colored traditional costume (*traje*), worn by all the women. The majority of *huipiles* (blouses) and *cortés* (sarong-like skirts) are all in the typical design and colors of Concepción. Several women have children in tow, either strapped to their backs in *parrajes* (square shaped woven material used for carry children and goods), or playing out in the muddy yard. Some of the older women also have their traditionally long, straight black hair braided with long ribbons (long hair is a sign of Mayan beauty).



The meeting starts with a welcome and introduction as to why they have a visitor. At every meeting there is an informal, participatory educational workshop; this one is called "How to value my time." As at the beginning of every session there is a warm up game; a ball is tossed back and forth between the women who have to quickly call out the name of an animal from the sky, land, or sea, when prompted by Tomasa.

Participatory informal education workshop

This causes much hilarity and wide, twinkling smiles revealing the popular use of capping or decorating teeth with gold. The worn and lined faces of the older women contrast with the high-colored, smooth and rosy cheeks of their younger counterparts. All show the shiny facial skin common from being outside in the sunshine at high altitudes.

After bringing to the women's attention how fast time can pass without realizing it, Tomasa, who has been with Friendship Bridge for a month and is still training, further emphasizes time through using a hand-held scale. America sits and observes. After choosing one member and asking a number questions about her day, Tomasa places pieces of paper into the scales indicating the hours the women spend at work, in comparison to how long they spend preparing food, shopping, and looking after their children and houses. The group discusses the differences between the two in order to emphasize how important work time and being

productive is. After an initial shyness, the group seems happy to participate verbally and physically with Tomasa's presentation.

After a round of applause the Board of Directors members come forward to help Tomasa collect everyone's loan repayments. When called out each woman brings her payment and a payment record slip to be signed. The money is carefully counted and collected by two members who will then take it to the nearest bank, and deposit it into the group's account. (The *facilitadoras* never handle any money.)

As we go to leave, a couple of women ask me to photograph them with their babies; serious faced they stare at the camera. Then more line up requesting photos and that I bring printed copies with me on my return in a few months time.



**Doña Felipa Lebon Xiap
Village Bank President**

Doña Felipa is 48 and single with ten children. All of them have now finished with their studies, in most cases probably just a few years, like she herself, who left after only three years.

As well as being involved in agriculture on a small scale, Doña Felipa also weaves, embroiders, and then sells these blouses in and around Concepción.

As with so many other women like her, life was a real struggle until Friendship Bridge came and offered loans in Concepción. Doña Felipa is now in her fourth loan cycle, but this is her first cycle as elected President.

She explains to me that all the women grow and sell vegetables, and that onions are particularly popular. However, a few others like her have a second income through making and selling blouses.

Doña Felipa points out that her life and those of her fellow members has changed thanks to Friendship Bridge. They all have a little extra to help out where needed with their children, their business, or their house – whereas before they would have to go without. Much interesting information has been shared with them through the informal education and they enjoy joining together for their meeting every few weeks. She is very grateful to Friendship Bridge because of all this.

(*All statistics are taken from the INE [Instituto Nacional de Estadísticas, Guatemala])

CONCEPCION VILLAGE BANK

CONCEPCIÓN, SOLOLÁ

NO.	CLIENT NAME	BUSINESS TYPE	LOAN CYCLE	AGE	LOAN AMOUNT GUATEMALAN QUETZAL	LOAN AMOUNT US \$
1	Felipa Lebon Xiap (Pres.)	Agriculture	4	42	Q3,000	\$399
2	Florinda Xiap Perebal	Agriculture	2	25	Q5,000	\$665
3	Petronila Yaxon Juracan	Agriculture	4	31	Q5,000	\$665
4	Lucia Solis Juracan	Agriculture	4	28	Q5,000	\$665
5	Maria Magdalena Yaxon	Agriculture	4	69	Q4,000	\$532
6	Blanca Estela Lopic Leja	Agriculture	1	18	Q2,000	\$266
7	Juana Yaxon Juracan	Agriculture	4	39	Q5,000	\$665
8	Maria Chumil Tzunun	Agriculture	4	44	Q4,000	\$532
9	Nicolasa Yaxon Juracan	Agriculture	3	28	Q5,000	\$665
10	Ananstacia Tzunun	Agriculture	2	61	Q3,000	\$399
11	Catarina Leja Saminez de Lopic	Agriculture	3	43	Q5,000	\$665
12	Juana Chenol Juracan	Agriculture	4	29	Q5,000	\$665
13	Regina Xoquic Ajcalon	Agriculture	1	23	Q3,000	\$399
14	Celestina Sequec Lopic	Agriculture	3	22	Q5,000	\$665
15	Anastacia Sequec Juracan	Agriculture	4	46	Q1,500	\$200
16	Teresa Tzunun	Agriculture	4	63	Q4,000	\$532
17	Francisca Juracan	Agriculture	4	64	Q5,000	\$665
18	Manuela Ajcalon Cuc	Agriculture	1	44	Q3,000	\$399

DISBURSEMENT DATE: 4/28/2008

TOTAL

Q72,500.00

\$9,643.00